

THE ARCHITECTURE OF BANKING :

A Study of the Design of British Banks
from the 18th Century to Modern Times

In Two Volumes :-

Volume One

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ABSTRACT

D.Phil. thesis:-

THE ARCHITECTURE OF BANKING:

A Study of the Design of British Banks
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The thesis examines the progress of bank design against the background of the evolution of the banking profession, its constitutional distinctions, and national architectural trends. Beginning with the Bank of England and the premises of London private bankers, the enquiry broadens to provincial private banking. Chapter Two discusses the buildings of early joint-stock banks, showing that new banking companies had the experience of Scotland to turn to, where joint-stock banks had long been legal.

In the 1840s, bankers and architects found the Italianate style increasingly appropriate. However, philanthropic savings banks, whose buildings are discussed in Chapter Three, often found Gothic or Tudor designs suitable. A dimension of parliamentary control, also arising from the banks' charitable status, allows a table to be attempted (as an Appendix) of all purpose-built savings banks by the end of 1852.

A reorganization of banking, with London at its centre, began in the 1860s. The rebuilding which this entailed is described in Chapter Four. The same period saw the first of many hundreds of mergers and the beginning of national branch networks. It was also the time when the Gothic Revival had some direct influence on banking, particularly in the Midlands and North.

Chapter Five treats of the confusion of styles around 1900, the first signs of environmental concern, the influence of aesthetic movements, and the gradual evolution of a 'Queen Anne' style, which was to develop into the safe neo-Georgian of the 1920s, a theme taken up in Chapter Six. A brief, harmonious interlude between the Wars is discussed in the context of informed, architectural criticism, led by C.H. Reilly.

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INTRODUCTION

From the ranks of claimants to the title of the second oldest profession in the world, bankers would not wish to be excluded. Classical Rome and even the early civilizations of Babylon and Nineveh have revealed evidence of a banking function, while the Chinese Ming Dynasty is credited with the invention of the banknote.

The architectural style of the period when the profession reached maturity was an inspiration for Victorian copyists. The date of this period has been variously interpreted. Sir Nikolaus Pevsner, for example, pointed to the 14th and 15th centuries as the great eras of the Italian merchant bankers;¹ this helps to explain the popularity of the Italian style for the premises of their 19th century British successors. Gilbert Scott, on the other hand, had argued for the use of Gothic on grounds of the profession's medievalism.² North Americans have taken the view that Greek temples were the earliest buildings associated with banking, the opisthodomos having been used as a repository for state money.³ This accounts for the neo-Greek tradition long popular with American bankers.

It is, of course, difficult to distinguish between designing by conscious association and designing in the wake of a general revivalist vogue. There are other complications as well. Similarity of style between buildings of a roughly comparable nature, such as the head offices of banks and insurance companies, may have been the result of a coincidence of views as to what was inherently suitable to express a broad concept of commercialism. Or perhaps it was just the favourite style of a shared architect. Undoubtedly, there is a case for a comparative study of commercial architecture in which the relationship between banking, insurance, and other broadly financial institutions, can be examined. But equally there are grounds for a study of banking architecture in its own right,

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1. N. Pevsner, A History of Building Types (London, 1976), p.193
 2. G.G. Scott, Remarks on Secular & Domestic Architecture (2nd. ed., London, 1958), p.204.
 3. Architectural Review, vol.25 (1909, Part 1), p.139.

for reasons stronger than the relative antiquity of the banker's profession.

More important to the architectural historian than the analysis of function, is the comparison of its exercise at the periphery of business. No insurance company, for instance, could or can match the bankers' network of provincial outlets in purpose-built premises. Today, the comparison is closer, in terms of offices, between banks and building societies, but the latter have nothing like the same historical depth or complexity of evolution. In some ways, a closer parallel is with brewing, as Professor Reilly had noticed in 1926.¹ Bankers and brewers have long competed for corner sites, and in both institutions the counter was, and remains, the basic element of interior division. Had Reilly lived until 1951, he would have been amused by a feature in the architectural press comparing the Festival inn at Lambeth with a new Martin's Bank at Longton in Staffordshire: 'the bar appears to wish to be as respectable as a bank: the bank as hospitable as the bar.'²

The similarity goes even deeper. The modern professions of banking and brewing are headed by a handful of corporations each resulting from decades of amalgamations, rooted in the 19th century. Once, every country town had its bank and its brewery - in some places, like Margate and Saffron Walden, controlled by the same family.³ In other and obvious respects, however, the professions are different, and an analysis of branch banks, per se, is as valid and coherent as a study of local breweries.

If the London goldsmiths may be set aside,⁴ the earliest bankers in Britain were private partnerships of the 18th century, often combining banking with some other trade or business, but later acquiring distinct recognition and a code of professional practice. From 1826 in England, but earlier in Scotland,

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1. Banker, vol.1 (1926, Part 1), pp.179,180.
 2. Architects' Journal, vol.114 (1951, Part 2), p.487
 3. In Margate by the Cobb family; in Saffron Walden by the Gibsons.
 4. For the relationship between goldsmiths and bankers, see J.W. Gilbart, A Practical Treatise on Banking (London, 1849), p.1, and W.J. Lawson, The History of Banking (London, 1850), p.40.

bankers could form joint-stock companies.¹ These were later to take over the private banks and establish branch networks, adding a new dimension to the techniques and traditions of banking.

The very existence of a distinction between private and joint-stock banking suggests the possibility of differences between their places of business. Reilly, for example, felt private bankers would have had more time for their premises and more interest in their design: 'one can easily imagine, and, indeed, safely assume that each building was an object of special care and thought on the part of the directors, a care and thought which the good architect only too eagerly reflected in his building.'² The corollary from this was that joint-stock bankers built with inadequate emotion.

As well as this primary division of historical banking, there are other areas to suggest promising architectural distinctions. The Bank of England, having always enjoyed something of the prestige and authority of a Government Department, is an obvious example. The Yorkshire Penny Bank, the Birmingham Municipal Bank, and the London merchant banks, all suggest different constitutions and objectives, likely to be reflected in styles of building.

A particularly difficult aspect of banking, but potentially the most rewarding, is the study of savings banks. The range of customer services provided by the modern Trustee Savings Bank (TSB), in many respects competitive with those of the Big Four clearing banks, obscures the origin of its business in 19th century voluntary and charitable work, far removed from the world of commercial banking. These beginnings are so little remembered that, in modern classifications for architectural or historical purposes, a bank is a bank. It is usual to include old savings banks under such headings as 'Commerce & Industry'.³ Even E.L.S. Horsburgh, the most conscientious of local historians, misunderstood them, believing

1. This will be explained in Chapters One and Two.

2. Banker, vol.4 (1927, Part 2), p.166.

3. cf. Leeds Savings Bank of 1834, so classified in N. Pevsner, Buildings of England, Yorkshire, The West Riding (London, 1967), p.58.

'the primary purpose' of the Bromley savings bank 'was economic rather than social or philanthropic.'¹

The Victorians knew at first-hand, of course, what purpose the savings banks were to serve and had no difficulty distinguishing them from other kinds of bank. The city of Worcester, for instance, in 1840, had 'the good fortune to possess five [banks], four of them being for the mercantile part of the community, one for the humble but ... thrifty artizan'.² A description of Stourport at the same date commented on the lack of a bank for 'the merchants, manufacturers, and tradesmen', but was thankful for a savings bank for the labouring poor.³ That a distinction should sometimes have been made between the character of buildings for the reception, on the one hand, of the pennies of the working class, and for the loan, on the other hand, of money for speculative business and middle-class investment, is an obvious expectation of research.

With these various aspects in mind, it has seemed sensible to undertake an enquiry with three main objectives:-

- 1) to investigate bank design independently of any other commercial or financial institution.
- 2) to see what differences existed between the styles of the various types of bank and the attitudes of the bankers, with particular reference to the distinctions between the commercial banks and the savings banks.
- 3) to assess the factors, arising both within and without the profession, which have influenced bank design.

The documentation necessary for this enquiry is far from conveniently assembled. As far as commercial banking is concerned, the piecemeal survival of early source material has been widely and publicly lamented.⁴ Furthermore, much

1. E.L.S. Horsburgh, Bromley, Kent ... (London, 1929), p.303.

2. Bentley's Worcestershire Directory, vol.1 (1840), p.31.

3. Ibid., vol.2 (1840), p.112.

4. cf. L.S. Pressnell, Country Banking in the Industrial Revolution (Oxford, 1956) p.3; R.S. Sayers, Lloyds Bank in the History of English Banking (Oxford, 1957), p.v. (Preface).

of the documentation which does ~~not~~ exist, summarized in Business Archives Council, 'Survey of Banking Records' (unpub.,¹ London, 1980), is of no use in an architectural study. When the clearing banks are taken as a whole, the ratio of surviving drawings is bad,² but better than the evidence of discussion on the policy and practice of building. The consistent failure of 19th century Board and Committee minutes to treat of the appearance of branches leads almost to the conclusion that bankers were indifferent to their design. If this appears to support Reilly's assessment, mentioned above, it must be pointed out that records of private banking are no more helpful, particularly as, in the nature of things, they did not generally produce minutes at all. The absence in any surviving bank, except Lloyds, of records of a defined Premises Committee or Department before about 1920, necessarily transfers attention to the evidence of the architectural press. A possible lack of balance in this evidence is always in the researcher's mind.

The documentary position with regard to Victorian savings banks is quite different. Some records have found their way, after local closures, to the clearing banks. Others exist haphazardly in modern branches of the TSB which have succeeded directly to the earlier business. There is apparently no central authority or inclination to make uniform provision for safety and accessibility. The case for records of such broad social importance to be deposited in County Record Offices appears to be very strong. Luckily, the nature of the work of savings bank trustees led to their early supervision by the National Debt Office, a Government body, and therefore to access to their business through statutory public records

1. To be published in 1985.

2. The National Westminster Bank's Archivist has a good series of Gibson drawings and the Midland has accessioned drawings by the Liverpool firm of Woolfall & Eccles, who did many branch banks. Other survivals are piecemeal.

and parliamentary papers. A similar interest in charitable work was shown by local historians and publishers of directories. A much fuller discussion of these sources appears in Chapter Three.

It is implicit in this brief review of evidence that no systematic analysis of the design of British banks has ever been attempted. And yet the ubiquity of banks, and their ability to enhance or mar the best urban positions, suggest this analysis is overdue. The architectural historian has only to visit Leicester, with its remarkable assemblage of City Centre banks, to appreciate the quality and attraction of styles which have at various times been thought appropriate. It is particularly important that planners and bank architects should have a datum from which the quality of uniqueness, or the virtue of rarity, can be understood or inferred. Too many good banks have been destroyed. It is also desirable that the enquiring mind of the layman, inspired by such archaeological curiosities of banking as remain in Romsey, Hampshire,¹ should have somewhere to turn for satisfaction.

1. See Volume Two, frontispiece.

TEXT

Please note:-

1. THE USE OF THE APOSTROPHE

The name of neither Lloyds Bank nor Barclays Bank carries an apostrophe in its strict (legal) spelling.

In the case of Lloyds, evidence points to a plural form, there having been two founding partners of that surname. The form Lloyds' Banking Company appeared briefly in 1865 but the apostrophe has never reappeared. Today, mention of Lloyd's is taken in the City as a reference to (maritime) insurance, with which business the Bank has no historical connection.

In this thesis, neither Barclays nor Lloyds Bank, as joint-stock companies, is spelt with an apostrophe before the 's', although in the case of most private banks, bearing the surname of a founder, the apostrophe was traditional and has been used.

2. ABBREVIATIONS

In footnotes, B.P.P. stands for British Parliamentary Papers, D.N.B. for Dictionary of National Biography, and H.M. Colvin, for H.M. Colvin, A Biographical Dictionary of British Architects 1600 - 1840 (London, 1978).

CHAPTER ONE:

THE ERA OF PRIVATE BANKING

"No doubt, there are those who judge of a bank to a certain extent by its externals. A large and costly building is an assurance to some minds of corresponding wealth and stability within. A massive structure, bristling at all points with arrangements in iron, crowned with javelin tops, for the impalement as it might seem of would-be burglars, will appear to many persons a more secure place to deposit money, than a building ... of humbler pretensions; which was somebody else's shop and dwelling-house in the last generation, and would seem designed rather to invite burglarious attacks than to defy it."

GEORGE RAE (The Country Banker (London, 1885), p.172)

When the monopoly of the Bank of England in joint-stock banking was broken in 1826¹ it was at last possible for banking partnerships to be established with more than six principals.² Although it was to be another seven years before further legislation³ encouraged the rise of English joint-stock banks in any number, the year 1826 can nevertheless be regarded, in an architectural study, as a natural conclusion to the era of private banking. Small firms, set in their ways, faced the possibility of competition from large banking companies as well as from country branches of the Bank of England.⁴ It is reasonable to suppose that

1. By 7 Geo. IV c.46
2. But not within 65 miles of London.
3. 3 & 4 Will IV, c.98
4. These were sanctioned by 7 Geo IV, c.46, s.15, as compensation to the Bank for the loss of its monopoly in joint-stock banking.

even the prospect of this competition had some relevance in the matter of premises, perhaps influencing a choice of site, or a decision to build or rebuild. The intention in this chapter is to study the period when private bankers had the profession to themselves.

The evolution of banking in the goldsmiths' houses of Restoration London gave rise to certain traditional terms. One of these caused a moment of humour in the speech of P.N. Laurie, chairman of the Union Bank of London, when he reported to shareholders in 1867.¹ He was referring to the bank's new premises in Chancery Lane : 'without reference to the locality,' he said, 'or the accommodation they themselves enjoyed in an admirable shop - and bankers were the only people now who kept "shops" (a laugh) - this investment was a very capital one.'²

Although few of Laurie's joint-stock banking colleagues would have bothered with the word, 'shop' was still a common term among the diminishing band of private bankers who were then in business. Originally it was a synonym for the bank itself,³ but it came to mean the banking-hall, as opposed to the 'parlour', or interview room.⁴ Messrs. Drummonds' book-keeping embraced a shop account which covered a variety of administrative expenses, including clerks' salaries.⁵

Shop, parlour, and even the old term banking-house, a natural and accurate alternative to bank, are warnings to the architectural historian that his enquiry will be rooted in domestic and commercial beginnings in which the modern, and indeed High Victorian, concept of a purpose-built bank

1. His speech was reported verbatim in Bankers' Magazine vol. 27(1867), pp.122-27

2. Ibid., p.124

3. e.g. in letter, 1777, from James Birkett of Lancaster to William Backhouse in America: 'Thy brother James and his son Jonathan has set up a Banking Shop there...', quoted in M. Phillips, A History of Banks, Bankers & Banking in Northumberland, Durham, and North Yorkshire (London, 1894) p.135.

4. For banking-hall, see illus. of "The Shop"(Or Banking Hall), as it was in 1878' in P. Clarke, The First House in the City (London, 1973), opp.p.54; for 'Parlour', see plate in Illustrated London News, vol.1 (1842), p.344.

5. H. Bolitho & D. Peel, The Drummonds of Charing Cross (London, 1967), pp.212, 213, 215.

has no place. Virtually every bank built before 1826 was also a dwelling, usually for a partner and his family, perhaps for a manager, but sometimes also for clerks.¹ The bank itself was usually no more than the ground floor.² The aim must be, having identified the kind of building which a banker felt appropriate for a home as well as a place of business, to trace the move to an architectural presentation: in other words, when the concept of a 'bank-like' façade, if not a 'bank-like' building superseded the original requirements of utility and domestic convenience.

The task poses considerable problems. In the 18th century, no accurate picture can be formed of the number of private bankers. Early lists, inconsistent in their initial selection of 'bankers', confounded partners with partnerships and branches with main offices.³ Furthermore, original banking records have suffered a colossal destruction through bankruptcy, mischance, neglect, and amalgamations.⁴ The deficiency is to some extent made up by a variety of extraneous material, mainly secondary, but not without calling into question the historical balance of the resulting picture. The banks whose premises are dealt with in the ensuing pages must be seen against the background of a vague but large number of firms who are little more than names in an appendix to the Bankers' Almanac.⁵

There are good reasons why the position in London should be considered before and apart from that in the rest of England. First, the capital had a tradition of rudimentary

1. As at Glyn's bank (1757): see R. Fulford, Glyn's 1753-1953 (London, 1953), pp.8,9.
2. cf. N. Pevsner, A History of Building Types (London, 1976) p.200.
3. A full discussion of this problem appears in L.S. Pressnell, Country Banking in the Industrial Revolution (Oxford,1956), pp.4-11.
4. Ibid., p.3; R.S.Sayers, Lloyds Bank in the History of English Banking (Oxford, 1957), p.v. The records which have survived are summarized in Business Archives Council, 'Survey of Banking Records' (London, 1980).
5. This annual publication lists all known private and joint-stock banks in Britain and gives foundation date and subsequent history, incl. changes of title by amalgamation.

banking a century before the rest of the country;¹ secondly, it had the immediate influence and example of the Bank of England; thirdly, the London bankers, by virtue of their long-standing, and central position, had a wealth² which one might expect to have been reflected to some extent in their banking-houses.

The first purpose-built bank in Great Britain was erected by the Bank of England. Incorporated by charter under an Act of 1694,³ the Bank of England lent money to Government and developed a wider banking practice based on the elementary systems of credit exchange which had been developed by the goldsmiths.⁴ The early years of the Bank were difficult⁵ and the ban on joint-stock banking partnerships, introduced in 1708,⁶ was an attempt to increase its stability. But the Bank, while lodging in Livery Companies' Halls,⁷ was in poor shape to fight off competitors for Government business like the South Sea Company, established in 1711.

When the 'Bubble' burst and the Bank's position became more secure, the directors decided to build.⁸ The chief office had to be in the City.⁹ Land was purchased in Threadneedle street in 1724 but because of the difficulty of determining leases,¹⁰ it was almost another ten years before the new bank was erected. The design is credited to George Sampson, who, despite little experience, produced a façade 'which would not have disgraced any friend of Lord Burlington's'¹¹ (plate 1).

1. The standard work on early banking in London is F.G. Hilton Price, A Handbook of London Bankers (London, 1890-1)
2. Quarterly Review, vol. 12 (1814-15), p.416: 72 private bankers in London had the same capital (£4 million) as 659 country bankers.
3. 5 & 6 Wm. & Mary, c.20. The standard history of the Bank is Sir J. Clapham, The Bank of England. A History, 2 vols. (Cambridge, 1944).
4. T.S.Ashton, An Economic History of England; The 18th Century (London, 1966), p.179
5. L.S. Pressnell, op.cit., p.5. 6. 6 Anne, c.22, s.9.
7. The early years of the Bank, in the Mercers' and Grocers' Halls, are described in W. Marston Acres, The Bank of England from Within, vol.1 (London, 1931), pp.27-36, 45-47
8. Ibid, pp.127-30, who refers also to certain difficulties with the Grocers' Company.
9. 7 Anne, c.30, s.58
10. W. Marston Acres, op.cit., p.167.
11. Sir J. Summerson, Georgian London (London, Pelican Books, 1962), p.64. See also H.M. Colvin, sub Sampson.

However, it was not a straight-forward commission. The Bank's Court had appointed a building committee to choose from several plans submitted.¹ The committee reported back on 12 August 1731 that the plans of Mr. Joynes and Mr. Sampson were 'the most preferable' and the Court appointed a further committee to make the final choice.² On 19 August members of this committee admitted that they could not agree and asked the full Court itself to make the decision.³

The Court decided two things: that there would 'be an Area to the Entrance into the House' and that Theodore Jacobsen should be thanked for his 'great pains and trouble'.⁴ The Court desired 'the Continuation of his Assistance.'⁵ At no stage was Sampson officially announced as the architect and in no previous formal minute had Jacobsen been mentioned. However, the two names in the draft minute of 12 August 1731 had at first been written as 'Theodore Jacobsen and George Sampson' before the amendment to 'Mr. Joynes and Mr. Sampson'.⁶ Clearly it had been a close thing, and Jacobsen's own unsuccessful design has survived.⁷ The extent to which he modified Sampson's plan is unrecorded,⁸ but it was Sampson who was paid the 'surveying' fee in the end⁹ and his name was apparently on the commemorative tablet.¹⁰

1. W. Marston Acres, op.cit., pp167,168
2. B. of E., Court Book, 16/11/1727- 27/7/1732, p.241.
3. B. of E., Court Book, 16/11/1727 - 27/7/1732, p.242. W. Marston Acres, op.cit.,p.168, writes; '... they reported to the Court that they 'could not agree upon which to choose but they had several objections to both'.' The wording is not quite accurate and is formed by an elision of two clauses, but the sentence as a whole is a good précis of the committee's report.
4. B. of E., Court Book, loc.cit. 5 Ibid.; cf W. Marston Acres op.cit.,p.168
6. B. of E., Ancillary Papers to Court Book, 16/11/1727 - 27/7/1732 For Joynes, see H.M. Colvin, sub Joynes.
7. Reproduced in An Historical Catalogue of Engravings, Drawings and Paintings in the Bank of England (1928), p.3, no.10. See also, M. Binney, 'Sir Robert Taylor's Bank of England' in Country Life, 13/11/1969, p.1247 and H.M. Colvin, sub Jacobsen.
8. However, H.M. Colvin, sub Sampson, notes that what appear to be contemporary copies of Sampson's original design are in Sir John Soane's Museum (Drawings 1,1)
9. W. Marston Acres, op.cit., p.170. Sampson was paid £200 as surveyor and a gratuity of £105.
10. Ibid.,pp.168, 169; cf. Gents. Mag., vol.2 (1732),p.925.

Sampson was succeeded as Surveyor to the Bank of England by Sir Robert Taylor who, having first made his name as a sculptor in the City, established a clientele among merchants and financiers.¹ It was a sign that the Bank was in steady growth that Taylor was paid no fixed salary but allowed a commission of 2½% on the value of property purchased and 5% on the total of building costs.² Working in three distinct periods, he built the 4% reduced annuity office, transfer office, and the quadrangle with the Bank parlour.³ He also added wings either side of Sampson's façade (plate 2).⁴ These were criticized by Malton⁵ but Taylor's work as a whole impressed 'a foreigner of the first taste, M. de Colonne' who thought it 'with no exception but St. Paul's, to be the first architecture in London.'⁶

Building work at the Bank of England by Sampson and Taylor did not induce London's private bankers to follow suit. These men, at first opposed to the Bank, set out on a road to development which tended to diverge from the path followed by the Bank of England.⁷ They accepted that they would lose their banknote issue,⁸ but there was ample room for the growth of other media of exchange and the development of customer and agency services. The Bank of England, on the other hand, was acquiring all the appearances of a Department of State. The fine buildings probably had no greater influence on a private banker than to induce him to deposit some reserves there.⁹

1. H.M. Colvin, sub Taylor.
2. W. Marston Acres, op.cit.p.198
3. D.N.B., sub Taylor; D. Hughson, Walks Through London ... (London, 1817), pp.59-61.
4. Ibid.; H.M. Colvin, loc.cit.; W. Marston Acres, op.cit., p.197
5. T. Malton, A Picturesque Tour through the Cities of London and Westminster... (London, 1742; plates 1792-1801), p.76: 'The Bank next claims our attention... The central part was erected ... by Mr. George Sampson; it is designed in a tolerable good style, and the parts are simple and bold. The wings, which have been added... by the late Sir Robert Taylor, are uncommonly elegant; but they certainly do not harmonize with the central building, nor are they properly subordinate' (plate LXIII).
6. Taylor's obit. in Gents Mag., vol.58 (1788,ii), p.930.
7. Sir J. Clapham, A Concise Economic History of Britain (Cambridge, 1949), p.273.
8. P. Mathias, The First Industrial Nation. An Economic History of Britain. 1700 - 1914 (London, 1969), p.167 dates this loss to about 1770.
9. Sir J. Clapham, loc.cit., T.S. Ashton, op.cit., p.188

In London as a whole the move towards purpose-built premises was determined not by exterior example but by the state of the internal development of the profession. For many years the City goldsmiths had handled current accounts called 'running-cashes' and issued negotiable receipts against the deposit of plate and valuables.¹ This was an elementary form of banking and a house with a cellar below, a shop and parlour on the ground floor, and a sign outside, was as suitable for a self-styled banker as it had been for a goldsmith.² After the Great Fire the goldsmiths had tended to settle in Lombard Street,³ in houses erected with some grace and uniformity to the requirements of the Rebuilding Act.⁴ Pepys was well-enough impressed, recording a visit in March 1668 to Mr. Colvill in Lombard Street 'where he is building a fine house ... and it will be a very fine street.'⁵ A later commentator, John Strype, was equally pleased: 'It is thoroughly graced with good and lofty Buildings, amongst which are many that surpass those in other Streets'⁶ Private bankers had no need to move to another quarter.

In the early 18th century the need was rather to establish a professional identity and develop an effective banking practice. As promissory notes became transferable to a third party,⁷ as the legal rate for interest fell to 5%,⁸ and as paper money became widespread with the availability of Bank of England notes, so the private bankers created a

1. F.G. Hilton Price, op.cit., pp.67-69; T.S. Ashton, op.cit., p.179; Sir J. Clapham, op.cit., pp.266,267.
2. When Richard Hoare moved from Cheapside to Fleet Street in 1690 and became a banker, he took the premises of a goldsmith who had been trading there since 1650. It was a 5-storey building with a 'faire shoppe' over the cellar and a banking parlour behind (C. Hoare & Co., Hoare's Bank. A Record, 1673 - 1932 (London, 1932), p.8).
3. F.G. Hilton Price, loc.cit. 4. 19 Chas.II, c.3.
5. Mynors Bright (ed.), The Diary of Samuel Pepys, vol.3 (London, Everyman Library, 1953), p.189
6. J. Strype, A Survey of the Cities of London and Westminster ... written at first ... by John Stow ..., vol.1 (London 1720), pp.162,163.
7. By 3 & 4 Anne, c.9.
8. In 1714. J.W. Gilbart, The History and Principles of Banking (London, 1834), pp.92,93.

framework of administration and procedure.¹ Paperwork increased and was modified. A clientele had to be recognized, won over, and satisfied. The Earl of Lichfield preferred his 'old formes' to the new ones but Lady Carteret liked the idea of a pass-book.² In shaping his business the London banker developed at the same time his personal characteristics: '... a man of serious manners, plain apparel, the steadiest conduct, and a rigid observer of formalities.'³ Such a man would not have been too ostentatious in his place of business.

The first new private banks in London were probably those erected in the 1750s. Sir Robert Taylor designed a banking-house at 70, Lombard Street, for Sir Charles Asgill (plate 3).⁴ The son of a London merchant,⁵ Asgill had been a clerk in the bank of William Pepys & Co.,⁶ and was taken into partnership by Joseph Vere in 1740.⁷ He had been Master of the Skinners' Company in 1748 and was knighted during his shrievalty in 1752-53.⁸ The building date was perhaps 1757⁹ when Asgill was elected Lord Mayor for the ensuing year.¹⁰ Business considerations aside, a new bank would have been further publicity for the mayoralty which he marked in other ways.¹¹ Taylor had not yet begun work at the Bank of England but he was already well-known in the City. He became a close friend of Asgill, designing his house at Richmond¹² and his death in 1788 was the result of a cold caught at Asgill's funeral.¹³ The banking-house passed to the brothers Nightingale

1. The best analysis of this period is in D.M. Joslin, 'London Private Bankers, 1720 - 1785', in Economic History Review (Second Series, vol.7), pp.167-86.
2. M. Phillips, op.cit., p.4.
3. D. Hardcastle, jun., Banks and Bankers (2nd. ed., London, 1843), p.22.
4. H.M. Colvin, sub Taylor, who states the few places where a copy of Malton's aquatint can be found.
5. J.F. Wadmore, Some Account of the Worshipful Company of Skinners... (London, 1902), p.189.
6. F.G. Hilton Price, op.cit., p.88. 7. Ibid., p.123.
8. J.F. Wadmore, loc.cit.
9. H.M. Colvin, loc.cit., gives the date as c.1756, probably following H.B. Wheatley, London Past and Present, vol.2 (London, 1891), p.418.
10. Gents. Mag., vol. 27(1757), p.432
11. J.F. Wadmore, op.cit., p.149, mentions 'elaborate arrangements' for his procession. See also F.G. Hilton Price, op.cit., p.123.
12. C. Hussey 'Asgill House, Richmond, Surrey' in Country Life 9/6/1944; M. Binney, 'The Villas of Sir Robert Taylor' in ibid. 6-13/7/1967.
13. Gents. Mag., vol. 58 (1788,ii), p.930

when Asgill died, but they failed in 1796¹ and the building then passed to the Pelican Insurance Company.² It has since been demolished.

The ground floor façade of Taylor's bank was designed with a strength of classical forms which no other private bank in London appears ever to have matched. This attention to the ground floor was not unusual in the construction of substantial town houses and was displayed again by Taylor himself at Ely House, Dover Street.³ But in the context of a private bank it had the effect of marking a division between place of business (ground floor) and dwelling-house (upper floors), in a sense isolating the practice of banking and restricting its commercial significance. This was to be the trend for later private banks in London. No complete bank, in the sense of Sampson's Bank of England, was attempted in the private sector before 1826, and Taylor appears to have made no other drawings for private banks in the rest of his career.⁴

The building of Asgill's banking-house confirmed the dissolution of his partnership with Joseph Vere.⁵ While Asgill stayed in Lombard Street, Vere joined with Glyn, Hallifax & Co.,⁶ and moved a few yards away to 18, Birchin Lane, where new premises were apparently built in 1757.⁷ A description of this bank, based on primary material, has survived,⁸ but no illustration. The architect is unrecorded. It was of four storeys, comprising shop, parlour and counting-house on the ground floor, kitchen on the first floor and

1. F.G. Hilton Price, loc.cit.

2. F.G. Hilton Price, 'Some Account of Lombard Street...', in Journal of the Institute of Bankers, vol.7 (1886), p.342.

3. C. Hussey, The Story of Ely House...(London, 1953), has excellent photos. of this building.

4. But he was very popular in the City (H.M. Colvin, loc.cit., refers to 'his clientele of rich merchants and bankers'). Sir J. Summerson, op.cit., p.134, writes: 'Taylor ... did important sculptural work at the Bank and the Mansion House, and City patronage was responsible for his later success as an architect, when he built baking-houses ...'.

5. For this dissolution, see F.G. Hilton-Price, op.cit., p.66, and R. Fulford, op.cit., p.2.

6. Ibid.

7. R. Fulford, op.cit., p.7: '... the partners were glad to take advantage of the chance of building ...'.

8. Ibid., p.8.

Joseph Vere's dwelling-house, and lodgings for bank clerks, on the upper floors.¹ In other words, it was very much in the Lombard Street tradition.

Another bank of this decade was the one built by Messrs. Drummonds beside the newly-aligned street at Charing Cross (plate 4). It was designed in 1758, completed in 1760, and demolished in 1877.² A tradition in the bank that this building was designed by Robert and James Adam was rejected recently by the bank's historians, who point out that James was then in Italy and Robert had only just come to London, and did not open an account with Drummonds & Co., until 1764.³ Nevertheless, the building is of interest for two reasons: it was the first instance of a bank choosing to site itself on a new line of road; and the first rejection of style by a planning authority. The plans were unacceptable to the Westminster Bridge Commissioners because the proposed front was somehow 'different from the General Plan approved of ...'.⁴ The development of the site is a complicated story of acquisition and alteration,⁵ and there is better evidence of the involvement of the brothers Adam in some reconstruction of 1777.⁶ They certainly designed a ceiling, six mantelpieces, two chairs and two tables⁷ and, if their building work was not on the scale which certain drawings⁸ suggest it might have been, they were nevertheless paid £500 in 1781 'for alterations & repairs.'⁹

It is worth digressing here to mention another tradition associated with the Adam brothers - that they designed 59, The Strand, for James Coutts in 1768 (plate 5). Bolton traced

1. Ibid. 2. H. Bolitho & D. Peel, op.cit., pp.45, 191.

3. Ibid.

4. Ibid., p.45; L.C.C., Survey of London, vol.16 (London, 1935), pp. 103, 109, 110, quoting P.R.O., Works 6/35, pp. 144, 152, 153.

5. Described in detail in Survey of London, loc.cit.

6. H. Bolitho & D. Peel, op.cit., p.44, who refer to an abortive drawing now at the Soane Museum 'of an elegant façade with an elaborate horizontal plaque.'

7. One mantelpiece and two tables survive (H. Bolitho & D. Peel, loc.cit.).

8. At the Soane Museum (see footnote 6, above).

9. H. Bolitho & D. Peel, loc.cit.

the story to Hilton Price,¹ following Cunningham,² and his own view was that the brothers did no more than 'alter and adapt' the older frontage to The Strand.³ However, the bank's records reveal that the work was by James Paine, who was a friend and neighbour of James and Thomas Coutts and one of the executors of James's estate.⁵

For some 35 years after 1758 there appears to be no record of any wholly new banking-house in London. This may just be the result of a chance hiatus in the evidence; after all, it was the time when 'one begins to lose the impression of the City as a Philistine fort,'⁶ when Acts were secured for a number of civic improvements,⁷ and when the Building Act, in particular, gave bankers the chance to have what could have been, by definition, a first-rate building.⁸ But there were, in fact, good reasons for bankers not to build.

The banking-houses of the 1750s were exceptional: Asgill is shown to have been rather more flamboyant than his peers; Richard Glyn, in partnership with Joseph Vere, was wealthy and had been Asgill's fellow sheriff;⁹ and Messrs. Drummonds had had a double incentive, being in competition with Coutts & Co. for royal business¹⁰ and being sited in a street which was re-aligned. The profession as a whole, however, was still innovating, consolidating, and developing new areas of business. The experimentation of the early 18th century had been superseded by attention to more sophisticated demands. For instance, it was the age of the Grand Tour.

1. F.G. Hilton Price, *op.cit.*, p.47
2. P. Cunningham, Hand-Book of London Past and Present (London, 1850), p.476.
3. A.T. Bolton, The Architecture of Robert & James Adam, vol. 2 (London, 1922), p.39.
4. Cited in H.M. Colvin, sub Paine, quoting also unpub.Oxford D.Phil. thesis on Paine by Peter Leach (1975).
5. E.H. Coleridge, The Life of Thomas Coutts Banker, vol. 1. (London, 1920), p.72n. However, Coleridge, vol. 1 (pp.43, 44), perpetuated the belief that the Adam brothers had been employed 'to rebuild or reconstruct' 59, The Strand.
6. Sir J. Summerson, *op.cit.*, p.64. 7. *Ibid.*, p.123.
8. 14 Geo.III, c.78 (1774). See Sir J. Summerson, *op.cit.*, pp.125-29.
9. R. Fulford, *op.cit.*, pp.3,4.
10. F.G. Hilton Price, *op.cit.*, pp.46,47,55.

Travellers wanted letters of credit and when these were unsatisfactory a new means had to be found for drawing money abroad. The circular note - forerunner of the traveller's cheque - was developed by 1770¹ and correspondent relationships had to be negotiated with dozens of foreign banks in Europe and beyond.² At home, in the Industrial Revolution, country banks were appearing quickly both ahead of and in the wake of economic expansion. These banks needed London correspondents to handle bills of exchange and supplies of gold and coin.³ The Bank of England, nicknamed by some the Bank of London,⁴ took no interest in the country at large nor, for that matter, in the day-to-day work of the metropolitan private banks who set up their first clearing-house in the 1770s.⁵

As business increased, the London bankers found a need to specialize, those in the West End continuing to serve royalty, aristocracy, and the landed classes, principally as banks of deposit and personal loan, while those in the City became increasingly banks of discount, serving merchants, and shippers, and banks of agency, acting as the London correspondents of country colleagues.⁶ A little east of Temple Bar, a small but long-established enclave of banks⁷ was officially within the City but very much West End in outlook.

In administrative terms, the growth of business throughout London was overwhelming. Sites were outgrown and over-staffed. Banks which 50 years earlier had two or three principals and as many clerks, now had a payroll of perhaps thirty. This phenomenon of growth, in the context of the Bank of England, has already been noticed⁹: Sampson's buildings

1. By Herries, Farquhar & Co., 16 St. James's Street (Papers in Lloyds Bank archives).
2. Herries, Farquhar & Co. had 140 foreign correspondents by 1792 (ibid.).
3. L.S. Pressnell, op.cit., pp.75-84, 116-25; P. Mathias, op.cit., p.168.
4. Sir J. Clapham, The Bank of England, vol. 1 (Cambridge, 1944) p. 215.
5. J.W. Gilbert, op.cit., p.93.
6. P. Cunningham, op.cit., p.xxxiii; D.M. Joslin, op.cit., passim; T.S. Ashton, op.cit., p.179; P. Mathias, op.cit., p.167.
7. See further, p
8. e.g. Glyn's bank, with following staff figures: 1790, 7; 1800, 17; 1810, 31; 1820, 32, 1830, 51 (R. Fulford, op.cit. p. 59).
9. See above, p.6.

were adequate for thirty years, but then Taylor had to expand the site towards Lothbury and Princes Street, and further ground was added later by Soane until the Bank covered three acres.¹ It is no more difficult to substantiate rapid growth in the realm of the private bankers.

Coutts & Co. had reached 59, The Strand in 1739.² No sooner, it seems, had Paine remodelled the bank in 1770-71³ than it outgrew itself, and the partners were forced to lease property around William Street and John Street.⁴ James Paine again made alterations in 1780-83⁵ but within a few years another house had been added and two more were leased in 1799.⁶ The early 19th century saw the addition of part of a Baptist chapel, an adjacent house (58, The Strand) and property at the west corner of John Street.⁷ An even better example is Glyn's bank. Within thirty years their new building in Birchin Lane, more a dwelling-house than a bank, was too small.⁸ Worse, they had lost their position in Lombard Street and it was expensive to attempt the return. In 1788 they moved across the road to 11 and 12, Birchin Lane, and merged the two buildings.⁹ Other property nearby was leased in 1790 and thrown-in with the rest in 1801.¹⁰ In the next few years five more nearby houses were added¹¹ and, at last, in 1821, they got back to Lombard Street, buying nos. 66 and 67 which they rebuilt as one.¹² In 1824 they moved in, relinquishing 11 - 13 Birchin Lane.¹³ There are many other instances. Barclay, Bevan & Co. had begun at 56 Lombard Street in 1728,¹⁴ a site now part of the head office complex of Barclays Bank.¹⁵ In 1896 the site certainly comprized ten houses¹⁶; as their building erected

1. See further p.17

2. M.V. Stokes, A Bank in Four Centuries (London, 1978) p.3; E.H. Coleridge, op.cit., vol.1, p.43.

3. H.M. Colvin, sub Paine.

4. E.H. Coleridge, op.cit., pp. 44-46

5. H.M. Colvin, loc.cit.

6. E.H. Coleridge, loc.cit.

7. Ibid.

8. R. Fulford, op.cit., p.59.

9. Ibid., pp.60,165.

10. Ibid.

11. Ibid.,p.61.

12. Ibid., p.164.

13. But they were repurchased in 1857 and 1867 (ibid.,p.165).

14. P.W. Matthews & A.W. Tuke, History of Barclays Bank Limited (London, 1926), p.32.

15. Although the modern address is 54, Lombard Street.

16. P.W. Matthews & A.W. Tuke, op.cit., p.18.

in 1864 had a frontage of 85ft.,¹ and as Glyn's bank of 1824 (embracing two houses) had had a frontage of only 55ft.,² it is not unreasonable to suppose that considerable expansion had taken place during the early 19th century and even towards the end of the 18th. Messrs. Smith & Co. moved to the back of 1, Lombard Street, in 1776;³ they bought no.1 itself in 1806 and then the whole block between St. Swithin's Lane, George Street, Mansion House Place and Lombard Street.⁴ At Temple Bar, Child's bank 'just grew ... and, at various times, inns, alehouses and shops were drawn into the embrace ... with programmes of alteration and rebuilding following in the wake of purchases.'⁵ At nearby Gosling's bank, adjoining houses both east and west of the main building were added in the 18th century.⁶ Drummonds soon outgrew their new bank at 49, Charing Cross, taking no. 52 in 1766, other property in 1777, no. 50 in about 1825 and eventually nos. 47 and 48.⁷

The apparent disinclination to build definitive premises was certainly not due to any lack of interest by private bankers as a whole in the merits of good architecture. Whatever the solemnity of the professional image, the evidence of association between bankers and top architects is almost overwhelming. It has already been seen that Asgill employed Taylor for his house at Richmond.⁸ The Drummond family, as well as employing the brothers Adam, commissioned John Vardy and later William Chambers for work at Stanmore House.⁹ Henry Drummond bought the famous Grange near Alresford in 1787 and owned it for 17 years.¹⁰ Robert Drummond bought the manor of Cadland in Hampshire in 1772 and commissioned Henry Holland and Capability Brown for the mansion and gardens.¹¹ Colen Campbell designed Stourhead for Henry Hoare in 1722¹² and other members of the family had commissioned Edward Shepherd at New Hall near Chelmsford, Henry Flitcroft at

1. Builder, vol.22 (1864),p.758. 2. R. Fulford, op.cit.,p.164
3. J.A.S.L. Leighton-Boyce, Smiths the Bankers 1658-1958 (London, 1958), p.72. 4. Ibid.
5. P. Clarke, op.cit.,pp.15,16. 6. P.W. Matthews & A.W. Tuke op.cit.,p.83
7. Survey of London, loc.cit. 8. See above, p.8.
9. H. Bolitho & D. Peel, op.cit.,p.111. 10. Ibid., p.75.
11. Ibid.,p.95; D. Stroud, Henry Holland (London, 1966),pp.23, 39-40, 53; D. Linstrum, Sir Jeffrey Wyatville (Oxford,1972) pp.137-40, 232-3, etc., pl.108, fig.19.
12. K. Woodbridge, Landscape & Antiquity (Oxford,1970), pp. 1, 19-21, etc; Country Life, 6/3/1958, pp.450-53.

at Stourhead, and John Nash and Humphrey Repton at Luscombe Castle, near Dawlish.¹ James Paine did private work for James Coutts at Hampton in Middlesex.² George Basevi designed Bitton Grove, Teignmouth, for W. Mackworth Praed,³ while Basevi's master, Sir John Soane, created Tyringham Hall for William Praed.⁴ The list could be extended.

The main reason, therefore, for the reluctance of bankers to build was the fact that growing demand for office accommodation made any one building too small in as little as ten years. There is no evidence at all that bankers were prepared to surrender the living accommodation in banks for administrative purposes. And yet to the original shop and parlour they had to add perhaps a Discount Office, Country Office, Stock Office, Town Ledger Office, Transfer Office and so on.⁵ A compromise solution was re-modelling or re-fronting, perhaps disguising a medley of little offices behind a unifying façade. Even the benefit of this degree of expenditure could be short-lived, but many must have found it an acceptable gamble in an environment of increasing architectural awareness. Sir John Soane altered 56, Pall Mall for Ransom, Morland & Hammersley in 1791⁶ and 62, Threadneedle Street for Grote, Prescott & Grote in 1818.⁷ The elder Cockerell designed a bank parlour for Cocks, Biddulph & Co., at Charing Cross in about 1800.⁸ The number of such alterations and re-frontings which has passed unrecorded is probably large.

The answer of the later joint-stock banks to the problem of rapid growth was to build a head office of such monumental proportions that there was anticipated room for internal expansion over many years. Problems of capital and ethos aside, there were two powerful deterrents to building in this fashion in the late 18th and early 19th centuries. The first,

1. Country Life, loc.cit.; but see H.M. Colvin, sub Flitcroft, for problem of New Hall. For Luscombe, see C. Hussey, English Country Houses; Late Georgian 1800-1840 (London, 1958), pp.18, 55-65.
2. H.M. Colvin, sub Paine. 3. H.M. Colvin, sub Basevi.
4. D. Stroud, The Architecture of Sir John Soane (London, 1961) p.80.
5. c^of. R. Fulford, op.cit., p.166. 6. H.M. Colvin, sub Soane.
7. Ibid. 8. Building News, vol.26 (1874, Part 1), p.228

already touched upon in passing,¹ is that many sites were leasehold and the possibility of a 'bank-like' building in reversion may have suited neither landlord nor banker - particularly the latter who would have been reluctant to spend too lavishly when he or his successors would eventually lose control of the investment.

The second deterrent was the ever-present risk of bankruptcy.² An especially bad crash happened in 1772 when Neale & Co. went out of business. 'It is beyond the power of words' said the Annual Register, 'to describe the general consternation of the metropolis at this moment. No event for fifty years past has been remembered to have given so fatal a blow both to trade and public credit.'³ The panic subsided, but not before rumours of the imminent failure of Glyn's bank, among others, had reached as far as Northumberland.⁴ A wise banker did not lock up too many of his reserves in the bricks and mortar of his house of business.⁵

Only in the last decade of the 18th century does this position appear to have changed. It was not a lessening of the problems of growth which brought this about but a complex business situation and a rather subtle change of attitude engendered by a wartime economy. The French Wars, which brought hectic and profitable business for the Bank of England (after the initial shock of the Suspension of Cash Payments),⁶ affected other London bankers inconsistently, less directly, and in a way difficult to predict. At first, increases in prices and rents, a rise in exports, and lack of restraint on the expansion of credit, combined to make

1. See above, pp.13,14.

2. Although bankruptcy among London, as distinct from country, bankers, was relatively rare (see P. Mathias, op.cit.,p.167)

3. Annual Register, vol. 15 (1772) p.110.

4. Letters in Northumbs. R.O. (ref. 2DE. 36/2/1-88) from Oliver Farrer of Chancery Lane to Sir John Hussey Delaval, Bart., inform him of the imminent bankruptcy of Messrs. Glyn & Hallifax. c.f. R. Fulford, op.cit.,pp.14-37.

5. P. Mathias, op.cit., p.168, quotes from the rules listed by a partner in Martins Bank in 1746, one of which advised having 'the Investiture of ... money in Effects that are easy to convert into money.'

6. From 1797 to 1821 the Bank of England did not honour its promise to convert its banknotes into cash on demand.

good business.¹ At Martin's bank, for instance, overdrafts doubled and deposits rose by half.² But in 1803 the first 'major cycle' of business was over and another boom, beginning in 1808, was short-lived.³ West End bankers felt the loss of business with foreign correspondents as travel for pleasure and culture died away,⁴ and in the country generally the level of bank failures had never been higher.⁵

In these heady and unstable years some bankers seem to have come to the view that a new building was more a show of solidity than a squander of liquid assets. Soane's work at the Bank of England seems to have had a lot to do with this, influencing private bankers to an extent which Sampson and Taylor had never done. Succeeding Taylor in 1788, Soane virtually rebuilt the Bank in three stages, extending the site to its present size, although very little remains of his work except the curtain wall.⁶ It is interesting that despite the contemporary criticism of Soane's work in certain quarters,⁷ the three private bank commissions recorded⁸ to his name are more than the total for any other one architect before 1826. And yet the individuality of Soane's style, particularly the ornamentation later described by Cunningham as his 'besetting sin',⁹ would seem at variance with the cautious and stolid character alleged to have been the hallmark of the London private banker.

Before more of Soane's work is considered, attention must be turned to the banking-house at 68, Lombard Street designed by George Dance, junior, for James Martin and built

1. W.H.B. Court, A Concise Economic History of Britain (Cambridge, 1964), p.145; P. Mathias, *op.cit.*, p.466; T.S. Ashton, *op.cit.*, p.199.
2. G. Chandler, Four Centuries of Banking, vol.1 (London, 1964), p.218.
3. A.D. Gayer, W.W. Rostow & A.J. Schwartz, The Growth & Fluctuation of the British Economy 1790-1850, vol. 2. (Oxford, 1953), p.535.
4. There are no papers in period 1793-1814 on European travel in Herries, Farquhar & Co. records (Lloyds Bank archives).
5. The crisis of 1793 was particularly bad: see L.S. Pressnell, *op.cit.*, pp.457, 458, 546, 547.
6. D. Stroud, *op.cit.*, pp.65-79; Sir J. Summerson, *op.cit.*, pp. 155-58; W. Marston Acres, *op.cit.*, vol.2 (1931), pp.392-411. See also H.R. Steele & F.R. Yerbury, The Old Bank of England (London, 1930) and descriptions in A.C. Pugin & J. Britton, Public Buildings of London (London, 2nd ed., 1838).
7. Many of these criticisms are noted in W. Marston Acres, *op.cit.*, pp.409,410.
8. H.M. Colvin, sub Soane. 9. P. Cunningham, *op.cit.*, p.29

1793-95,¹ a particularly bad period for the confidence of bankers.² There are differing illustrations of the façade (plates 6 and 7) one showing a fifth bay, the other an extra storey below the cornice.³ But it is clear, nevertheless, that Dance - as obvious a choice for Martin as Taylor had been for Asgill⁴ - designed the building to conform with the Lombard Street pattern. That is to say, only the ground floor shop merited an architectural treatment and the division was thereby accentuated between the two essential components of the banking-house.

The next new bank on Lombard Street was probably the one designed by Thomas Leverton.⁵ His clients were Robarts, Curtis & Co. who had previously been at 35, Cornhill.⁶ He exhibited the drawings at the Royal Academy in 1796 and described the building as 'then erecting.'⁷ This was the first time a design for a private bank had been exhibited at the Royal Academy and it was not until 1838 that plans for an English bank were exhibited again.⁸ For this reason alone, Leverton's building promises to have been important - perhaps the first unifying and 'business-like' treatment of the front elevation of a private bank. Two other facts suggest that this building was of more than usual interest: first, the position, 15 Lombard Street, was not a traditional banking site⁹ and it is likely, therefore, that Leverton had to design banking hall, offices, and strong rooms; secondly, as he had already been responsible for offices for the Phoenix Fire

1. D. Stroud, George Dance Architect 1741-1825 (London, 1971) p. 159.
2. But more especially country bankers (L.S. Pressnell, loc.cit.)
3. According to Miss Stroud, loc.cit., referring to an old photograph, the building was of four bays and a passage to Change Alley was made through the building in place of the easternmost ground floor window.
4. George Dance, junior, had succeeded his father as Clerk of the City Works in 1768 (H.M. Colvin, sub Dance).
5. H.M. Colvin, sub Leverton. 6. F.G. Hilton Price, op.cit.p.143.
7. A. Graves, The Royal Academy of Arts. A Complete Dictionary of Contributors ... 1769 - 1904, vol.5 (1906), p.48.
8. However, designs for the National Bank of Ireland were exhibited in 1800 and for the Bank of Scotland in 1807, and many of Soane's plans for the Bank of England were shown from as early as 1792 (Graves).
9. F.G. Hilton Price, 'Some Account of Lombard Street...' in Journal of the Institute of Bankers, vol.7 (1886),p.331.

Insurance Co.¹ and had designed their fire engine house in Cockspur Street (admired by Malton²), he no doubt had interesting ideas on what was necessary and acceptable generally for a commercial building. No illustration of the bank seems to have survived and its demolition was noted by Building News in 1861 without a murmur of regret.³

Away from Threadneedle Street, Soane's main contribution to the architecture of banking was the building designed for William Praed, at 189, Fleet Street, in 1801⁴ (plate 8). Soane did what Taylor and Dance had not done, that is he extended an architectural treatment to the whole façade, masking the interior division between bank and living area by the use of fluted pilasters rising from the first to the third floor, the repetition of round-headed windows at ground, second, and third floor levels, and the placing of a central, decorative panel in the cornice-balustrade. Praed called his new bank 'the most elegant and convenient' in the City,⁵ and in this he was supported by the Times.⁶ When Messrs. Praed were later bought-out, even hardened joint-stock bankers were in awe of the building,⁷ although this did not prevent its later demolition. Praed came from a family of bankers with experience at Exeter and Truro,⁸ but he was new to London and was not constrained by the banker's image there. He needed the elegance of a good building to catch the West End market, already well-supplied with banks, and he needed the convenience of Fleet Street to tap the traders of Smithfield and compete with the City proper.

1. H.M. Colvin, sub Leverton.

2. T. Malton, op.cit., p.32 and plate 20.

3. Building News, vol. 7 (1861), p.359.

4. D. Stroud, The Architecture of Sir John Soane (London, 1961), p. 82, and plates. Miss Stroud states no. 90, Fleet Street and according to F.G. Hilton Price (Handbook cit.), p.132, it was no. 71 in 1810. But directories have no. 189 from 1812, the year in which Soane made certain alterations to the rear of the bank (Stroud, loc.cit.)

5. D. Stroud, loc.cit.

6. Times, 5/1/1802: 'That elegant new Building just erected in Fleet Street...'

7. Letter from Thos. Salt to Howard Lloyd, 17/3/1893: 'We do not require C. Praeds house ... I have no fear of a good purchase ... but I am terrified of the Architect.'
(Lloyds Bank archives, ref. file 5460).

8. L.S. Pressnell, op.cit., pp.106, 107, 376.

The bank was also convenient in another sense. The fact that the entrance was not in the middle meant that a customer, on entering the banking hall, had his side and not his back to the window (ground plan, plate 9). The counter in front of him could therefore be placed at right-angles to the light, allowing the clerks behind it a quality of vision which was not possible when they were sandwiched between the counter and the back wall.¹

There is more evidence of the building and re-fronting of banking-houses in the twenty years after Soane's Fleet Street bank than in all the 18th century. Although it is tempting, therefore, to regard his work as a watershed, the incidence of information is so random and the state of banking in the early 19th century was so complex that unqualified conclusions are unwise. Furthermore, not all the new banks were built with Soane's flair. If Hilton Price is right, a banking-house at 60, West Smithfield was built for Messrs. Pocklington & Lacy in 1808 and opened in the following year² (plate 10). This owes nothing to Soane and there is little to distinguish it from neighbouring property; the bank of Young & Co. at 11, West Smithfield, founded in 1815, was no more exciting³ (plate 11).

The most disappointing street, taken as a whole, was Lombard Street itself, where the lines of goldsmith-bankers' shops, fine by 17th and 18th century standards, were overtaken by civic improvements elsewhere in London and became a backwater of architectural restraint. When Malton paused in Poultry to describe the view to the east, he saw the Mansion House, the Bank of England and Cornhill but not Lombard Street.⁴ When King William Street was built in 1830, slicing through the bottom of Lombard Street, the latter retreated still further to obscurity and was ignored by Tallis who preferred to draw Cornhill and Gracechurch Street.⁵ By the

1. This was the essence of the 'Gilbart principle', first declared publicly in 1849. See Chapter 100, pp. 77, 78
2. F.G. Hilton Price, *op.cit.*, p.99
3. This bank failed in 1821 (F.G. Hilton Price, *op.cit.*, p.181).
4. T. Malton, *op.cit.*, plate LIX. His illustration reveals the first half-dozen houses in Lombard Street, all similar with 'shop' ground floors and three or four storeys above, but he does not comment.
5. J. Tallis, London Street Views... (London, 1838-40). When Lombard Street is shown, it is a passing glimpse from an adjacent thoroughfare.

middle of the 19th century Lombard Street 'had a most sober architectural aspect ... dark and mysterious...'.¹ Perhaps Sir Robert Smirke's bank for Whitmore & Co., built in Lombard Street in about 1820,² was more cheerful, but it was burnt out before 1867.³

Elsewhere in the City, and especially in the West End, the scene was a little brighter. In 1796-97 George Maddox was commissioned by Thomas Hammersley to make two inconvenient buildings into 'one large and substantial' banking-house at 69, Pall Mall⁴ (plate 12). Unless Leverton had adopted the principle of the side entrance for 15, Lombard Street, the credit for this innovation must therefore rest with Maddox. He made an entrance each side at Pall Mall, one door leading into the banking hall, the other giving access to private accommodation above and behind.⁵ This was to become the usual arrangement for small banks later in the 19th century, when one door often led to 'Bank Chambers'.⁶ In about 1808 Maddox rebuilt the front of Jones, Loyd & Co.'s bank in Lothbury⁷ in a similar style (plate 13), pulling down the old town house, with its emphasis on the centre bay (plate 14), and making what was probably a side entrance for the partner and his family.

In another way, however, Maddox was traditional, perpetuating the obvious division between ground floor bank and upstairs living quarters and making the bank like a shop in the most literal sense. The ten or so years which separate his two banks brought no new ideas, learnt from Soane at Fleet Street, on the concept of a 'bank-like' building. And yet the fronts of Maddox's two banks and Soane's bank for

1. Building News, vol.7 (1861), p.359.

2. H.M. Colvin, sub Smirke.

3. Ditto

4. P.R.O., CRES 6/93 (formerly L.R.R.O. 63/93), pp.275-82; L.C.C., Survey of London, vol.29(London, 1960), p.381; Monthly Magazine, vol. 43 (1817,i), p.399. The house was originally numbered 76, Pall Mall, but became no. 69 in about 1822 (directories).

5. This arrangement is confirmed by a ground plan in P.R.O., CRES 6/93, p.280.

6. See Chapter Five, p. 197

7. Monthly Magazine, loc.cit.

William Praed were praised as one by 'Philaethes', a correspondent in the Monthly Magazine of 1817, who felt the virtues of smaller buildings were being neglected.¹

The example set by Messrs. Drummonds when they positioned themselves beside a road re-alignment in 1758, was followed by at least two other London banks in the early 19th century. The earlier was the bank of Hopkinson & Co. at 3, Regent Street, designed by G.S.Repton and built in 1819² (plates 15,16); the other was the bank of Messrs. Ransom at 1, Pall Mall East, designed by William Atkinson and opened in 1823³ (plate 17). That quite a wide feeling of the desirability of new premises had set in by the 1820s is shown by the decision of Messrs. Greenwood & Cox to build a 'first-rate' bank with a 61-year building lease in Craigs Court (off Charing Cross), little more than a blind alley.⁴

These post-Soane buildings, which perhaps represent the best if not the total of the new banking-houses, must be regarded as disappointing. Ransom's bank seems to have been a reversion to an 18th century domestic façade and the appearance of Hopkinson's bank, in a particularly advantageous position by a newly-built street, suggested nothing but a shop.⁵ In comparison with the unity and grandeur of composition achieved by the County Fire Office on the north side of Piccadilly Circus,⁶ the bank was insignificant. It was a difference of ethics. West End banking was still an unobtrusive convenience for the upper classes, requiring in its execution a degree of restraint by which purveyors of fire and life cover were never inhibited. This state of affairs persisted well into the century. As late as 1854

1. Ibid.

2. Sir J. Summerson, John Nash, Architect to King George IV (2nd. ed., London, 1949), p.206; Appendix to Report from the Select Committee on the Woods, Forests and Land Revenues of the Crown (London, 1848), p.136, refers to 99-year lease from 5/1/1819. For G.S. Repton, see H.M. Colvin, but bank is not listed among his works.

3. A.P.S.D.; H.M. Colvin, sub Atkinson.

4. Lloyds Bank archives, ref. file 5180.

5. However, when plates 15 and 16 are compared it is apparent that Repton had intended an entrance at each side, in the Maddox fashion. As for the general similarity with contemporary shop fronts, cf. illustrations in D. Dean. English Shop Fronts from Contemporary Source Books, 1792-1840 (London, 1970).

6. Illus. in Sir J. Summerson, Georgian London (London, Pelican Books, 1962), plate 33.

Weale wrote that the West End private bankers 'do not provide accommodation for the small shopkeepers any more than they do for the working classes.'¹ The effect of this was to make building for self-advertisement neither necessary nor acceptable.

The least progressive of the London banks in the period to 1826 were the three near Temple Bar. 'Many of the old private banks ... ,' wrote the Builder in 1877, 'still carry on their business in the most unpretending of houses; and perhaps the meanest is the dingy building ... occupied by the time-honoured bankers, Messrs. Child & Co.'² This was not the first attack on Child's bank. Behind the weak disguise of 'Tellson's Bank' it had been described by Dickens,³ in A Tale of Two Cities as 'very small, very dark, very ugly, very incommodious ... the triumphant perfection of inconvenience.'⁴ Any of the partners, he thought, would have disinherited his son on the question of rebuilding it; the bank was old-fashioned, even for the year 1780.⁵ By 1859, when Dickens was actually writing, it had changed little. Despite the acquisition of other property,⁶ no unifying elevation had been attempted. The main part was essentially a tall, narrow building (plate 18), a façade of grooved stucco, simulating stonework, perhaps early 19th century, being the only concession to metropolitan improvement (plate 19).

Close to Child's bank were the banks of Messrs. Gosling (19, Fleet Street) and Messrs. Hoare (37, Fleet Street). The latter (plate 20), which had been on the same site since the late 17th century, survived through the first quarter of the 19th century with a front which failed to distinguish it from the shops and houses on either side. Gosling's bank (plate 21) had rather more pretensions but no particularly 'bank-like' qualities and the emphasis on centrality had become outmoded in the first decade of the 19th century. The irony is that

1. J. Weale, The Pictorial Handbook of London ... (London, 1854) p. 106.
2. Builder, vol. 35 (1877), p.5.
3. E.B. Chancellor, The London of Charles Dickens (London, 1924), p. 49.
4. G. Woodcock (ed.), Charles Dickens, A Tale of Two Cities (London, Penguin Books, 1982), p.83.
5. Ibid.
6. See above, p. 14.

in periods beyond the scope of this chapter all three banks erected impressive buildings.¹ Hoare's new premises became the show-piece of private bank architecture as early as 1830.²

In the rest of the country, private banking evolved from different origins. Edmund Burke's contention that not a dozen bankers' shops existed in England in 1750 is thought to have been correct.³ Perhaps only at Bristol were there early goldsmiths whose business diversified and expanded into banking.⁴ More generally, banks were established in pace with the growth of the Industrial Revolution. The incentive came from two principal sources: on the one hand, from a new breed of industrialist needing money to pay workmen and buy raw materials, and also credit facilities beyond the basic arrangements which had existed since medieval days; on the other hand, from certain more passive and intermediary roles, such as those of receivers of taxes, lawyers, money scriveners, etc., who had natural facilities for the control or remittance of other people's money.⁵ In other words, the impetus came both from the Industrial Revolution in its simplest form and more indirectly from the increased money which it generated in certain areas of society. Historians of banking place different emphasis on the role played by any of the basic divisions of industrialist, trader, merchant, remitter of money, or professional man.⁶ It would appear, however, that the drapery business, by which is understood the acquisition of wholesale yarn as well as retail selling, produced more bankers than any other one trade or calling⁷ - even more than brewing,⁸ perhaps the association which springs most readily to mind.

1. Messrs. Child erected a particularly fine building to designs by John Gibson. See Chapter Four, p. 167.
2. See Chapter Two, pp. 41, 42. Another 'unpretending' nearby frontage was the ancient bank of Strahan, Paul & Co., at Temple Bar. This was rebuilt by the London & Westminster Bank in 1874 (Builder, vol. 32 (1874), p. 171).
3. L.S. Pressnell, *op.cit.*, pp. 4, 5.
4. C.H. Cave, A History of Banking in Bristol (Bristol, 1899) p. 3.
5. The fullest discussion of these matters is in L.S. Pressnell, *op.cit.*, pp. 12-74.
6. cf. L.S. Pressnell, *loc.cit.*, and the much briefer summary in T.S. Ashton, *op.cit.*, pp. 180-83.
7. L.S. Pressnell, *op.cit.*, p. 51.
8. Particularly in the context of Barclay's Bank.

A few examples will suffice to show the commencement of banking in relation to various commercial stimuli. At Halifax, Rawdon Briggs, well-established as a merchant and manufacturer, called himself exclusively banker from 1807.¹ In the same town, however, the Rawson family continued as manufacturers after banking had commenced; their two concerns were kept distinct.² At Bradford, Messrs. Peckover, Harris & Co. announced in 1803 that they would give up woolstapling and open a bank.³ Also in Bradford, William Frobisher seems to have discontinued a ropery business when he turned to banking.⁴ In Liverpool, William Clarke was known as a linen draper in 1766, a merchant and linen draper in 1769, and a banker and linen draper in 1774.⁵ Three years later, there were directory entries for William Clarke & Son, bankers, and William Clarke, linen draper.⁶ In 1816, Joseph Reynolds, a partner in the long-established Ketley Ironworks in Shropshire, gave up that business to concentrate full-time on the banking which he had practised as a side-line since 1805.⁷

Country banking has regional complications, of which two may be mentioned by way of example. In Lancashire, banks developed relatively late due to the general acceptance there of the bill of exchange, rather than the banknote, as a form of currency.⁸ Banks in agricultural districts tended to be centres of investment, taking savings from the lower middle classes and above,⁹ but those in industrial areas were mainly banks of loan.¹⁰ These facts, important in a study of the business aspects of banking, had little bearing in the matter of premises. Or rather, the overall level of

1. H. Ling Roth, The Genesis of Banking in Halifax... (Halifax, 1914), pp.18,19.

2. H. Ling Roth, op.cit., p.19. 3. Ibid. 4. Ibid.

5. J. Hughes, Liverpool Banks & Bankers 1760-1837 (Liverpool & London, 1906), p.56.

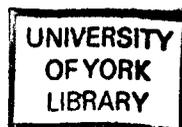
6. Ibid.

7. B. Trinder, The Industrial Revolution in Shropshire (Chichester, 1973), p.234.

8. L.S. Pressnell, op.cit., pp.19,20.

9. Ibid., pp.246, 247

10. T.S. Ashton, op.cit., p.184.



evidence is too low to allow the effect of such fine considerations to be perceptible. However, three important points do emerge from this brief introductory discussion of country banking: first, there was no unity of architectural beginning, as there had been in the City of London, after the Great Fire; secondly, there was no common professional origin to suggest a like-minded attitude among bankers in questions of architectural presentation; thirdly, the country bankers had a wider clientele.

When a man considered that his banking activities were to become his whole career, or a very significant proportion of it, he had to decide whether his house, shop, office or manufactory was adequate. If it was not, he had the option of taking other premises on lease or building his own. The site of the bank was important. Whatever he did had to be attendant with some publicity. If he failed to attract enough custom at the outset, he might go out of business, or find himself straightening the bent nails in tea-chests to pass the time, like John Jones of Manchester, banker and tea-dealer.¹

In the case of a partnership, the place of prospective business was often stated in the articles of agreement. For instance, at Bristol in 1750 partners agreed to purchase a 'convenient house' immediately,² and at Grantham in 1819 a firm decided to use the house of one of the partners.³ Where a local newspaper had been established, a new bank was the occasion for an announcement,⁴ usually without reference to the precise nature of the premises. The community at large welcomed its first bank; an 'infinite Utility'⁵ in business terms, it bolstered civic importance.

1. L.H. Grindon, Manchester Banks and Bankers... (Manchester & London, 1877), p.38.
2. C.H. Cave, op.cit., p.43.
3. The articles of partnership of Hardy & Co. are reproduced as a plate in W.F. Crick & J.E. Wadsworth, A Hundred Years of Joint Stock Banking (London, 1936), opp. p.246.
4. e.g. by Ames, Cave & Co. at Bristol in 1786 (Bonner's Bristol Journal, 28/1/1786, cit. C.H. Cave, op.cit., p.107); by Grant & Burbey at Portsmouth in 1787 (notice reproduced in pamphlet, Story of Lloyds Bank in Portsmouth 1787-1955 (1955), front e.p.); by the Northallerton Bank in 1793 (Newcastle Chronicle, 19/1/1793, cit. M. Phillips. op.cit., p. 350).
5. Report in Harrap's Manchester Mercury, 12/11/1771, cit. L.H. Grindon, op.cit., p.4.

The bank became a landmark. Following the establishment of the first bank in Manchester in 1772, the site was named Bank Street;¹ the same happened in Bradford, Sheffield, Worcester, Ipswich and elsewhere.² There is a Lombard Street in Newark and another in Portsmouth for the same reason.³ It is possible to conclude that a bank which was so much a part of the town was not insignificant in its appearance.

These considerations aside, noteworthy premises had a sound business advantage. An impressive building was a mark of solidity. The banker had to convince a prospective depositor that his service was better than the alternatives of hoarding plate or hiding coin. Few people would have entrusted money to a banker in a terrace cottage. As important as the place of business, was the evidence of personal prosperity. When a bank failed, the proprietor was liable for its debts and a country estate was visual evidence to an investor that, if the worst happened, there was a fund of money to be realized. The banker Viscount Stuckey agreed with a Parliamentary Committee in 1831 that when a banker had £6,000 to £10,000 a year in land, 'the farmers ... and the persons who know that fact would prefer the paper of his Bank to all the Bank notes in the world.'⁴ When Messrs. Wentworth, Chaloner & Rishworth failed at Wakefield in 1825, creditors were comforted to know that Mr. Rishworth had 'a nice old country house near Darton called Birthwaite Hall and ... had built ... Rishworth House in Wakefield as a residence for his eldest son, who was a partner in the firm.'⁵ Wentworth, the senior partner, had

1. L.H. Grindon, loc.cit.

2. Bradford Daily Telegraph, 26/1/1924; R.E. Leader, Sheffield in the Eighteenth Century (Sheffield, 1901), p.163; at Worcester, the road passed the Old Bank building is still called Bank Street; L.J. Redstone, Ipswich Through the Ages (Ipswich, 1948), pp.94,95.

3. C. Brown, The Annals of Newark-upon-Trent (1879), p.2: 'Potter's ditch ... became Potter dike, but a banking-house being established there, it changed its name to Lombard Street... .' The Portsmouth Lombard Street may have been named after Grant & Burbey, est. nearby in 1787.

4. B.P.P. (1831-32), vi, Q.1155.

5. H. Clarkson, Memories of Merry Wakefield (Wakefield, 1887) p.163.

extensive properties including 'the beautiful house and estate of Hickleton near Doncaster, the whole of which was of course brought into the market.'¹ When David Jones turned from cattle droving to banking in 1792 he immediately purchased an estate at Llandovery;² when Walter Wilkins came back from abroad and joined the family bank at Brecon he bought Maeslwch Hall (Castle) near Glasbury.³ Many other instances could be given. It is unlikely that a banker with an expensive private estate would have let himself down by doing business in poor urban surroundings.

Too much investment in property, however, for private or business ends, was injudicious. The banker had a dilemma: his real estate imparted confidence but it tied up capital and reserves which, in more liquid form, could save him from ruin in a panic 'run'. Perhaps Thomas Broadbent, a Sheffield merchant who turned banker in 1770, regretted the erection of Page Hall in 1773 when he became bankrupt in 1782.⁴

In brief, there are reasons for believing that most provincial bankers would have chosen to start business in good quality premises, probably purchased or leased rather than purpose-built, and in a central position. Examples are plentiful. Abel Smith, setting up first in Nottingham in 1754, bought two houses in the Market Place;⁵ for their Lincoln bank, begun in 1775, his firm rented and later bought the house of an alderman;⁶ at Hull, in 1784, another off-shoot firm probably traded from the Old Custom House in the High Street before moving to the well-known Wilberforce House.⁷ Praed & Co. at Truro converted a school in 1774;⁸ in Bristol,

1. Ibid.
2. Lloyds Bank archives, ref. files 2633-49
3. S. Loram, John Parry Wilkins and 'The Old Bank' (London, 1978) p.2.
4. R.E. Leader, op.cit., p.108
5. J.A.S.L. Leighton-Boyce, op.cit., p.52.
6. Ibid., p.140.
7. Ibid., p.189
8. Lloyds Bank archives, ref. book 32.

in the same year, Peach, Fowler & Co. opened in a former tavern.¹ A Palladian town-house owned by one of the partners, was chosen by Pitt, Bowly & Co. at Cirencester in about 1790.² At Manchester, Messrs. Heywood took over the mansion of the Butterworth family in 1796;³ and the Stockport & Cheshire Bank bought Underbank Hall, Stockport, in 1824.⁴

There is no doubt that a few country banks were purpose-built from the outset, but as the cost would have taken perhaps half of the capital at the disposal of a new partnership,⁵ the number was probably low. Nevertheless, there is a body of inconclusive evidence in that direction, frustrating in its inadequacy. At Tewkesbury (plate 22) and at Tavistock, late 18th century buildings survive which were apparently used as banks in that era.⁶ There are also a number of buildings in the style of Barclays Bank, Bicester (plate 23), or the old banking-house at Whitby,⁷ which may have been purpose-built banks of the early 19th century. Bankers at Sherborne illustrated their premises on a $\frac{1}{2}$ d. token issued in 1796.⁸ Would they have been so proud of their building if they had not been responsible for its appearance? When the Allies reached Paris in 1814, would Messrs. Bellair have flood-lit their bank in Leicester (on a site taken in 1807) if the façade was not something of interest?⁹ Would the prosperous Gurney family have settled for less than a new building when moving to a new site in Norwich in 1779?¹⁰

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1. C.H. Cave, op.cit., p.100.
 2. Now Lloyds Bank, Cirencester branch. Deeds (at branch) show occupation as bank at least by 1797.
 3. L.H. Grindon, op.cit., p.79.
 4. H. Heginbotham, Stockport Ancient and Modern, vol. 2. (London, 1892), p.425.
 5. L.S. Pressnell, op.cit., p.227, finds the initial capital of country banks was often around £2,000 - £4,000.
 6. At Tewkesbury, the building near the Cross still marked BANK was probably the premises of the Tewkesbury Old Bank, founded 1790; for Tavistock, article in Western Morning News, 27/4/1982, refers to 'purpose-built bank building from 1791'.
 7. No. 51, Church Street (Min. List).
 8. Booklet, 'Links with the Past. National Provincial Bank Limited, Sherborne', in paperback 'Banking in the South West of England' (Institute of Bankers' Library).
 9. C.J. Billson, Leicester Memories (Leicester, 1924), p.27.
 10. C. Mackie, Norfolk Annals, vol.1. 1801-1850 (Norwich, 1901), p. 255.

The identity of the earliest purpose-built country banking-house will always be conjectural. One possibility is John Carr's house and warehouse in George Street, Halifax, designed for John Royds and dated 1766.¹ But there must be some doubt whether Royds was properly a banker. The formal practice of banking had not evolved by that date in the West Riding and Ling Roth had no record of any bank in Halifax before 1779.² However, Royds's house was certainly used later as a bank by Messrs. Rawson³ and this may have given rise to the tradition that Royds himself had been a banker.

A new bank was built in the Cathedral Yard at Exeter in 1769,⁴ in association with the hotel which became known as the Royal Clarence.⁵ These adjoining buildings still exist (plate 24) and the hotel is dated 1769 in a panel above the cornice. The bank building is now the hotel annex. The two buildings appear to have been a speculative venture on the part of Sir John Duntze and William Mackworth Praed, wealthy Exeter merchants with interests in textiles and, later, shipping.⁶ Despite some later alterations, the main elevation of the bank retains a grandeur and harmony of design which might have surprised a London private banker at the time of its erection. In the light of this building it is not difficult to see why William Praed (who was the son of William Mackworth Praed)⁷ felt able to depart from the traditional style of metropolitan banking-house when he commissioned Soane for the new premises in Fleet Street.⁸

There is evidence of at least two new bank buildings in the next decade. At Sheffield in 1776, Samuel Shore

1. N. Pevsner, Buildings of England, Yorkshire, The West Riding (London, 1967), p.232, refers to 'John Royds, the banker.' For a study of the building, see D. Linstrum, West Yorkshire Architects and Architecture (London, 1978), pp.98,99. See also H.M. Colvin, sub Carr.
2. H. Ling Roth, op.cit., p.4.
3. At least by 1836: see Halifax town plan in J. Crabtree, A Concise History of ... Halifax (Halifax, 1836), marking 'Rawson's Bank.' cf. H. Ling Roth, op.cit., pp.28,30-34.
4. This was the Exeter Bank. See J. Ryton, Banks and Bank-notes of Exeter 1769-1906 (Exeter, 1984), p.23.
5. In 1827. Story in B.F. Cresswell, Rambles in Old Exeter (Exeter, 1927), pp. 64,65.
6. L.S. Pressnell, op.cit., pp.50,51, 376. W.E. Hoskins, A New Survey of England, Devon (London, 1954), p.469.
7. L.S. Pressnell, op.cit., pp.106,107.
8. See above, pp. 17, 19.

conveyed to his son, John, two dwelling-houses.¹ John 'forthwith erected ... the first bank building, pure and simple, that Sheffield had seen.'² In the same year, in Bristol, the proprietors of the Old Bank, founded in Broad Street in about 1750, intended to move on 1st May to 'the house erected for their business at the upper end of Clare Street'³ In 1794 this bank moved again, to Corn Street.⁴ By then another purpose-built bank had just been erected, at 35 Corn Street, by Tyndall, Elton, Edwards & Co. and much of the interior decoration is still intact, although the building has been re-fronted.⁵

The pattern of an early change of premises after the first ten or a dozen years can be noticed frequently in provincial banking. But there is less evidence of the really serious problems of rapid growth which had troubled the London bankers from the mid-18th century. There were two reasons for this: the first was that country bankers, by and large, felt it difficult or unnecessary to open branches in other towns⁶ and therefore the increase in their business was relatively slower than that of London bankers (who enjoyed a healthy growth, without branches, by virtue of their metropolitan position); the second was that some of the business of the country banks, was handled for them by the London banks.⁷ As a result, the country banks were unintentionally responsible for many of the problems of office accommodation which faced their London colleagues.

Two cases are known of business-men erecting banks between their commercial premises and their dwelling-houses. The earlier example still exists, in King Street, Margate⁸ (plate 25); this simple building was apparently erected in 1785 by Cobb & Co., brewers, when they added the business

1. R.E. Leader, 'The Early Sheffield Banks' in Journal of the Institute of Bankers, vol. 38 (1917), p.231.
2. *Ibid.*
3. C.H. Cave, *op.cit.*, p.12.
4. *Ibid.*, pp.17, 51.
5. I am grateful for information from Dr. D. Linstrum and from Miss M.E. Williams, Bristol City Archivist.
6. L.S. Pressnell, *op.cit.*, pp.126, 127; T.S. Ashton, *op.cit.*, p. 184.
7. For details of this business, see L.S. Pressnell, *op.cit.*, pp. 75-84.
8. Ex inf. Mr. K. Lampard, University of Kent.

of banking to brewing.¹ The other, and clearer, example was at Liverpool, and the illustration was published by John Hughes (plate 26); the bank was erected in 1807 between the house and warehouse of Thomas Leyland.² It is reasonable to suppose that other new bankers who entered the profession with good capital, spare land, and an established industrial or commercial concern would have done likewise.

The next developments in provincial bank premises were in the context of town centre reconstruction. At Ipswich, 'a spirit of improvement in building seems to have entered ... in the year 1786, when the late C.A. Crickitt, esq., built the row of houses in Tavern Street called the Bank buildings'³ Crickitt was a partner in the Ipswich Town & Country Bank which began business in that year.⁴ This appears to have been a commercial venture with the bank as the focal point and other property leased off as shops or offices. The term Bank Buildings was not in itself a new one: it had been used to describe Sir Robert Taylor's building in London erected on land between Threadneedle Street and Cornhill.⁵ The name was also used later for the buildings designed by Sir John Soane on the south side of nearby Princes Street.⁶ But these were both speculative ventures by the Bank of England, the title implying no more than that the Bank owned the freehold. Whether Ipswich was the first of the Bank Buildings actually to house a bank is unknown: at Bath, for instance, a bank had opened in 1775 in 'New Building', Milson Street,⁷ which may have been a similar venture.

The earliest and best examples of contributions by banks to urban improvement were in the North of England. At Liverpool, Arthur Heywood changed from merchant to banker in 1773⁸ and had premises in Castle Street by about 1776.⁹ Ten years later the west side of the street was re-aligned and the houses rebuilt,¹⁰ Heywood & Co. taking

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1. Ibid.
 2. J. Hughes, op.cit., p.173
 3. G.R. Clarke, The History & Description of ... Ipswich (Ipswich, 1830), p.350.
 4. A.G.E. Jones, 'Early Banking in Ipswich' in Notes and Queries, vol.196, no.19 (1951), p.403.
 5. M. Binney, 'Sir Robert Taylor's Bank of England' in Country Life, 13/11/1969, p.1247 and figs.1,10; H.M. Colvin, sub Taylor; W. Marston Acres, op.cit., p.198
 6. D. Stroud, op.cit., p.83, plate 140.
 7. Bath Chronicle, 23/3/1775.
 8. J. Hughes, op.cit., p.95
 9. G. Chandler, op.cit., vol.1, p.185.
 10. Under powers in 26 Geo.III, c.12.

the central and outstanding property in the terrace built on their former site (plate 27).¹ However, there was another very similar terrace built in Castle Street at the same time, and the building which served as a bank in one terrace had a counterpart of the same appearance in the other (centre background of plate 28). It seems improbable, therefore, that Messrs. Heywood commissioned their own façade: the likelihood is that they took advantage of the best available position, close to their former premises, and the overall appearance was a matter for the Corporation.²

Heywood & Co., had outgrown this site by 1800 when they moved to purpose-built premises at the corner of Brunswick Street, which included a dwelling-house approached from Fenwick Street. The bank itself is now known as Barclays Bank (Heywoods Branch), no. 5 Brunswick Street, and has changed little³ (plate 29). The architect is unknown but this is nevertheless a most important building: it was used on all three floors for banking purposes and is probably the earliest purpose-built bank in England in the sense in which that term is construed and accepted today.⁴ This was a bank and not a banking-house.

There were two other interesting banks in Liverpool in this period. Messrs. Clark & Roscoe chose an end-of-terrace site embellished with pilaster strips as a mark of distinction from the adjacent property (plate 28). But the more exciting bank was that of Moss, Dale, Rogers & Co., originally timber merchants and general traders who had turned to banking in 1807.⁵ Completed in 1811, the square, robust building (plate 30) was received enthusiastically as 'A small but very fine specimen of Doric architecture...'⁶

1. Another view of this building is reproduced in G. Chandler, op.cit., vol. 1, p.183.
2. It was the Corporation who had petitioned for the improvement (J.H.C., vol. 41, p.209) and who 'set to work vigorously' to implement it (T. Baines, History of the Commerce and Town of Liverpool ... (London and Liverpool, 1852), p.470.
3. See Liverpool Heritage Bureau, Buildings of Liverpool (Liverpool, 1978), p.30.
4. Except, of course, for Sampson's Bank of England. The discussion above is in the context of private banking.
5. J. Hughes, op.cit., p.192.
6. Ibid., p.195. He dates the newspaper to 16/9/1811 but does not name it.

This appears to be the first known instance of a provincial newspaper praising a bank building in terms of its contribution to the wider cause of civic improvement: 'Such structures as these, in the middle of a great town, contribute greatly to the credit of, and of course to the benefit of, the place in which they are erected; whilst they reflect honour on the taste and spirit of their proprietors.'¹ This bank appears to have been an inspiration to C.R. Cockerell in the design of his branch Bank of England in Castle Street, Liverpool, completed in 1848² (plate 31). As well as the common feature of mixed Doric and Ionic orders, the similarity in treatment of the central, upper floor window is particularly noticeable. Moss's bank, of which the architect is unknown, was reconstructed in 1864.³

An earlier example of the Neo-Classical Revival still exists. This is at Chester where Williams, Hughes & Co., founded in 1792, built a handsome bank at the corner of Foregate Street and St. John's Street (plate 32). The date of c.1815, taken⁴ from Broster,⁵ can be brought forward from banking records to 1802-3,⁶ when the capital of the bank was increasing rapidly,⁷ amassed from the industries of mining, copper smelting and slate quarrying which the bank had been established to support. This was a bold departure from the black-and-white medievalism of central Chester. The exterior of the building, now a branch of Lloyds Bank, has survived without significant alteration.⁸ In view of the revised building date, it is likely that the architect was Benjamin Wyatt rather than Lewis William Wyatt to whom the building has been tentatively attributed.⁹

1. Ibid. 2. See further, Chapter Two, p. 69

3. J. Hughes, loc.cit. 4. By H.M. Colvin, sub Wyatt, Lewis William.

5. J. Broster, A Walk Round the Walls and City of Chester (1821)

6. Lloyds Bank archives, ref. file 1355.

7. By 1801, deposits were c. £112,000; by 1812, c. £300,000. (ibid.)

8. Described as 'Greek Revival' in N. Pevsner & E. Hubbard, The Buildings of England, Cheshire (London, 1971), p.165.

9. H.M. Colvin, loc.cit. Lloyds Bank archives, ref. files 980, 1372, have references to Benjamin Wyatt in the context of the bank itself, and to Lord Penrhyn.

The grandest private banks of all, before the end of 1826, were built at Manchester, although the town had been slower at first than Liverpool to develop buildings in keeping with its mercantile status.¹ Perhaps encouraged by the purpose-built bank of Messrs. Daintry & Ryle, erected in Norfolk Street in 1821,² Thomas Crewdson & Co. 'undertook the building of premises such as architecturally would have no rival among the Manchester banks.'³ The site was in the new Market Street, being developed by Act of Parliament of 1821,⁴ and the bank was near the junction of Brown Street.⁵ Begun in 1824,⁶ a year of good trading, the building was never occupied by Messrs. Crewdson who went bankrupt in the sudden and widespread disaster of 1825-26.⁷ It was empty until 1829 when the Bank of Manchester took it over,⁸ and remained there until 1842.⁹ The bank then became a shop¹⁰ and was later demolished. There appears to be no surviving illustration¹¹ and the architect seems unrecorded.¹²

The lack of illustration is the more disappointing as Grindon called the bank a 'pillared novelty'. In this respect, it probably influenced the premises of Cunliffe, Brooks & Co., built in 1827 to designs by Royle and Unwin¹³ (plate 33). This bank, too, has been long demolished.

It is in the comparison of Cunliffe, Brooks's bank in Market Street, Manchester, with Hopkinson's bank in Regent Street, London, that the architectural precocity of the provincial bankers becomes really apparent. Both buildings

1. However, no. 35 Lower King Street, now a National Westminster Bank branch, may have been re-fronted by Samuel Jones & Co., bankers in 1788 (see plaque outside).
2. L.H. Grindon, op.cit., p.111.
3. Ibid., p.128
4. 1 & 2 Geo.IV, c.126
5. L.H. Grindon, loc.cit.
6. Ibid., but the improvements in Market Street began in June 1822 (W.E.A. Axon, The Annals of Manchester (Manchester & London, 1886), p.165) and Grindon may be rather late in his dating.
7. For which, see L.S. Pressnell, op.cit., pp.484-500.
8. L.H. Grindon, loc.cit.
9. Ibid., p.242.
10. Ibid., p.128.
11. ex.inf. Miss J.M. Ayton, Manchester City Archives Department.
12. Possibly it was Francis Goodwin.
13. W. Westall & T. Moule, Great Britain Illustrated (1830), p.14; H.M. Colvin, sub Royle, Thomas. The illustration here (not the one in Westall & Moule) was reproduced in the Guardian 8/12/1969, dating the building to 1819, but that date is impossibly early.

were planned, at about the same period, to occupy good positions in a major urban re-development. But whereas the London bank used the Greek Revival demurely, to emphasize the shop, the Manchester bank exploited it as a form of self-advertisement. While the West End of London was still serving the personal needs of the upper classes, central Manchester was starting the aggressive search for new customers which was later to become a characteristic of the joint-stock banks. What London banker, moreover, would have flanked his bank by wings, let to shopkeepers?

Despite the sparse and random nature of surviving evidence, the overall picture is reasonably clear. No other provincial centre in England built banks like the ones at Liverpool and Manchester. The banker's desire to take advantage of an urban re-development was probably instinctive and common enough. At York, for instance, a bank was erected on the approach to the new Ouse Bridge, built 1810-20.¹ At Leeds, Thomas Taylor, enriching the urban scene with his schools and public buildings,² built the Union Bank in Commercial Street in 1812-13.³ Moxon's bank in Silver Street, Hull, built before 1816,⁴ probably reflected the family's considerable status as merchants as well as the civic aspirations of the town.⁵ Mansfield's bank in Leicester, erected 'early in the 19th century' was later thought good enough to be a local branch of the Bank of England.⁶ Messrs. Berwick had built a good building at Worcester even before the end of the 18th century (plate 34). The Bank of Simonds & Co. at Reading was 'fronted and cased with stone' by 1814.⁷ But these examples are scattered and less than sufficient to prove that the attitudes of mind prevailing in Liverpool and Manchester were commonplace. In Birmingham, Bristol, Newcastle-upon-Tyne, Nottingham and Sheffield it was the next

1. C.B. Knight, A History of the City of York (2nd. ed., York, 1944), p.590.

2. H.M. Colvin, sub Taylor; D. Linstrum, op.cit., p.385.

3. Ibid. 4. The date the bank went out of business.

5. J.J. Sheahan, History of ... Kingston-upon-Hull (London, 1864), pp.517,518.

6. C.J. Billson, op.cit., p.13; W. Marston Acres, vol.2.p.437

7. P.W. Matthews & A.W. Tuke, op.cit., p.294.

generation of bankers who erected the memorable buildings.¹

In Birmingham, and elsewhere, the Quaker influence may have had a restraining effect on bank buildings. Quaker bankers were in business against a background of growing interest in worldly considerations and it is possible that new premises were rejected for a long time on religious grounds. This would have been a spontaneous expression of principle rather than the result of a specific edict, although certain of the Advices issued by Yearly Meeting expressed a requirement for simplicity and economy in matters of trade.² It is particularly noticeable that the Quaker firm of Taylors & Lloyds (the root of the modern Lloyds Bank) had no change of premises in Birmingham between 1765 and 1845, and even then the move was to nothing better than a town-house and a shop, thrown into one behind a unifying façade.³

In the case of some other private banks, such as Bury St. Edmunds (1796)⁴ (plate 35), Newark (1811)⁵ (plate 36) and Bradford (1813)⁶ (plate 37), the traditional appearance of a dwelling-house in which banking business might at certain times be transacted was adequate for many years. Apparently similar in style was the 'capital messuage and new erected banking house' recorded near Boston in 1814.⁷ The General Bank in Exeter, showing drawings of its premises on official paper⁸ (plate 38), sometimes confined views to the ground floor - virtually a statement that the rest of the building was a dwelling-house.

Only one surprise has been found. If the evidence can be trusted, Messrs. Wentworth, Chaloner & Rishworth were

1. See Chapters Two and Four.
2. Extracts from the Minutes and Advices of the Yearly Meeting of Friends held in London... (1783), pp.247-50; Rules of Discipline of the Religious Society of Friends(1834)
3. Illus. in J. Booker, The Face of Banking (London, 1979).
4. Dated in Lloyds Bank branch papers.
5. Article in Newark Advertiser, 4/9/1901
6. Bankers' Magazine, vol.76 (1903,ii), p.456; Building News, vol. 54 (1888, Part 1), p.633.
7. Lloyds Bank archives, ref. file 7023. The bank at Skirbeck Quarter, is mentioned in an 1814 recital to an 1824 deed.
8. Appearing sometimes on paper dated '181-' (ex. inf. Mr. J.R. Andrews, Exeter University Library, who has also found this illus. with a view of the whole elevation of the adjacent house).

responsible for 'the first building erected in Bradford for the purposes of a Bank.'¹ As the bank mentioned in the above paragraph, owned by another firm, was believed to have been built in 1813, this particular building must have been erected in 1812, the year when Wentworth & Co. set up business.² The illustration purporting to represent the bank (plate 39) shows a one-storey building, clearly purpose-built, and with no living accommodation - a remarkably advanced design for that age.

Throughout this early period the subject of building costs, interior decorations, furnishings and strong rooms is a vast, dark area barely penetrated by the light of surviving records. Even London is disappointingly obscure and the facts which are available show no pattern: Sampson's Bank of England (1732-34) cost £13,153.7s.9d.;³ Dance's bank for Martin & Co. (1793-95) cost £8,792;⁴ the basic fabric of Greenwood & Cox's bank in Craig's Court, Charing Cross (1820) was planned to be around £2,500;⁵ and Glyn's bank in Lombard Street (completed 1824) cost £17,692.6s.9¼d including furniture and fittings.⁶ As for interiors, there is evidence that Dance envisaged decoration for the banking-hall of Martin's bank but no certainty that it was executed;⁷ Soane undoubtedly embellished the interior of Praed's bank;⁸ and the brothers Adam probably had a hand in the appearance of the banking-hall and parlour at Drummond's bank, for which they made furniture.⁹

The subject of furnishings for bank clerks is equally poorly documented. One item is known for Glyn's first bank (1757) - a mahogany desk, 8ft. long, taking two clerks each side and costing £18.¹⁰ In the provinces, the one bright spot is Canterbury. It cost £500 to fit up Hammond's bank in 1788, and this included thirty reams of paper, seven

1. Bradford Daily Telegraph, 26/1/1924.
2. Bankers' Almanac
3. At least, that was the quotation (W. Marston Acres, op.cit., vol. 1, p.168).
4. D. Stroud, George Dance, Architect, 1741-1825 (London, 1971), p.159.
5. Lloyds Bank archives, ref. file 5180.
6. R. Fulford, op.cit., p.61.
7. D. Stroud, loc.cit.
8. In the Soane Museum there is a drawing of a proposed chimney-piece, which appears to have been executed (see plate 9).
9. H. Bolitho & D. Peel, op.cit., p.44.
10. R. Fulford, op.cit., p.8.

copper plates for printing banknotes, etc., five desks, two counters, two book-cases, and such features as 'Venetian Front & Large Fan Light' and 'Wainscot Folding Doors.'¹

The general lack of information on safes and strong room equipment is particularly disappointing. The little which is known points to the importance of the subject. From Newcastle, in 1788, a partner in a new banking venture was sent over to the Durham Bank by his colleagues to inspect the strong room, or 'closet', as a possible model for their own.² At the Canterbury bank, the security fittings ('Iron Door, Iron Chest, Stone Closet, Stone Door Case') were valued at £60 in 1800.³ It cost Herries, Farquhar & Co., in London, £760 to build two new strong rooms (and make certain other unspecified improvements) in 1807.⁴ Seven years earlier, when Peacock & Co. were fitting out their Sleaford bank, they bought a pair of wrought-iron folding doors 'in a frame with an exceeding good Lock to cover the door & false Lock [and] 2 brass handles' for £25.⁵ They came from Larkins & Eade of Cheapside, London, and travelled by water.⁶ In 1819 the Banbury bank bought an iron safe, also for £25, and a stone safe for rather more.⁷ The relatively high cost of installing security features and the impracticability of removing them thereafter must explain why banks so often kept to a traditional banking site, even in the inauspicious circumstance of an earlier bank having failed or given up there, as at Manchester in 1788⁸ and Sheffield in 1792.⁹

1. Lloyds Bank archives, ref. file 868.

2. Ibid., ref. A47a/1

3. Ibid., ref. file 868

4. Ibid., ref. book 2037

5. Ibid., ref. file 1017

6. Ibid.

7. L.S.Pressnell, op.cit., p.228.

8. The Manchester Bank failed and the Heywoods immediately purchased their premises, even adopting their title of The Manchester Bank (W.A. Shaw, Manchester Old and New, vol.2 (London 1896) p.68).

9. Messrs. Walkers, Eyre & Stanley took the premises of Roebuck's Bank who had stopped trading in 1778 (A. Galty, Sheffield Past and Present (Sheffield & London, 1873), pp.135,136).

Despite the incomplete and perhaps unbalanced nature of the information which is available, it has been possible to reach certain conclusions in this chapter about the premises of early bankers, and these are summarized as follows: -

1) The very great majority of early banks had living accommodation on upper floors, accounting for an appearance of domesticity in the main elevation.

2) The adaptation of existing premises was a common alternative to demolition and re-building, or building from new.

3) The origins of metropolitan and provincial banking were different, and this fact was reflected in the style of their respective buildings.

4) The ethical practice of the London bankers and, in the West End, the nature of their clientele, led to a restrained architectural presentation throughout the metropolis.

5) London bankers had long-term problems of accommodation, due to an unceasing expansion of business, which discouraged them for several decades from building definitive premises.

6) Provincial bankers in the expanding and improving cities of Liverpool and Manchester anticipated the later joint-stock banks by building in a style reflecting an awareness of competition and a growing industrial market.

CHAPTER TWO:

FROM FLEET STREET TO CORN STREET: THE IMPACT OF JOINT-STOCK BANKING.

A disappointing fact about the banks mentioned in Chapter One is that so few of them remain. In fact, none of the London private banks survived even to the last War. It is, therefore, pleasant to record that the two banks forming the termini of this chapter are not only standing, but still in use. The Fleet Street building, erected in 1829-30, is the oldest banking-house left in London. The Corn Street bank, built in 1854-57, is not the oldest surviving bank in Bristol but it is the best-known. In the 25-odd years which separate these two buildings the architecture of banking made more advances than in all its previous history. The reason for this sudden progress was the advent of joint-stock banking.

The bank at 37 Fleet Street was built by Messrs. Hoare, a private banking partnership long-established in the best metropolitan tradition.¹ The West of England & South Wales District Bank was a joint-stock company incorporated with unlimited liability.² Here, the capital was subscribed by shareholders (more usually known as proprietors) and the Bank was managed by a board of directors.

As well as marking a constitutional difference in banking, the two buildings illustrate another dimension of change. From the late 1830s the Italianate style of architecture, rediscovered by Barry for the Travellers' and Reform Clubs, was available and acceptable, allowing richness of detail without loss of propriety.³ It will be shown that

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1. See C. Hoare & Co, Hoare's Bank. A Record. 1673-1932 (London, 1932)
 2. It commenced business 29 December 1834 (B.P.P., 1836 (ix), p.193). The principle of limited liability was not extended to banking until 1858.
 3. cf. comments in H.M. Colvin, sub Sir Charles Barry: 'His success in adopting the features of the Italian palazzo to English architecture ... provided an acceptable alternative to the extremes of Greek and Gothic The Italianate style also permitted a greater richness of detail...'. See also Quarterly Review, vol.95 (1854), p.362, for suitability of the Italian Style for street architecture.

the palazzo style of building gradually gained in popularity through the late 'forties. Corn Street was the high-spot of derivative design before the eclecticism of the later Victorian era.

There are, then, two underlying and coincidental phenomena central to the investigation of this period. On the one hand, a new technique of banking; on the other hand, an opportunity to break with neo-classical and Greek Revival styles and identify the palazzo image with the concept of joint-stock banking. However, it is a coincidence seen by hindsight: joint-stock bankers were not aware from the beginning of the potential of Italianate as an expression of radical change.

In anticipation of what was to be, without doubt, a period of ill-tempered evolution, Hoare's bank, designed by Charles Parker,¹ was a deliberate portrayal of elegance, calm and good manners² (plate 1). It was a reassurance to customers that, whatever the meretricious appeal of the joint-stock revolutionaries, the established canons of reserve and solidity still held good with the London private bankers. Reputed to cost £60,000³ (although the figure seems hardly possible),⁴ the bank 'while Georgian enough to suit the partners' conservative taste, struck the contemporary note of business-like Neo-Classical simplicity.'⁵ But in any wider analysis it was already out-of-date. This was London catching up with Liverpool, a Heywood's bank of 1800 translated to a London setting. 'The house is completely isolated,' marvelled the Gentleman's Magazine,⁶ 'its neighbours standing nearly a foot from its wide walls ...'; but this was nothing new in the North of England.⁷ The entrances were at

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1. Wrongly attributed to Sir Robert Smirke in Builder, vol.108 (1915 - Part 1), p.135.
 2. C. Hussey, 'Hoare's Bank, Fleet Street, E.C.4.' in Country Life, 6/3/1958, pp.450-53; H.M. Colvin, sub Parker; C. Hoare & Co., op.cit., p.45.
 3. Gentleman's Magazine, vol.99 (1829 - Part 2), p.637, which adds: 'a fund has been long accumulating.'
 4. See below p.70 fn.1, for cost of very expensive Bank of England branches, and other figures of costs given passim.
 5. C. Hussey, op.cit., p.451. 6. loc.cit.
 7. The earliest detached bank was probably the Liverpool premises of Messrs. Heywood, 1800 (See Chapter One, p.33).

either side: but this had been the practice of Maddox and Soane, twenty and thirty years earlier.¹ Within a short period of the building of Parker's bank, the concept and arrangement of bank premises were wholly to change, and for an understanding of the reasons for this some explanation must be given of the character of the banking revolution.

Any discussion of the position in England must be prefaced by an explanation of the Scottish scene, and its evolution since the 18th century. There, the chartered Bank of Scotland surrendered its monopoly of joint-stock banking twenty-one years after its establishment in 1695.² Two other chartered³ banks had been founded - the Royal Bank of Scotland in 1727⁴ and the British Linen Bank in 1746⁵ - and 72 other banks were set up by 1815.⁶ Most of these were joint-stock companies, but there were a few private banks in Edinburgh.⁷ Inter-bank relations were generally good, and failures rare.⁸ Following the disasters among English bankers in 1825-26, it was to the 'Scotch system' that Parliament turned for inspiration.⁹ It is relevant here to outline the kind of premises in which this more stable regime had become established.

The design of the first purpose-built bank in Scotland had been prepared by William Adam in 1744 for the Royal Bank¹⁰; these plans were executed with some revision by S. Neilson in 1750-54.¹¹ The site was Old Bank Close, High Street, Edinburgh.¹² However, the existing town-houses of

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1. See Chapter One, pp.20,21.
 2. C.A. Malcolm, The Bank of Scotland 1695-1945 (Edinburgh, 1948), pp.15-55; E. Nevin & E.W. Davis, The London Clearing Banks (London, 1970), pp.57-58.
 3. i.e. banks set up by a specific royal charter.
 4. The Royal Bank of Scotland 1727-1977 (Edinburgh, 1977)
 5. C.A. Malcolm, The History of the British Linen Bank (Edinburgh, 1950).
 6. Quarterly Review, vol. 12 (1814-15), p.416.
 7. For the general background, see S.G. Checkland, Scottish Banking. A History 1695-1973 (Glasgow & London 1975).
 8. E. Nevin & E.W. Davis, op.cit., p.59.
 9. Although the actual details of the 1826 Act were modelled more on the Irish practice, authorized in 1825. For this point, see T.E. Gregory, The Westminster Bank Through a Century, vol.1 (London, 1936), p.14. For 'Scotch system', see *ibid.*, p.67, and advert. of Ashton, Stalybridge, Hyde & Glossop Bank in Kelly's London Directory (1838), p.692.
 10. H.M. Colvin, sub Adam and Neilson.
 11. *Ibid.*
 12. *Ibid.*

Edinburgh were so good that most banks found purpose-building unnecessary. The Bank of Scotland occupied a Tudor building in Mauchan's Close, Edinburgh, throughout the 18th century;¹ in 1802, new Palladian-style buildings were begun on the Mound to designs by Richard Crichton and Robert Reid² (plate 2). These survived until 1870, when they were re-modelled by David Bryce³ (plate 3). The third Scottish chartered bank, the British Linen Bank, took a lease of the Earl of Moray's Edinburgh mansion in 1753,⁴ removing from there to the former family home of the Marquess of Tweeddale in 1790.⁵ In 1808 they moved to the New Town, buying a mansion in St. Andrew Square from the Dowager Countess of Dalhousie.⁶ Alterations were made by Robert Reid.⁷ The bank used this site as a nucleus around which to acquire other property, but no unifying reconstruction was made until 1851⁸ (plate 4). For the Commercial Bank, J.G. Graham altered a building in Picardy Place in 1810 and another in New Assembly Close, High Street, in 1813.⁹

Away from Edinburgh, the earliest purpose-built Scottish bank seems to have been at Perth. It cost around £1300 and was erected by 1791 for the Perth Banking Company¹⁰. As well as residential quarters, it had rooms to let commercially.¹¹ Other early purpose-built banks include the Leith Bank (1805-6), attributed to John Paterson¹²; the Union Bank in Dundee (1823), by William Burn¹³; the Commercial Bank in Stirling (1825), possibly by J.G. Graham¹⁴; and the

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1. C.A. Malcolm, op.cit. (Bank of Scotland), broadsheet (c). The address was later known as Old Bank Close.
 2. Ibid; H.M. Colvin, sub Crichton and Reid; Bankers' Magazine, vol. 52 (1891, Part 2), pp.396,397.
 3. C.A. Malcolm, loc.cit.
 4. C.A. Malcolm, op.cit. (British Linen Bank), pp.161,162.
 5. Ibid., p.165.
 6. Ibid., p.168
 7. Ibid., cf. H.M. Colvin, sub Reid.
 8. C.A. Malcolm, op.cit., p.170.
 9. H.M. Colvin, sub Graham.
 10. C.W. Munn, The Scottish Provincial Banking Companies 1747-1864 (Edinburgh, 1981), pp.148,149.
 11. Ibid.
 12. H.M. Colvin, sub Paterson.
 13. Ibid., sub Burn.
 14. D. Walker, 'Era of Banks and Churches' in Country Life, 28/8/1969, p.503.

Town & Country Bank in Aberdeen (1826), by Archibald Simpson.¹ It seems not to have been until 1827 that any purpose-built bank of significance was erected in Glasgow. This was the magnificent Greek Revival structure, with Ionic portico, designed by Archibald Elliot for the Royal Bank of Scotland² (plate 5). It is in the comparison of this building with Hoare's bank in Fleet Street that the measure of difference is revealed between Scotland and England - or, rather, between Scotland and London. It was a difference not of wealth but of outlook and constitution.

The obstacle to joint-stock banking in England was the legal position of the Bank of England.³ Although the crisis of 1825-26 made it impossible for the Bank not to accept a degree of change, its monopoly of joint-stock banking was not broken by the 1826 Act⁴ except beyond 65 miles of London. Even then, the banks set up beyond that radius were allowed no establishment as bankers in London, although the Bank of England was empowered to open country branches as recompense for the partial loss of privilege.⁵ In 1833 amending legislation allowed the foundation of joint-stock banks within the 65-mile limit.⁶ This, then, was the position at its simplest. In fact, it was an area of confused and contested law which cannot escape more detailed examination, even in such a context as buildings.

The legal basis of the Bank of England's monopoly lay in a prohibition,⁸ first stated in 1708⁷ and repeated in subsequent Acts, against more than six persons uniting in partnership to issue banknotes. However, with the increasing complexity of banking practice, note issue became no more than one role among many. From 1822, when Thomas Joplin⁹ of Newcastle-upon-Tyne began pamphleteering for reform, the view

1. H.M. Colvin, sub Simpson.

2. Ibid., sub Elliot; Bankers' Magazine, vol.117 (1924 - Part 1), p.227; J.M. Crook, The Greek Revival (London 1972), plate 246. Measured drawings were published in Building News, vol.77 (1899, Part 2), pp.163, 164, 181, 186.

3. One of the fullest discussions of this is in T.E. Gregory, op.cit. (Vol.1), pp. 1-62; one of the clearest in E. Nevin & E.W. Davis, op.cit., pp.57-63.

4. 7 Geo.IV, c.46

5. Ibid., s.15.

6. 3 & 4 Will. IV, c.98

7. 6 Anne, c.22, s.9.

8. See T.E. Gregory, op.cit., pp.32,141

9. See D.N.B.

gained support that joint-stock banking might lawfully be conducted in England, even in London, for banks of deposit, as opposed to banks of issue. It was this argument, ignored in 1826, which was accepted in 1833, the Act of that year acknowledging in a recital that the title to the Bank of England's monopoly was not unassailable.¹

In the period between these Acts, banking in England appears immature, petty and acrimonious. Private bankers in London sided with the Bank of England in opposing the extension of joint-stock banking into the metropolitan area.² With greater ferocity than their London colleagues, country bankers opposed both joint-stock banking and the Bank of England.³ The fact that the new banks were likely to seek accounts from traders and other classes which the private banks neglected,⁴ made no difference. Clearly, there were many accounts suited to more than one faction.⁵ In the face of entrenched opposition the new banking companies 'had to choose between making advances with caution, and getting very little business; and on the other hand, launching out liberally, and in this way attracting customers, but at risks far exceeding those which prudent banking would under any circumstances approve.'⁶ With great suddenness, English banking, so long the scene of complacent privilege, was electric with a competition which could not fail to find expression in the choice of places of business.

1. 3 & 4 Will. IV, c.98, s.3. 2. See below, p.47.
3. See 'Memorial to the Treasury from country bankers respecting establishment of Branch Banks [of England]', B.P.P., 1828 (xvi), p.481, and 'Memorials of Country Bankers to Government, 1828-33', B.P.P., 1833 (xxiii), p.319. cf. Gentleman's Magazine, vol. 97 (1827 - Part 2), p.361; and see below, pp.51,61.
4. L.H. Grindon, Manchester Banks and Bankers (Manchester, 1877), p.237: '... so great had become the increase of business at Jones Loyds' that new accounts, except of the highest class, were declined.'
5. Even by 1832, joint-stock bankers in Manchester were apparently reducing the business of private bankers (evidence in 'Report of the Secret Committee on the Bank Charter' (1832) quoted in H. Ling Roth, The Genesis of Banking in Halifax (Halifax, 1914), p.30).
6. L.H. Grindon, op.cit., p.235.

In the capital, the first challenge to the Bank of England's supposed monopoly came from the London & Westminster Bank. Established in 1833, this bank had been planned even before the enabling legislation of that year was passed.¹ One of the first moves of the directorate was to instigate a Bill in the Commons to allow joint-stock banks within the 65-mile limit to sue or be sued in the name of a public official.² This very desirable³ provision had already been granted to joint-stock banks outside the 65-mile limit by the Act of 1826.⁴ The Bill passed in the Commons but was rejected in the Lords, the Bank of England having arranged opposition, on the grounds that the Bill was an indirect threat to its privileged position.⁵ This point was not settled until legislation in 1844.⁶ Hostility grew. The Bank of England refused to allow the London & Westminster Bank a drawing account⁷ and sued it for accepting bills of exchange at less than six months date.⁸ At the same time, the London private banks refused all joint-stock banks permission to join the clearing house, a situation which was to last until 1854.⁹

It is necessary to understand this background to realize why, for some thirty years after the building of Hoare's bank, the progress of banking architecture in London lacked the vigour and pace of advances elsewhere. It was not a complete stagnation. The private bankers, who had no quarrel with the Bank of England, maintained some kind of building programme. But Hoare's bank did not inspire others to pre-empt or even match the grandeur of scale which became axiomatic of joint-stock building in the

1. T.E. Gregory, op.cit., pp.63-117.

2. Ibid., pp.122-50.

3. Without this provision, banks were obliged to quote the name of every shareholder in any legal action (See E. Nevin & E.W. Davis, op.cit., pp.61,62).

4. 7 Geo.IV, c.46, s.9.

5. T.E. Gregory, op.cit., pp.144-50.

6. 7 & 8 Vic., c.113, s.47.

7. T.E. Gregory, op.cit., pp.162-67.

8. Ibid., pp.150-62.

9. Ibid., pp.167-74; Bankers' Magazine, vol. 14 (1854) pp. 192, 254, 326, 384.

Midlands and North of England. Admittedly, the style was not always within the banker's control. Herries, Farquhar & Co., rebuilding in St. James's Street in 1831,¹ and Messrs. Smith, Payne & Smith, re-siting themselves in Lombard Street in 1836 beside the newly-cut King William Street,² had to conform with the requirements of the Crown Estate Commissioners and the Corporation of London, respectively. In other areas of London, however, there is little evidence of advancement, beyond modernization of established premises. Barnett, Hoares & Co. in Lombard Street used Samuel Kempthorne for a re-modelling in 1838³ and Coutts & Co. employed Thomas Hopper for a similar purpose at 59, The Strand in 1839.⁴ Twining & Co., newcomers to banking, built themselves an elegant bank and tea warehouse at 215 The Strand in 1835-37,⁵ but this was very much in the tradition of metropolitan banking-houses (plate 6).

The London & Westminster Bank apart, the few joint-stock banks which were established in London within ten years of the 1833 Act were generally content with purchased or leased premises for both their main office in the City, and their branches in the West End. Besides the fact that brash new premises might have been considered provocative or aggressive by the other banking interests, there were more than enough suitable buildings for adaptation or conversion. If this were true of Edinburgh, then it were doubly true of London. As late as 1856, one new joint-stock bank began in a mansion in Hanover Square: 'It has for many years past been appropriated as an aristocratic residence, and possesses all the space and convenience internally, as

1. P.R.O., CRES 6/153, pp.58-110 passim
2. H.T. Easton, The History of a Banking House (London, 1903), p.88: '... the Corporation of London requested the owners ... to adopt a uniform style ...'.
3. H.M. Colvin, sub Kempthorne; A. Graves, The Royal Academy of Arts. A Complete Dictionary of Contributors ... 1769 to 1904, vol. 4 (London, 1906), p.311.
4. Civil Engineer & Architects' Journal, vol. 2 (1839), p.28; H.M.Colvin, sub Hopper.
5. S.H. Twining, Two Hundred and Twenty-Five Years in the Strand... (London, 1931), p.32.

well as commanding exterior, to render it readily capable of conversion to the purposes of a banking-house suitable for the west of London ...¹

Some of the buildings available were former banks which had become vacant, normally through failure, and the lure of a ready-made strong room appears to have countered any misgivings from superstition. The London Joint-Stock Bank opened its Western branch in the old premises of Wright's Bank in Henrietta Street, Covent Garden, in 1840,² but moved to Hammersley's old premises in Pall Mall in 1841, releasing the Henrietta Street building for use by the Commercial Bank of London.³ The London & County Bank took the old private bank premises of Lees, Brassey & Co. in Lombard Street.⁴ The Union Bank of London even opened a branch in the Pall Mall premises of the Metropolitan Bank, a fellow joint-stock concern inauspiciously wound up in 1841 after only two years of business.⁵

Under the 1833 Act, the joint-stock banks of issue founded outside the 65-mile radius were still not allowed to have any London branch for banking purposes.⁶ Only the National Provincial Bank bothered to have any kind of non-banking metropolitan office. Some banks, like the North Wiltshire, probably had first-hand experience of how testy the Bank of England could be about the slightest trespass within the forbidden radius.⁷ The National Provincial's office was no more than a co-ordinating centre at Salvador House, Bishopsgate, to which John Burgess Watson added two Greek lodges⁸ (plate 7).

The exception to this wariness was the head office of the rebel London & Westminster Bank. Within five years of starting business, and two years after opening branches

1. Bankers' Magazine, vol. 16 (1856), p.258.

2. J.W. Gilbert, A Practical Treatise on Banking (New ed., Philadelphia, 1860), Section III, p.271.

3. *Ibid.*, p.272. 4. *Ibid.*, p.277. 5. *Ibid.*, pp.274,280.

6. 3 & 4 Will. IV, c.98, s.2.

7. In April 1836 the North Wilts Bank had a letter from the Bank of England's solicitors asking the grounds on which the directors think themselves justified in transacting business at Hungerford' 67 miles from London (Lloyds Bank Archives: A53/9b/1).

8. H. Withers, National Provincial Bank 1833-1933 (London, 1933), p.66.

in Westminster, Bloomsbury, Southwark and St. Marylebone, the bank's head office was opened in Lothbury in December 1838 (plate 8). This was a magnificent building costing, together with the site, around £37,000.¹ Furthermore, it was directly opposite one side of the Bank of England, and the Bank's architect, C.R. Cockerell, was responsible, with assistance from William Tite, for the design.² Although the choice of Cockerell as joint-architect appears to have been the result of kinship with a London & Westminster Bank director³ (and he was not, in any event, the unanimous choice of the building committee)⁴ it is natural to view this building as a gesture of defiance both to the Bank of England and to the London private bankers for the miseries of the early years. Certainly it was a complete departure from the style of Fleet Street.

The importance of this bank lies not so much in the façade - unique as it was⁵ - but in the reversion to a central doorway and the innovation of a domed banking-hall⁶ (plate 9). The two are complementary. The traditional banking-house had been two units: a bank on the ground floor and apartments on the floor or floors above, with their respective entrances at each side of the main elevation. But there came a stage when the banking-hall was so big that it covered a ground floor area too large to be lit satisfactorily from windows in the outside wall. Furthermore, joint-stock banks were, in the nature of things, more impersonally controlled and although a head office might well have rooms for residential use, it was essentially a bank and not a banking-house. There was, therefore, no objection to piercing through upper floors to bring in daylight from above. And once the dome

1. T.E. Gregory, op.cit., pp.288,289; I.L.N., vol.2(1843), p.159; Westminster Review, vol.46 (1846-47), pp.95,96; D. Watkin, The Life and Work of C.R. Cockerell (London, 1974), pp.221-25; J.W. Gilbert, op.cit., p.261.

2. D. Watkin, loc.cit.; H.M. Colvin, sub Cockerell.

3. D. Watkin, op.cit., p.221.

4. Ibid.

5. Ibid., p.225, remarks that the bank 'had little or no influence' in the development of styles.

6. cf. N. Pevsner, A History of Building Types (London, 1976), p.200.

had been introduced the main entrance could return to the centre of the front elevation, in grand manner. Another consequence of the dome was the introduction of interior columns, with opportunities for decoration and embellishment which the old banking 'shop' had never known.

Away from London, country bankers, unprotected by the Bank of England, were less complacent in their attitude to the new competition. Some, with small branch networks of their own, borrowed the joint-stock nomenclature. For instance, Foster & Co. preferred to call themselves the Cambridge & Cambridgeshire Bank and Hughes, Lock & Co. adopted the name Devizes and Wiltshire Bank, in opposition to the North Wilts Banking Company founded at Melksham.¹ There was also some spirited building in the 'safe' styles. Richard Roberts & Co. employed John Lloyd, Caernarvonshire County Surveyor, in 1830,² while Smith & Co., at Hull, took the pedimented central block of a terrace in Whitefriargate reminiscent of Liverpool in the 1780s³ (plate 10). The Devizes & Wiltshire Bank (plate 11), and another at Bridport (plate 12), settled for neo-Greek. Undoubtedly there were many new premises of private banks which fell into the category of 'handsome and substantial', the near-contemporary description of premises erected by Nichols, Baker & Co. at Bewdley in 1832.⁴ An unusually early exercise in Italianate, particularly for a private bank, was the building of Messrs. Simonds & Co. in Reading, attributed to H. & N. Briant and erected 1838-39⁵ (plate 13).

1. These new titles were those by which the private banks were known in the regular lists of banks of issue in Bankers' Magazine; they also appeared generally on local banknotes.
2. R. Chambers Jones, Arian (Swansea, 1978), p.78.
3. J.J. Sheahan, History of ... Kingston-upon-Hull (London, 1864), pp.517,518; I. & S. Hall Georgian Hull (York, 1978-79), fig. 150; J.A.S.L. Leighton-Boyce, Smiths the Bankers 1658-1958 (London, 1958), plate opp. p.210; N. Pevsner, The Buildings of England, York and the East Riding (London, 1972), p.277. The architect was Charles Mountain, jun., for whom see H.M. Colvin, sub Mountain, and D. Linstrum, West Yorkshire Architects and Architecture (London, 1978), p.382.
4. Bentley's Worcestershire Directory, vol. 2 (1840), p.66.
5. N. Pevsner, The Buildings of England, Berkshire (London, 1966), p.206; cf. H.M. Colvin, sub Briant. However, some alterations were made in 1893 (Architect, vol. 50 (1893, Part 2), p.233).

For the new joint-stock bankers, legally positioned more than 65 miles from London, the choice of premises was of the first importance. The bank was a speculative venture - a product of the commercial aspirations of several hundred proprietors with no other common link between them. The readiest advertisement, the greatest cohesive factor, the most satisfactory source of corporate identity, was a purpose-built bank of some pretension. Publicity and self-confidence were at the heart of the joint-stock concept: banks were conceived at public meetings, born by printed prospectus and weaned on the frankness of open reporting. On the face of it, shortage of money was no obstacle to building. Subscribed capital averaged around £250,000 in the 1830s, although the figure could vary from £15,000 to as much as £5 million.¹ But whereas the partners of a private bank could spend money as they wished, there were curbs on the authority of joint-stock bankers which could make building a troublesome business.

In the absence of any statutory framework of practice, such as the Acts of 1826 and 1833 might have laid down, the activities of a joint-stock bank were controlled by its Deed of Settlement. Roughly comparable with the Memorandum and Articles of Association of a modern company, and far more complex than the articles of partnership of a private bank, an original Deed of Settlement bore the signatures and seals of all proprietors. Deeds were then published as a rule,² but without the appended names. There is usually a clue in opening clauses as to the site of premises hurriedly secured by the provisional committee for the commencement of business. For instance, the Liverpool Union Bank leased part of India Buildings³; the Hampshire Banking Company bought an office in Southampton⁴; and the Gloucester County & City Bank had premises in Gloucester's Westgate.⁵ Rarely, the minutes of a provisional or steering

1. B.P.P., 1831-32(vi), p.323; B.P.P., 1836(ix), pp.181-245.

2. Question 12 in a circular to all joint-stock banks, 1836, from a Parliamentary Committee asked if their Deeds of Settlement had been printed and published (B.P.P., 1836 (ix), pp.181-245).

3. Lloyds Bank Archives: A35b/1; A35a/1.

4. *Ibid.*, A53/1a/2.

5. *Ibid.*, A29/2a/3.

committee have survived, like those of the West of England & South Wales District Bank, where the use is recorded of a room in Small Street, Bristol, formerly occupied by the Pitching and Paving Commissioners.¹

The location of the permanent head office (or 'central bank', to use the earlier Parliamentary term),² could be a matter for considerable discussion. A joint-stock bank was sometimes the result of a voluntary merger between two or more private banks. The new company was therefore committed to business in several towns, all of which would be named in the Deed of Settlement. For instance, the Glamorganshire Bank had to open in Swansea and Neath, the Burton Union Bank in Burton and Uttoxeter, the Northamptonshire Bank in Northampton and Daventry, and so on.³ The Shropshire Banking Company, a union of private banks in Newport, Wellington, Coalbrookdale and Shifnal, was committed to business in all four towns. In 1837 Shifnal was chosen, for geographical reasons, as the 'central bank.'⁴ But no new building was erected and in 1842 there was a move to take the role of head office to the other constituent towns by rota.⁵ This was unworkable, and when a central bank was eventually built at Shifnal in 1845⁶ it was predictably modest - very much a private bank by nature (plate 14). A similar problem was solved by the County of Gloucester Bank, an amalgamation of three private banks, by the creation of simultaneous head offices at Gloucester, Cheltenham, Cirencester and, later, Stroud; minor branches such as Burford and Faringdon were attached to the nearest one.⁷

For the great majority of joint-stock banks, however, the problem was not the site of the head office but the timing of its construction. Despite the large sums of nominal capital, amounts actually paid up could be as little as one-fifth of the total.⁸ Furthermore, the use of such money for building purposes could be subject to restrictions both specific and indirect imposed by the Deed of Settlement.

1. *Ibid.*, A24/1b/1.

2. Used, for instance, in *B.P.P.*, 1836(1x), pp.181-245.

3. All these Deeds of Settlement are in Lloyds Bank Archives.

4. Lloyds Bank Archives: A8b/2 5. *Ibid.*

6. *Ibid.* It was completed in 1847. 7. *Ibid.*, A29b/1

8. By 1854 only £1 million of the £5 million subscribed capital of the London & Westminster Bank had been paid up (*I.L.N.*, vol. 25 (1854), p.514); for the earlier position with regard to all joint-stock banks see *B.P.P.*, 1836(1x), pp.181-245.

The priority for prudent bankers was to build up a contingency fund from the first profits of business. The idea was to create a reservoir of ready capital, variously called the 'Guarantee Fund', 'Reserved Fund', or 'Reserved Surplus Fund', to meet what were called 'unforeseen problems or extraordinary demands.'¹ More accurately, the money was to meet losses and prevent temporary reductions in dividend.² That the reservoir could save a bank from ruin was proved in the case of the Bank of Manchester, which came close to disaster in the difficult year of 1837.³ Sometimes the fund was to be raised to a prescribed total, such as £20,000 or £30,000, at other times to such portion of net profits as the proprietors thought fit.⁴

While this reserve money was being amassed, it was inevitable, unless the bank was unusually prosperous, that building programmes would be delayed. The Gloucestershire Banking Company, founded in 1831, assiduously built up a guarantee fund of over £20,000 (supporting a paid-up capital of £100,000) before appointing a sub-committee in September 1836 'to consider whether any alterations can be made in the buildings of the present Bank, or to prepare some other mode for providing better accommodation.'⁵ In fact, this bank, although perhaps unrepresentative of the joint-stock scene as a whole, is an interesting example of how parsimonious management could be. The committee reported back with two proposals by S.W. Daukes.⁶ The more expensive (and yet no more than around £1,000) was rejected and Daukes was told

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1. These names, and the quite uniform statement of the Fund's purpose, have been found in a study of fifteen Deeds of Settlement in Lloyds Bank Archives and the British Library.
 2. But this more specific reason (with 'fluctuations' written in place of the more honest 'reductions') has been found only in Lloyds Bank Archives, Deed of Settlement, Hampshire Banking Co. (A53/1a/2), clauses 39,40.
 3. L.H. Grindon, op.cit., p.244.
 4. These findings result from the study alluded to in footnote 1 above.
 5. Lloyds Bank Archives: A53/17b/1.
 6. Ibid. For a brief biography of Daukes, see D. Verey, The Buildings of England Series, Gloucestershire. The Cotswolds (London, 1970), p.36.

'to direct his attention to the smaller alterations ...'.¹ However, by November 1836 the Board felt they needed a different building altogether and Daukes had the opportunity to design new premises.² The tenders came out at between £4,922 and £5,700, which was far more than the directors were prepared to pay, and the matter was 'adjourned for a larger attendance of the Board'.³ At this meeting, Daukes was asked to get £732 taken off the lowest tender.⁴ The directors then felt able to report to shareholders in August 1837 that the building was erected with 'their especial attention to due economy.'⁵

Specific control on expenditure for building was sometimes imposed in Deeds of Settlement, in the form of a clause requiring plans and specifications to be approved at special meetings of proprietors.⁶ If premises were to be purchased or leased, rather than built, this could be done by the Board without higher authority.⁷ In all Deeds which have been examined, premises were to be regarded as personal estate - part of the joint-stock or capital of the bank and available to meet liabilities.⁸

The question of building from new is further complicated by the growth of the branch network, a basic element in the philosophy of joint-stock banking. The speed with which branches were established varied enormously. A very few joint-stock banks had no branches at all,⁹ while others established ten or more within months of opening.¹⁰ The siting of a branch or agency¹¹ was often the result of specific proprietorial interests. The North Wilts Bank opened branches at Calne, Bradford-on-Avon and Marlborough for the convenience of its local directors.¹² At the first whisper of local encouragement the Devon & Cornwall Bank set up agencies or

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| 1. Lloyds Bank Archives, loc.cit. | 2. Ibid. |
| 3. Ibid. | 4. Ibid. |
| 5. Ibid. | 6. See p.54, footnote 1. |
| 7. Ibid. | 8. Ibid. |
| 9. For these, see <u>B.P.P.</u> , 1836 (ix), pp.181-245; cf L.H. Grindon, op.cit., p.302, and H. Ling Roth, op.cit., p.40. | |
| 10. <u>B.P.P.</u> , 1831-32 (vi), p.323. | |
| 11. An agency was run by a person (often a shopkeeper), not an official of the Bank itself. | |
| 12. Lloyds Bank Archives: A53/9b/1. | |

branches in Tavistock, Ashburton, St. Austell, and elsewhere.¹ The Bristol-based West of England and South Wales District Bank opened a branch at Exeter, 75 miles away, 'at the urgent request of numerous shareholders.'² Competition with other banks was itself a spur to branch expansion, directors being reluctant to allow rivals a monopoly of banking, however small the potential business.³ In the 1830s there were three banks with branches at Launceston, while Driffield, in the East Riding, with 2500 people and no trade outside the corn market, had two joint-stock and two private banks.⁴

The extent of branch expansion could be a further matter for regulation by the Deed of Settlement. The Glamorganshire Banking Company, for instance, could only open in the counties of Glamorgan and Carmarthen;⁵ Moore & Robinson's Nottinghamshire Banking Company could operate only within 40 miles of Nottingham;⁶ the Warwick & Leamington Bank could open anywhere in England, but the decision had to come from a Board meeting attended by at least seven directors.⁷ Insistence on the Board's unanimity was also not uncommon, as in the Burton Union Bank,⁸ while in the case of the Gloucester County & City Bank this unanimous resolution had to be approved by proprietors at two successive extraordinary meetings.⁹

In no Deed of Settlement has it been possible to find a restriction on branch building, as opposed to branch opening, other than the controls which have been outlined above, in relation to overall powers of building. There is no doubt that some branch banks were purpose-built in the earliest years of joint-stock banking. The Manchester & Liverpool District Bank built a branch at Hanley in 1833¹⁰

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1. Ibid., A46b/1
 2. Bankers' Magazine, vol.14 (1854), pp.264,265.
 3. Lloyds Bank Archives: loc.cit. 4. B.P.P. 1836(ix),p.131.
 5. See p.54, footnote 1. 6. Ibid. 7. Ibid.
 8. Ibid.
 9. Ibid: cf. Liverpool Borough Bank, where unanimous vote of the Board had to meet approbation of two-thirds of proprietors at an E.G.M.
 10. Nat. West. Bank Archives: Manchester & Liverpool District Bank Minute Book; District Bank Staff Gazette, Jan.1939; J. Ward, The Borough of Stoke-upon-Trent (London,1843), pp.381, 382.

which will be discussed in a later chapter.¹ The Gloucestershire Joint-Stock Bank erected premises at Stroud in 1834;² and the Lichfield & Tamworth Bank built a Birmingham branch in 1837 to designs by Messrs. Bateman & Drury.³ In the same year, the Leicestershire Banking Company appear to have built premises at Atherstone.⁴

Perhaps the best-received branch bank of this decade was at Burslem, in the Potteries: 'The most striking private building in the middle of the town, indeed almost the only one having the character of elegance, is the newly-erected house of business of the Commercial Bank of England, situate on the south side of the Market Place, erected in 1836, in the Italian style, fronted with free-stone, with large Venetian windows on the ground floor, and the upper ones having ornamental balconies. This beautiful edifice, though for the use only of a branch bank, is, we believe the very chef-d'oeuvre of the Company's offices.'⁵ The Commercial Bank of England suspended payment in 1840. None of the bank's records appear to have survived⁶ and it is impossible to know how far this style of building was typical of its other seventeen branches which were in existence by 1836.⁷

Even when records do survive, no central policy can be traced on branch building. This is particularly disappointing in the case of the National Provincial Bank, which multiplied branches faster than any competitor: 53 in 1836;⁸ 76 in 1840; 94 in 1842.⁹ Some of these were certainly purpose-built: Birmingham was erected in 1840¹⁰ and some existing (now National Westminster Bank) branches, for instance at Abergavenny (plate 15), Ledbury (plate 16) and Lichfield

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1. See Chapter Four, p. 142.
 2. P.H. Fisher, Notes & Recollections of Stroud, Gloucestershire (1891), p.142.
 3. Architectural Magazine & Journal, vol. 4 (1837), p.80.
 4. Noticed, as Midland Bank, in N. Pevsner & A. Wedgwood, The Buildings of England. Warwickshire (London, 1966), p.77.
 5. J. Ward, *op.cit.*, p.267.
 6. On the evidence of Business Archives Council, 'Survey of Banking Records' (1980).
 7. B.P.P., 1836 (ix), p.226
 8. *Ibid.*, p.236. The figure includes 23 'sub-agencies'.
 9. The 1840 and 1842 figures are from B.P.P., 1843(LII), p.14 .
 10. H.M. Colvin, sub Edge.

(plate 17), seem early. But there is nothing in the minutes of the Branches Committee to prove its involvement in purpose-building.¹ The earliest reference to the building of a branch seems to be in the Court Book of 1842; a local inspector was asked to furnish the Board with plans of the proposed bank at Brecon, so that they could be submitted to an architect in London.² But this would suggest ratification for technical rather than stylistic purposes.

At national level, the end of the first era of branch banking came with the collapse of the Northern & Central Bank in 1836-37. Established at Manchester in 1834, this bank had opened about 40 branches 'solely with the view of disseminating the home-made notes.'³ The network was far-flung⁴(plate 18) and beyond effective central control. Warnings by more professional bankers of the dangers of branch proliferation had been unheeded.⁵ A constitutionalist might have predicted the bank's failure from the weakness of its Deed of Settlement.⁶ The directors had power to purchase, lease, or build at will; the guarantee fund had no minimum target; and the Board were not only allowed to open branches but positively instructed to do so. Whether, in the event, they had time to purpose-build is unclear, but certainly one critic referred to 'Luxurious accommodation' as a factor in the collapse.⁷

Although a sharp lesson in prudential banking, the failure was no more than a temporary set-back to the practice of branch expansion. Within twenty years the Bankers' Magazine was bemoaning 'the street system, whereby miniature banks are put down at about a gun shot ... from the principal office.'⁸

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1. Nat. West. Bank Archives: Nat. Prov. Bank Branch Committee Minutes, 2 vols., 1845-89 (incomplete).
 2. Ibid., Nat. Prov. Bank Court Minutes (1839-42), pp.296,303.
 3. L.H. Grindon, op.cit., p.270.
 4. A map of branches forms B.P.P., 1836(ix), p.252.
 5. See B.P.P., 1836, ix, pp.1-180 passim. Viscount Stuckey would have no branch more than 50 miles from H.O. (ibid., p. 81).
 6. A copy is in British Library: 8220/bb 18.
 7. S[—], British Losses by Bank Failures 1820-57 (London, 1858), p. 27.
 8. Bankers' Magazine, vol. 17 (1857), p.773.

It is appropriate now to return to the subject of head offices. What has been said above about restrictions in Deeds of Settlement should not disguise the fact that a sufficiently determined group of directors found little impediment to building. One of the earlier and most noticed joint-stock banks was erected by the Manchester & Liverpool District Bank, which, established 30th April 1829, began building 20th June 1834.¹ This building was designed by T.W. Atkinson and sited in Spring Gardens² (plate 19). It was an astylar Italianate bank which the Builder later considered as important in the architectural history of Manchester as the Travellers' Club was in London.³ It was certainly a change from the Mancunian tradition of neo-Greek.⁴

In Newcastle, John Dobson designed a joint-stock bank in Mosley Street in 1834.⁵ In the Midlands other early premises were those of the Birmingham Banking Company (also established in 1829), designed in the Corinthian Order by T. Rickman and H. Hutchinson, built in 1830, and still standing at the corner of Waterloo Street and Bennett's Hill⁶ (plate 20). An early ground plan (plate 21) shows that the main entrance was originally in Bennett's Hill itself.⁷ The present corner entrance was made by H. Yeoville Thomason in about 1868 to match in position that of the rebuilt National Provincial Bank across the road⁸ (plate 22). In Birmingham, the trend seems then to have been away from the Greek Revival. Charles Edge designed premises for the Bank of Birmingham in Bennett's Hill in 1832, and for the

1. L.H. Grindon, op.cit., pp.251,252,255.

2. H.M. Colvin, sub Atkinson.

3. Builder, vol. 19 (1861), p.590.

4. Ibid., vol. 5 (1847), p.526: the bank 'was the most complete change yet attempted.' See also ibid., vol.30 (1872), pp.199-201.

5. L. Wilkes, John Dobson, Architect & Landscape Gardener (Stocksfield, 1980), list of works.

6. H.M. Colvin, sub Rickman; B. Little, Birmingham Buildings... (Newton Abbot, 1971), p.21; D. Hickman, Birmingham (Studio Vista Series, London, 1970), plate 31 and text; N. Pevsner & A. Wedgwood, op.cit., p.127

7. Lloyds Bank Archives: A5c/3.

8. D. Hickman, loc.cit.

Birmingham & Midland Bank in Union Street in 1836.¹

Admittedly, the former (plate 23) had entrance porches of the Doric Order, with full entablature, at each side of the building; and the latter (plate 24) had a central doorway with Ionic porch. But, in other respects, both were more traditionally classical.

Although some continuing Grecian influence was usual enough in the early years of joint-stock banking, there was at first no common style appropriated to this particular commercial faction any more than there was to savings banks.² Italianate gradually became more popular than other styles but the situation was complex. There were advantages in variation, to safeguard commercial identity. The fact that different styles, the one classical, the other Italianate, (plates 25, 26), were chosen by rival banks in Gloucester, both building in 1838-39,³ would not have been coincidental. The influence of competition will be a recurrent theme in this chapter.

Goodhart-Rendel considered that 'Banking houses were Italian because bankers had seen and admired the palaces Barry had built either as residences or as club-houses for their more important depositors.'⁴ This view can be broadened into the proposition that the palazzo style was middle-class and therefore representative of the market which bankers were trying to attract.⁵ There were also two other factors to encourage Italianate building: one was political, the other suggested by association.

The political point was supported indirectly by Walter Bagehot, who regarded the City as Whig because the Bank of England had been founded by a Whig government.⁶ Bagehot

1. H.M. Colvin, sub Edge. His drawings are in Birmingham Library, the 1836 design being reproduced in B. Little, op.cit., plate 48.

2. See Chapter Three, p.125.

3. Lloyds Bank Archives: A53/17b/1 (Gloucestershire Banking Co.) and A29b/1 (County of Gloucester Bank).

4. H.S. Goodhart-Rendel, English Architecture Since the Regency (London, 1953), p.155.

5. cf. M. Girouard, 'All That Money Could Buy' in A. Clifton-Taylor et.al., Spirit of the Age (1975), pp.164,165.

6. W. Bagehot, Lombard Street ... (London, new ed., 1917) p. 90.

had not been thinking architecturally but if the basic Victorian division is accepted between Gothic (Tory) and Italianate (Whig) idealism, it can be argued that the latter style was uppermost in bankers' minds.¹ More convincing, however, especially in respect of the provinces, is the case for Italianate by association. As banking gained something of its present form and practice from Florentine and other Italian bankers of the 15th century, so it was appropriate that Victorian bankers should borrow the style of their palazzi.² In the West Riding a parallel link between Yorkshire and Florentine wool trades has suggested a reason for the Italianate style of warehouses.³

In some towns, the bank was part of a wider scheme for civic improvement, and therefore its appearance might be outside the bankers' control. The Derby & Derbyshire Bank, built in 1837-39 to designs by Robert Wallace, was part of a re-building plan for central Derby, including Post Office, Athenaeum and Royal Hotel, all in Greek Ionic.⁴ The Manchester & Salford Bank, completed in 1838, had a pediment carried on Corinthian columns, but the architect, R. Tattersall, was also designing a warehouse with which the bank was integrated.⁵ At Sheffield, the enormous bank (plate 27) opened in 1838 had to harmonize with the Cutlers' Hall, then recently rebuilt; Samuel Worth designed both buildings.⁶ In the Lake District, the attractive classical banks built at Whitehaven⁷ (plate 28) and Kendal⁸ (plate 29),

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1. cf. P. Thompson, William Butterfield (London, 1971), p.85.
 2. cf. N. Pevsner, A History of Building Types (London, 1976), p.193.
 3. ex. inf. Dr. D. Linstrum.
 4. S. Bagshaw, Derbyshire Directory (1846), p.84; H.M. Colvin, sub Wallace, notes that the bank was altered in 1850.
 5. Civil Engineer & Architect's Journal, vol.1 (1837-38), p.235; L.H. Grindon, op.cit., p.282; H.M. Colvin, sub Tattersall.
 6. R.E. Leader, 'The Early Sheffield Banks' in Journal of the Institute of Bankers, vol.38 (1917), p.240. The bank was enlarged in 1881; see R.E. Leader, Sheffield in the Eighteenth Century (Sheffield, 1901), p.213, and cf. N. Pevsner, The Buildings of England. Yorkshire, The West Riding (London, 1967), p.456.
 7. N. Pevsner, The Buildings of England. Cumberland and Westmorland (London, 1967), p.205.
 8. C. Nicholson, The Annals of Kendal (2nd ed., London and Kendal, 1861), p.152; J.F. Curwen, Kirkbie-Kendall (Kendal, 1900), pp.129,130; H.M. Colvin, sub George Webster.

both 1830s, appear to have resulted from the same desire for urban enhancement which had motivated certain private bankers in the 18th century. In these towns, and for that matter in Birmingham and Sheffield, joint-stock banks were among the first public or semi-public buildings of any consequence.

The closest association between bank premises and town planning took place at Newcastle-upon-Tyne. The particular importance of the Newcastle redevelopment is that it saw the first purpose-built branch of the Bank of England.¹ Enabled to set up country branches by the Act of 1826,² the Bank had first opened in Gloucester in 1827, and then at Manchester, Swansea and Birmingham all by the end of that year.³ At three of these four centres they bought the premises of failed banks.⁴ In the following year, branches were opened at Liverpool, Bristol, Leeds and Exeter, the premises at Bristol having been acquired by public advertisement.⁵ The first Newcastle site followed in 1828 and then Hull and Norwich in 1829.⁶

There was much hostility from local private bankers, who were supported by the press and even by trading interests: '... of all men who are sinned against by this uncalled-for interference on the part of the Bank of England,' complained an Exeter editorial, 'none are less deserving of it than the bankers of our own City.'⁷ At Newcastle, the Chamber of Commerce petitioned the Bank of England to stay away, seeing 'no prospect whatever of good from such an establishment.'⁸ A similar rebuff was sent by the mayor of Hull, who warned that if a branch were established it would neither be at the

1. This ignores a bank possibly built at Plymouth in 1835. See below, p.63.

2. 7 Geo.IV, c.46,s.15.

3. W. Marston Acres, The Bank of England from Within, vol.2 (London, 1931), pp.428-33.

4. Ibid. 5. Ibid., pp.433,434. 6. Ibid.,pp.435,436.

7. Ibid., p.434.

8. M. Phillips, A History of Banks, Bankers & Banking in Northumberland, Durham and North Yorkshire (London, 1894), p.202.

request of the inhabitants, nor for their accommodation.¹ Such bitterness was not lost on Bank of England staff. At Manchester, the clerks arrived 'with much the same sort of emotions that men would have today on being despatched to Kamschatka. After dark they used to get a watchman, one of the old Charleys, rattle in hand, to see them safe home.'²

At the request of the Navy, further branches were opened at Plymouth and Portsmouth in 1834, both in leased houses.³ By then, Cockerell had already been appointed architect to the Bank in succession to Sir John Soane.⁴ Branches changed buildings in Leeds in 1835 and Birmingham in 1838, but not to purpose-built premises.⁵ Cockerell designed a house for the Plymouth branch in 1835⁶ but this may not have been built⁷; within a short time he was drawing up plans for the bank in Courtney Street opened in 1842.⁸ The Bank of England's decision to build new branches as a matter of policy was probably the result of Cockerell's influence, but no abrupt change of thinking was ever minuted.⁹

As for Newcastle, it was decided that ground should be purchased and a branch erected in the 'new street' being planned by Richard Grainger.¹⁰ The building which resulted, with its giant Corinthian Order (plate 30), was opened in 1838 and has been attributed at various times since to Benjamin Green,¹¹ Thomas Oliver,¹² and Grainger himself.¹³

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1. W. Marston Acres, op.cit., p.435.
 2. L.H. Grindon, op.cit., pp.222,223.
 3. W. Marston Acres, op.cit., p.436.
 4. Ibid., p.471. Cockerell succeeded Sir John Soane in October 1833 and held the post until 1855.
 5. Ibid., p.571.
 6. D. Watkin, op.cit., p.216; H.M. Colvin, sub Cockerell.
 7. W. Marston Acres, op.cit., p.571, is definite that Newcastle was the first Bank of England branch for which premises were especially erected.
 8. D. Watkin, op.cit., p.217; H.M. Colvin, loc.cit.
 9. W. Marston Acres, loc.cit.; '... the Directors seem to have decided ...' to purpose-build.
 10. Ibid., p.570. Before being re-named Grey Street, the new location was called Upper Dean Street (cf. M. Phillips, op.cit. p.103).
 11. Builder, vol. 75 (1898 - Part 2), pp.306-9.
 12. Ministry List.
 13. H.M. Colvin, sub Grainger. For the general development of inner Newcastle see L. Wilkes & G. Dodds, Tyneside Classical (London, 1964). The authors have a plate of the Bank of England (p.85) but the attribution of the design is not particularly discussed.

It was not at first the Bank of England's exclusive property, and the southern end was occupied by the Northumberland & Durham District Bank until 1841.¹ The latter found occasion to move when, having absorbed the private bank of Ridley & Co., the shared accommodation was too small.² Negotiations began with Grainger who, having failed to reach agreement with the Corporation about his plans for new Assize Courts and civic offices, sold the District Bank the proposed site.³ These fine premises, very much in the kind of grand style with which joint-stock banks liked to be associated, were acquired by the private bank of Lambton & Co. in 1857, when the District Bank suspended payment.⁴ The building is now the Grey Street branch of Lloyds Bank (plate 31).

The Bank of England, so elegantly placed lower down in Grey Street, would have felt the mediocrity of certain other of their branches the more keenly. The very title 'Bank of England' had overtones of grandeur to find expression in the appearance of its buildings. Some fell rather short of it. 'I inquired for the edifice in which the branch ... of the Bank of England is transacted ...,' wrote 'A Stranger' to Liverpool in 1841, 'naturally expecting an edifice worthy of this great establishment ... and the spirit shown in so expensive a one in London. But what was my astonishment and disappointment on being shown a poor little paltry pitiable place, in Hanover Street, where there is neither beauty outside nor sufficient space in; some places dark and all botched, inconvenient and defective! Surely the Leviathan of Threadneedle Street will not be outdone by the pettiest banking-house in Liverpool.'⁵

It would have been more honest of the 'Stranger' if he had set the poor quality of the Bank of England's Liverpool branch not against the pettiest banking-house but rather the premises of some pretension which the joint-stock banks had been building there for several years. It was, after all, his own view that 'Few things more strike a

1. M. Phillips, op.cit., pp.110, 209

2. Ibid., p.338.

3. M. Phillips, loc.cit.; L. Wilkes & G. Dodds, op.cit.,p.139.

4. M. Phillips, op.cit., p.252.

5. Civil Engineer & Architect's Journal, vol. 4 (1841),p.18

stranger's notice, or give him a better idea of the wealth of this most wealthy town, than the number and excellence of the banking-houses.'¹ Perhaps the earliest of these new buildings was the Royal Bank in Dale Street, later the Queen Insurance Buildings, and now part of the Queen's Arcade² (plate 32). This bank was erected in 1837-38 to designs by Samuel Rowland.³ Professor Reilly found the Greek detail 'coarse' and 'loose',⁴ but Rowland was probably less interested in the grammar of his composition than its overall effect.

The academicism associated with neo-Greek no doubt contributed to the gradual adoption of Italianate in its place. And yet the firm association of Greek with public buildings could make it irresistible, even if criticism were bound to follow. Edward Corbett of Manchester, having designed grand premises with Corinthian portico, for the Liverpool head office of the North & South Wales Bank, opened in 1841, did not mind too much if his temple-form building, with three storeys in an Order, was 'an outrage on architectural propriety and taste'; or if his swelled frieze was 'a licentious practice, made use of in few buildings of importance, except the Temple of Bacchus, near Rome, the Basilica of Antoninus, and afterwards by Palladio, in the Rotunda of Capra, and a very few others.'⁵ His eye was on the nearby Liverpool Union Bank for whom Messrs. Cunningham & Holmes were designing a 'chaste' bank with Ionic portico.⁶

Corbett's responsibility, in effect, was to design premises for his client which would be no less impressive

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1. Civil Engineer & Architect's Journal, op.cit., p.17
 2. H.-R. Hitchcock, Early Victorian Architecture in Britain (London & New Haven, 1954), pp.353,354; J. Quentin Hughes, Liverpool (City Building Series, London, 1969), p.34; Building News, vol.3 (1857), pp.582,583; Liverpool Heritage Bureau, Buildings of Liverpool (Liverpool, 1978), p.35.
 3. H.M. Colvin, sub Rowland.
 4. C.H. Reilly, Some Liverpool Streets and Buildings in 1921 (Liverpool, 1921), pp.42,43.
 5. Civil Engineer & Architect's Journal, op.cit., pp.17,18, 76. The bank survives, but with an altered frontage as Castle Moat House, Derby Square, (Liverpool Heritage Bureau, op.cit., p.28).
 6. Ibid., p.18; Lloyds Bank Archives: A35b/1; H.M. Colvin, sub Cunningham.

to a prospective customer than those of the opposition. Attention to classical authority was not a matter for bankers and therefore of subordinate concern to their architects. The directors of the Liverpool Union Bank gave no guidance to Cunningham beyond the knowledge that his revised plans 'gave much satisfaction.'¹ This was by no means a situation confined to Liverpool. It is in vain that the minutes of early joint-stock banks are combed for precise expressions of architectural preference on the part of the directorate. Certainly there were building committees to advise the main Board; some even travelled to see other banks, like the committee of the Sheffield Banking Company who visited new premises at Huddersfield.² Plans could be criticized and styles compared; specifications could be judged inadequate; the need could be stressed for 'respectability.'³ But no battle in the Board Room can be traced between supporters of Italianate and those of neo-Greek. No doubt some individual bankers had strong personal views; but the Board's selection of final design was within the range of styles which the architect thought fit to produce.

The Union Bank in Liverpool was one of the last neo-Greek banks built in an Order other than Corinthian (plate 33). It cost less than £5,000,⁴ which was £1,000 less than the site itself,⁵ and in line with the cost of building at, for instance, Gloucester, in the same period.⁶ The Union Bank had no branches and as paid-up capital was £171,750 within six months of the commencement of business in 1835,⁷ this does not seem an extravagant outlay on accommodation. But within a year of the opening there was a misfortune in joint-stock banking which threatened to call even this degree of

1. Lloyds Bank Archives: loc.cit.

2. R.E. Leader, op.cit. (The Early Sheffield Banks), p.238.

3. At Liverpool, Cunningham was told to re-submit his plans because they included no scale or dimensions (Lloyds Bank Archives: A35b/1). For 'respectability', see minutes of Gloucestershire Banking Company 1837 (ibid., A53/17b/1), and letter 1853, from director of Bucks & Oxon Union Bank (ibid., A40b/40).

4. Lloyds Bank Archives: A35b/1. 5. Ibid.

6. Ibid., A53/17b/1. Tenders between £5,700 and £4,922.

7. B.P.P., 1836 (ix), p.210.

expenditure into question. This misfortune befell the Yorkshire Agricultural & Commercial Bank, founded in 1836 and based at York and Whitby.¹

There was no lack of speculation on the cause of this collapse, which brought ruin not only to customers but also to shareholders, who were 'mostly of the humble class.'² There was agreement that the management had been generally feckless, and the Times blamed it in addition for having taken business of the failed Northern & Central Bank.³ The Bankers' Magazine added other specific allegations, one of them concerning premises. It is worth quoting at some length:-

'In 1840-41, much to the surprise of that portion of the mercantile public, who know by experience the importance of not locking up⁴ in investments which are of highly unconvertible nature, the Directors extended £10,000 or £12,000 in the erection of magnificent premises at York and Whitby. At York, especially, the outlay was very large; ... if the erection of a splendid and spacious banking-house ... had been the object for which the company was formed, the shareholders would have had every reason to be satisfied. The York premises are now conspicuous among the architectural beauties and the commercial follies of that great county ...'⁵

It is the historian's misfortune that such a positive and authoritative statement of date and costs should be thrown into confusion by evidence from another quarter. But the fact is that in 1850, some ten years after these premises were built and eight years after the bank itself had ceased to exist, the Civil Engineer & Architect's Journal published elevations, ground-plans and full architectural description of both, as if they had just been erected⁶ (plates 34-37). For the journal to have published at that remove, and in contemporary terms, facts which must have revived in some people the most painful memories, was grotesque. It seems

1. There were also smaller branches at Malton and elsewhere.

2. S[—], op.cit., p.38

3. Times, 2/1/1843, p.3.

4. This means 'locking-up', as an intransitive verb.

5. Bankers' Magazine, vol.2 (1845), p.196; cf. S[—], loc.cit: 'Palatial and most extravagant premises.'

6. Civil Engineer & Architect's Journal, vol.13 (1850), pp.284, 285, 312, 313.

reasonable, however, to accept the descriptions as accurate for the earlier date. The architects of both buildings were J.B. & W. Atkinson¹ who chose classical styles, Whitby recalling features of Hoare's bank in London while York was more specifically Italianate. Both buildings had counters at right-angles to the light. The journal put total building costs at around £5,600,² which weakens the charge of extravagance by the Bankers' Magazine, although the latter's figure might have included the purchase of sites. The Whitby building appears to have been demolished but the York premises have survived, outwardly intact, and are now the Nessgate branch of the Midland Bank (plate 38). The building is not 'listed'.

The Atkinsons' choice of Italianate is itself of interest. York, like other towns in the North of England, had been caught up in the competitive fervour of joint-stock banking. In 1837 the premises of both the York City & County Bank (established 1830) and the York Union Bank (established 1833) were opened on the south-west side of Parliament Street.³ The former bank, with a rusticated base supporting Doric pilasters and entablature, was by Robinson & Andrews⁴ (plate 39). Enlarged in 1874,⁵ it later became a branch of the Midland Bank and was demolished in 1971.⁶ The Union Bank building was pulled down earlier.⁷ It was evidently stone-faced and elegant⁸ and would hardly have been less attractive than its rival a few yards away. It was while these banks were building that the Commercial & Agricultural Bank was formed, with its premises at the corner of High Ousegate and what was then called Castlegate.⁹ The choice of Italianate was no doubt a step to establish a distinct

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1. For this firm, see D. Linstrum, *op.cit.*, p.371.
 2. i.e. £1600 at Whitby, including fittings, and nearly £4,000 at York, exclusive of counters and furniture.
 3. Architectural Magazine & Journal, vol.4 (1837), p.80.
 4. *Ibid.*; Bankers' Magazine, vol. 87 (1909- Part I), opp. p.423; W. & J. Hargrove, The New Guide ... [to] The City of York (York, 1838), p.159; C.B. Knight, A History of the City of York (2nd. ed., York 1944), p.624. Parliament Street was earlier called New Market.
 5. By J.B. & W. Atkinson (Builder, vol. 33 (1875), p.38).
 6. N. Pevsner, *op.cit.* (York and the East Riding), p.149.
 7. On the site is now the Gothic/Renaissance Barclays Bank (see Chapter Fiv, p.220).
 8. Architectural Magazine & Journal, *loc.cit.*
 9. So called in Civil Engineer & Architect's Journal, *op.cit.* p. 312.

and positive identity.

It is possible that this disaster, attributed in no small degree by the banking cognoscenti to the perils of building, was responsible for the relative pause in construction work which seems to have occurred among joint-stock banks between 1842 and 1847. But there were perhaps other reasons as well: most of the early-established banks had already built their premises if they were going to build at all; and some bankers would have wanted to see the results of Parliamentary activity, which culminated in the Bank Charter Act of 1844,¹ before risking reserves on assets difficult to realize.

In this 'close' period, interest centres again on the Bank of England for whom Cockerell was designing his well-known branches at Bristol (plate 40) and Manchester (plate 41) (opened in 1847) and Liverpool (plate 42) (opened in 1848).² Cockerell's recent biographer has traced the origins of this particular style to his Westminster Life Office in the Strand, of 1831.³ In the realms of banking this individuality had a particular relevance. It has been suggested that Cockerell's bank was 'certainly quite consciously intended to overshadow other local banks as completely as the Bank of England ... overshadowed all British private bankers.'⁴ While this is broadly true, in so far as the Bank could no longer afford the kind of criticism of insignificance it had received at Liverpool, it misses the technical point that it was the joint-stock banks with which the Bank of England was basically in competition. The difficulty which Cockerell faced was that of designing a building which was no more than a branch bank in the scale of its business, but able to hold its own architecturally with the head offices of the banking corporations. He achieved this by building with a strength and monumental quality expressed through the Doric Order, which have won the consistent admiration of critics and

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1. 7 & 8 Vic. c.32. In the event, the main effect of this Act was in the realm of note circulation.
 2. W. Marston Acres, op.cit., p.571. For dates of the contract drawings, which are rather different from dates of opening, see D. Watkin, op.cit., p.217.
 3. D. Watkin, op.cit., p.214.
 4. H.-R. Hitchcock, op.cit., p.357.

architectural historians.¹

While Cockerell was developing his own interpretation of neo-Greek, the joint-stock banks were moving towards Italianate, both in a modest way for smaller buildings, like the National Provincial Bank branch at Darlington (plate 43), and in a lavish palazzo style for head offices. The latter was particularly suited to the spirit of the age. It was the decade of railway mania, speculation and technological confidence, all resting on the bed-rock of dependable banking. Launched in 1844, the Bankers' Magazine began a monthly summary of the railway share market in its first volume. This soon developed into a detailed and analytical 'Railway Digest.'² The philosophy of banking was moving away from the private bank virtues of solidity and reserve. These characteristics were not necessarily neglected but the trend was now towards competitiveness, growth, and ostentation. The architectural expression of this new vitality was embellishment, and one means of providing it was the introduction of allegorical statuary.

The first signs of such statuary were in the 1830s. The pediment of Smith & Co.'s bank at Hull (plate 10) had representations of sea and river gods, and various emblems of commerce.³ Cockerell's London & Westminster bank was crowned by female figures representing the two cities - figures which were soon nicknamed Principal and Interest by City wags.⁴ The Liverpool Union Bank of 1841 displayed

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1. e.g. for Bristol: C.H. Cave, History of Banking in Bristol from 1750 to 1899 (Bristol, 1899), p.171 (but refers to 'heavy looking edifice'); T.H.B. Burrough, Bristol (Studio Vista Series, London 1970), plate 86 and text; N. Pevsner, Buildings of England, North Somerset & Bristol (London, 1958), p.426; A. Gomme, M. Jenner & B. Little, Bristol, an Architectural History (London, 1979), pp.8, 249-52; for Manchester: C.H. Reilly, Some Manchester Streets and Their Buildings (Liverpool & London, 1924), pp.30,31; for Liverpool: Builder, vol.6 (1848), p.613; *ibid.*, vol.7, (1849), pp.42,43; D. Watkin, *op.cit.*, p.218; C.H. Reilly, *op.cit.* (Liverpool Streets and Buildings), p.36; J.Quentin Hughes, *op.cit.*, p.45. It should be noted that Cockerell had very great funds available: Bristol cost less than £6,000, but Manchester nearer £20,000 and Liverpool over £24,000. (D. Watkin, *op.cit.*, pp.217,218).
 2. Beginning with vol.6 (1847), and preceded in vol.5 (1846) by 'Railway Statistics, Law and Intelligence.'
 3. J.J. Sheahan, *op.cit.*, pp.517,518. 4. D. Watkin, *op.cit.*, p.224.

'very handsome illustrative carvings', and flowers and honeysuckle on the frieze.¹ E.F. Law's Northamptonshire Union Bank, also 1841, still an attractive building in The Drapery, Northampton (plate 44), has a Phoenix carved in the pediment above the Corinthian portico.² But it was again Scotland which had anticipated the English practice and it is necessary now to catch up with the developments there since the mid-1820s.

Joint-stock banks built a succession of fine buildings at Kirkcaldy (1833),³ Stirling (1833),⁴ Dingwall (1835),⁵ Peterhead (1835),⁶ Aberdeen (1836),⁷ Banff (1837),⁸ Greenock (1837),⁹ Montrose (1839),¹⁰ Aberdeen (1842),¹¹ and Dundee (1842).¹² The most prolific bank architect in Scotland was William Burn, but Archibald Simpson and J.G. Graham were also in demand. During this period, however, there was little new building by Edinburgh bankers, still content for the most part with the legacy of hôtels particuliers. In 1825-28 Archibald Elliot remodelled a mansion in St. Andrew Square, originally by Sir William Chambers, for the Royal Bank of Scotland.¹³ The initiative in building had now passed to Glasgow, in step with its development as a great industrial city. The Greek Revival Royal Bank of Scotland, of 1827, has already been mentioned.¹⁴ The Glasgow Union Bank built a handsome classical building, 1836-38, which later became the premises

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1. Civil Engineer & Architect's Journal, vol.4(1841), p.18.
 2. Whellan's History, Gazetteer & Directory of Northamptonshire (London, 1849), p.157, makes the attribution to Law and mentions phoenix as the bank's crest.
 3. H.M. Colvin, sub William Burn.
 4. Ibid.; D.Walker, op.cit. in Country Life, p.503
 5. H.M. Colvin, sub William Robertson.
 6. Ibid., sub Archibald Simpson. 7. Ibid., sub J.G. Graham.
 8. Ibid., sub Archibald Simpson 9. Ibid., sub William Burn.
 10. Ibid.
 11. Ibid., sub Archibald Simpson; A. Keith, The North of Scotland Bank Limited 1836-1936 (Aberdeen, 1936), p.45, mentions that Simpson's tender of £7,200 was the highest.
 12. H.M. Colvin, sub William Burn.
 13. Ibid., sub Elliot; The Royal Bank of Scotland 1727-1977 (Edinburgh, 1977).
 14. See above, p.45.

of the City of Glasgow Bank¹(plate 45). The favoured architect in Glasgow was David Hamilton, who designed the Clydesdale Bank in Queen Street (1840),² the Western Bank in Miller Street (1840; enlarged by Burn & Bryce, 1845),³ and the Italianate British Linen Bank in Queen Street (1840-41; upper floors added c. 1905)⁴(plate 46).

The bank by Hamilton which had most influence was the Union Bank, designed originally for the Glasgow & Ship Bank and opened in 1842⁵ (plate 47). Hamilton's Doric portico faced Virginia Street, but a new façade, in the direction of Ingram Street, was built by John Burnet in 1876-79⁶(plate 48). The entablature of Hamilton's bank was surmounted by statues symbolizing Britannia, Glasgow, Wealth, Justice, Peace and Industry.⁷ The sculptor was John Mossman.⁸ It seems to have been this building, more than any other, which was the main inspiration for allegorical statuary in the country as a whole. At Edinburgh, David Rhind's Commercial Bank in George Street, opened in 1847, the first wholly purpose-built bank in that city for many years, carried a pediment busy with symbolism⁹(plate 49). Closer to Hamilton's example was the British Linen Bank in St. Andrew Square, Edinburgh, designed by Burn & Bryce, in Renaissance style, and opened in 1851 at a cost of around £30,000¹⁰(plate 4). Here the six statues, 8ft high, portrayed Agriculture, Manufacture, Commerce, Science, Architecture and Navigation.¹¹

The style in England in the late 'forties was still relatively conservative. John Cunningham's Liverpool

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1. 'Glasguensis', Banking in Glasgow During the Olden Times (Glasgow, 1884), p.22; S.G.Checkland, op.cit.,p.337.
 2. H.M. Colvin, sub Hamilton. 3. Ibid.
 4. Ibid.; C.A. Malcolm, op.cit.(British Linen Bank), opp.p.124.
 5. H.M. Colvin, sub Hamilton; R.S. Rait, The History of the Union Bank of Scotland (Glasgow, 1930), p.211; 'Glasguensis', op.cit.,pp.23,24.
 6. Builder,vol. 37 (1879),p.267; R.S. Rait, op.cit.,p.308; S.G. Checkland, op.cit., p.331.
 7. R.S. Rait, op.cit., p.211.
 8. 'Glasguensis', op.cit., p.28_n; cf. R. Gunnis, Dictionary of British Sculptors 1660-1851 (London, 1951).
 9. Builder, vol.5 (1847), p.211; H.-R. Hitchcock,op.cit.,p.360.
 10. Builder, vol.8 (1850), p.415; C.A. Malcolm, op.cit.,p.170.
 11. C.A. Malcolm, loc.cit.

Commercial Bank, with a façade of Corinthian pilasters, had only 'enormous, ill-shaped vases' on the balustrade, and some ornamentation on the return front.¹ This bank was not completed until 1848, having been delayed by a strike.² Another bank of 1848 was the one designed by J.E. Gregan for Heywood & Co., of Manchester, sited on a corner of St. Ann's Square.³ Subsequently, it became the bank of Williams, Deacon's & Co.⁴ Gregan's building, in a free Italian style, consisted of a bank proper connected to chambers by an arched entrance (plate 50). Reilly found the bank so satisfying that he would have wished the name, Gregan, to be a household word in Manchester.⁵ 'If anyone wants to build a small three-storeyed structure for almost any domestic purpose in a town,' he wrote, 'where could a better model (outside Italy) be found? ... this bank group is a model of civic reserve and good manners combined with strength and character.'⁶

Some of this reserve was, of course, attributable to the fact that the client was a private bank; but it was a private bank in hard competition with joint-stock companies and the Italianate style was reminiscent of the premises of the Manchester & Liverpool District Bank in Spring Gardens, built in the previous decade⁷ (plate 19). It is possible to speculate that if Gregan had been designing for a joint-stock, rather than a private, bank in 1848, he would have added more embellishment. But nothing in England matched, or could have matched, John Gibson's National Bank of Scotland, opened in Queen Street, Glasgow, in 1849⁸ (plate 51).

Gibson had been a pupil of Barry, but his own Italianate was innovatory.⁹ The Glasgow bank, as well as being the first

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1. Builder, vol.5 (1847), p.480; *ibid.*, vol.6 (1848), p.613; H.M. Colvin, sub Cunningham.
 2. Bankers' Magazine, vol.7 (1847), p.45.
 3. Builder, vol.7 (1849), p.18; *ibid.*, vol.30 (1872), pp.199-201; L.H. Grindon, *op.cit.*, p.186; N. Pevsner, Buildings of England, Lancashire. The Industrial and Commercial South (London, 1969) p.297; D. Sharp, Manchester (Studio Vista Series, London, 1969), p.19. Buildings a/cs. are in archives of Williams & Glyn's Bank.
 4. It became a branch of the Manchester & Salford Bank in 1874; this bank merged with Williams, Deacon's & Co. in 1890.
 5. C.H. Reilly, *op.cit.* (Manchester Streets and Buildings), p.38.
 6. *Ibid.*, p.39.
 7. See above, p.59.
 8. I.L.N., vol.15 (1849), pp.11,12; A. Graves, *op.cit.*, vol.3 (1905), p.230; H.-R. Hitchcock, *op.cit.*, pp.361,362.
 9. cf. H.-R. Hitchcock, *op.cit.*, p.367; DNB., vol.22 Supplement, sub Gibson.

commission to a man who was to become the most distinguished and prolific of Victorian architects of banking,¹ is important also as a forerunner of the Venetian style, which was to become popular for banks in the 1850s. The National Bank was sumptuous. The statuary was limited to Peace and Commerce, flanking the national Arms, but the detail elsewhere was rich and extravagant, reaching each part of the domed banking hall² (plate 52). The press marvelled at the 'gorgeous arrangement of sparkling colour,' as the light was filtered through the stained glass of the cupola.³

Gibson had won the Glasgow contract in a competition which had opened in 1844.⁴ In most cases bankers probably selected their architect by direct commission, choosing a local man who was already respected for his public buildings. But a competition had a natural connotation of publicity which the more forward banks would have liked. Less welcome, of course, was the bad press which many competitions seemed to attract. Edward Corbett, architect of the North & South Wales Bank in Liverpool, was prepared to accept technical criticism of his design; but it was too much to have his alleged faults ascribed to 'the effects of modern competition; where the successful architect, having had his design accepted in consequence, it is said, of his private interest in the committee of management, has not only the advantage ... of examining those of his competitors ... but is permitted to expend about twice the amount to which they were ... limited, and this for the purpose of producing a building which is a perfect burlesque on all correct proportion.'⁵ Attacks on the principle of competitions were renewed by the Westminster Review, who saw them as 'mere contests of intrigue to serve friends or favourites',⁶ a sentiment echoed later by the Quarterly Review.⁷ However, in the context of banking, the

1. See further, Chapter Four, pp.45-58. 2. I.L.N., loc.cit.

3. Ibid., quoting Glasgow Herald.

4. Bankers' Magazine, vol.1. (1844), p.395.

5. Civil Engineer & Architect's Journal, vol.4 (1841), p.76; for this countered, and Corbett's indignant reply, see Ibid., pp.119, 120, 161.

6. Westminster Review, vol.46 (1846-47), p.61.

7. Quarterly Review, vol.95 (1854), p.340.

accusations were probably uncharitable. There is no reason to believe that the directors of early joint-stock banks, accountable to shareholders for a decent annual dividend, were collectively moved to further the career of an aspiring protégé. They had other matters to worry about.¹

Another feature of the 'forties, and one which had its own impact on the move to embellishment, was the rise of an informed and often critical architectural media. To the Civil Engineer & Architect's Journal was added the Builder and the Illustrated London News²; the last-named was not, of course, specifically architectural in its outlook, but plates of new buildings, banks among them, were common enough,³ and the paper's coverage was national even from the beginning.³ Of the two newcomers, the Builder was naturally the more critical, but although it found fault stylistically with certain individual banks,⁴ it had no suggestions of its own about the appearance and arrangement which bankers should adopt. And yet, one architect, at least, exhibited a model 'Design for provincial bank' by 1846.⁵ When the Builder did publish such matters, in 1849, it was as a reprint from certain pages of Gilbert's Practical Treatise on Banking, the first vademecum of banking practice.⁶

J.W. Gilbert (1794-1863) was a professional banker.⁷ He began his career with a London private bank and later joined the Provincial Bank of Ireland in a managerial position. He then moved to the London & Westminster Bank for whom he became the first General Manager, 1833-59.⁸ As a result of the annual lecture in his name, Gilbert's fame as a joint-stock

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1. It should be remembered that failure was a real risk of joint-stock banking, the worst incidents arriving in something like ten-year intervals, beginning with 1837. See S[—], op.cit., for tables.
 2. I.L.N. from 1842; Builder from 1843.
 3. And international in relation to news reporting.
 4. Such as Cunningham's Liverpool Commercial Bank (vols. 5 (1847), p.480, and 6 (1848), p.613), and Burn & Bryce's British Linen Bank, Edinburgh, of which 'more should have been made' (vol.8 (1850), p.415).
 5. This was R.H. Potter who exhibited at R.A. in that year (A. Graves, op.cit., vol.6 (1906), p.189).
 6. Builder, vol.7 (1849), pp.608, 609. Gilbert's book had just been published.
 7. For full career, see D.N.B.
 8. T.E. Gregory, op.cit., pp.203-36.

banker has endured; but his pioneering advice on the siting and appearance of banks, and their internal disposition, has never been recognised. He offered a prize at the Great Exhibition for the best contribution to 'Practical Banking',¹ and this may have influenced the New York Bankers' Magazine, in 1855, to promote its own contest for 'an improved and more utile style of architecture in banking establishments.'²

Gilbart's opening remarks, in the matter of premises, come as no surprise: 'The proper situation of a bank is a matter of some importance. It should be situated in what is deemed the most respectable part of town. If it be placed in an inferior locality, approachable only by narrow and disagreeable streets ... it is not likely to be so much frequented ...'.³ Of more importance, is his advice on a bank's appearance: 'Another point to be observed is, that the bank itself should be a handsome building. The necessary expenditure for this purpose is no sin against economy: it is an outlay of capital to be repaid by the profits of the business that will then be acquired.'⁴ Although this was no licence to be profligate, it must nevertheless have been music to the ears of many bankers who, faced with ever-increasing competition, had also to justify their architect's expenditure at meetings of shareholders.

Less liberal than Gilbart was the Bankers' Magazine which, also in 1849, published the letters of 'Thomas Bullion' to a 'Branch Manager', dealing inter alia with the quality of premises: '... your customers will care little whether they approach your counter through a plain street door, or from beneath a Grecian portico. A certain air of sobriety is what should pervade a banking establishment ... Flash and glitter, and ostentation, are the natural properties of your

1. Gentleman's Magazine, vol.37 (1852, Part I), p.162.

Gilbart was probably moved by a letter in Bankers' Magazine vol.10 (1850), p.749, suggesting 'architectural models' at the Exhibition.

2. Reported in British Bankers' Magazine, vol.15 (1855), p.774.

3. Builder, loc.cit. The word 'respectable' should again be noted. See above, p. 66.

4. Ibid.

Colonial Emporiums, Cigar Divans, and Tailoring Marts.'¹

As for bank interiors, Gilbert argued for space, light and ventilation: space for cashiers and clerks to work in some comfort; light to avoid errors and deter robbery; ventilation to safeguard the clerks' health in their gas-lit environment.² He made no mention of heating, and by ventilation he meant fresh air. The following description of part of the Bank of England in 1837 crystallizes the problem as Gilbert might have seen it: 'The very large room ... in which so many clerks sit, seems very highly heated, by the heat radiating from so many persons. The only fire heat in the room arises from a few open fireplaces, without which the want of ventilation would be dreadful: as it is, the clerks are under the necessity, from the defective ventilation, of reinhaling the vapours emitted by the lungs of themselves and their neighbours.'³ Elsewhere in the Bank of England the problems of ventilation and heating had been linked, and allegedly solved by the 'ingenious contraption' of a Mr. Oldham, first tried at the Bank of Ireland, which forced external air 'through the interstices of iron cases filled with steam.'⁴

Gilbert's answer to the problem of light - a matter which had also troubled Cockerell⁵ - has already been mentioned in this chapter and in Chapter One. It was shown that the practice which he recommended in 1849 had certainly been adopted by the end of the 18th century.⁶ His advice was 'that the entrance be placed at the right or left corner

1. Bankers' Magazine, vol.9 (1849), pp.421-3. However, as the correspondence developed there was some mellowing of opinion: '... when a branch is fairly established in a town ... the Directors act wisely in procuring, by building or otherwise ... suitable premises ... The Scotch people have found this out, the branch banks of the sister Kingdom being the handsomest edifices in the country towns.' (ibid., vol.12 (1852), p.208).

2. Builder, loc.cit.

3. Architectural Magazine & Journal, vol.4 (1837), p.324.

4. Ibid.

5. See D. Watkin, op.cit., p.222, who quotes from Cockerell's diary: 'Light is the soul of offices and houses in the city. If I ever have anything to do there I will create an architecture expressly for this end.'

6. See Chapter One, pp.20.21.

[of the front elevation] , and the counter be made to run from the window to the opposite wall; the light will thus fall lengthways on the counter, and the space behind the counter will be occupied by the clerks'.¹ This was not, however, the style of his own bank in Lothbury, nor of most other head offices. It has already been shown that when the banking hall was lit from a cupola the special relationship ceased between the entrance and the siting of the counters.²

In another way also, Gilbert seems curiously out of touch, laying stress on the ancillary role of a bank as a domestic residence. While most banks at that date, even in city centres, had some kind of living quarters, it is strange, given the scale of joint-stock banking by 1849, that he should find it necessary to write that noise from kitchen, nursery or drawing-room should be inaudible in the bank itself. The likelihood is that Gilbert was writing mainly for branch bankers, whose premises had changed little, apart from the appearance of the main elevation, since the heyday of private banking.

A surprising omission in Gilbert's writing is any mention of safe custody. The first discussions of strong room security, with the related problem of fire prevention, appear to have taken place in the Bankers' Magazine.⁴ In the face of bizarre equipment like the 'Jack-in-the-Box' - a burglar's tool for tearing out the centre locks of iron doors⁵ - firms, led by Messrs. Chubb, introduced various counter-measures, such as the strong room lock 'containing four detector locks, so arranged as to act with one key having four bits, ... and the keyhole to which is protected by a separate detector lock having a separate key.'⁶

1. Builder, loc.cit

2. See above, p.50.

3. Builder, loc.cit.

4. Article 'Protection of Bank Property' in Bankers' Magazine, vol. 3 (1845), pp.26-28.

5. *Ibid.*, p.27

6. *Ibid.*, vol.8 (1848), pp.132,133.

Another device of Messrs. Chubb was the well-safe, first patented in 1839.¹ This was an iron box which could be winched down a brick shaft at night from first floor level to basement.² The Bankers' Magazine recommended that whenever possible the strong room door should be protected by an iron bolt, to pass through the ceiling and eventually to the bedside of the bank's resident official.³ Such a system of levers survived into living memory at the bank house attached to Lloyds' Bridport branch. Popular from the beginning with bankers were Bunnett & Corpe's revolving iron shutters, patented in 1836⁴ and still marketed some forty years later.⁵

The use of iron and brick or stone in bank construction, particularly at basement level, made a fire in a bank 'one of the rarest of accidents'.⁶ Because of this, the Provincial Fire Insurance Company was formed at Wrexham in 1852, offering bankers a much lower premium on basic cover.⁷ For safe custody boxes, a number of firms designed outer cases, the space between box and case being filled with a non-conducting material.⁸ Perhaps the most curious example was designed by Thomas Milner & Son of Liverpool, whose case held 'a vegetable powder, and a number of metal tubes, filled with a strong alkaline solution. When the heat becomes very great, these tubes melt, and allow the liquid to saturate the powder, so that the power of resisting the action of the fire is very great.'⁹

In step with embellishment and technological progress, there arose a more sophisticated banking practice which led to the value of many premises being deliberately marked down. In this rare respect, the English practice appears to have

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1. B. Woodcroft, Alphabetical Index of Patentees of Inventions (London, 1854). The Specification is stored in Patent Office Library as Progressive No. 8100, 11/6/1839.
 2. For illus., see Civil Engineer & Architect's Journal, vol.5 (1842), p.31.
 3. Bankers' Magazine, op.cit., p.28.
 4. B. Woodcroft, op.cit. Progressive No. 7123, 18/6/1836. See also letter in Civil Engineer & Architect's Journal, vol.1 (1837-38), p.108, and report in ibid., vol.8 (1845), p.261, on alleged infringement of patent.
 5. e.g. used at new bank at Newnham, Glos., reported in Builder, vol.32 (1874), p.984.
 6. Bankers' Magazine, vol.12 (1852), p.547. The use of iron in the roof of Hoare's Bank, Fleet Street, had been noted in Gentleman's Magazine, vol.99 (1829 - Part 2), p.637.
 7. Bankers' Magazine, loc.cit. 8. Ibid., vol.3(1845), p.28.
 9. Ibid.: for Milner's patent, see B. Woodcroft, op.cit. Progressive No. 8401, 26/2/1840.

been ahead of Scotland.¹ As early as 1839 the Gloucestershire Banking Co. wrote £1,000 off the value of its new premises² and the collapse of the Yorkshire Agricultural & Commercial Bank must have induced many others to follow suit. The practice was common enough in the 1850s.³ The idea was to reduce the book value of premises so that the asset would not appear to be more on paper than it would fetch if realised. The more 'bank-like' a building became, the less opportunity there would be to sell it quickly, if this should become necessary, at anything approaching the capital cost of construction. The principle was taken to extremes by the Bank of England, whose premises were marked down to nothing during the 19th century.⁴

The decade of the 1850s marks the cautious re-entry of London into the national panorama of banking. The disappointing record of the metropolis had not passed unnoticed. The Union Bank of London, near Regent Street, built in 1840 to designs by Newnham & Webb (plate 53), had prompted the Civil Engineer & Architect's Journal to hope that the joint-stock banks, like the assurance offices, would give some employment to architects in the capital, as they had already done in the country.⁵ 'Any thing in fact is worthy of encouragement which rises above the mere brickbat and whitewash style.'⁶ But the promise came to nothing. The Illustrated London News, in 1855, remarked that 'Architectural Embellishment has received little encouragement at the hands of the banking interest south of the Tweed. Edinburgh and Glasgow can boast several magnificent structures devoted to banking; but London has yet to acquire the reputation of having contributed from the profits of business to the elevation of street architecture.'⁷

1. C.W. Munn, op.cit., p.149, found that in the 1850s the Dundee Banking Company deducted £100 from its property account, but traced no other similar examples before 1864.

2. Lloyds Bank Archives: A53/17b/1.

3. cf. Bankers' Magazine, vol.14 (1854), pp.264, 265, for case of West of England & South Wales District Bank.

4. Ibid., vol.70 (1900 - Part 2), p.13.

5. Civil Engineer & Architect's Journal, vol.3 (1840), p.183.

6. Ibid.

7. I.L.N., vol.27 (1855), p.774.

The immediate cause of that remark was yet another example of a London bank choosing to do business in second-hand premises.¹ But it was also an expression of deep-seated disappointment about an occurrence some two years earlier. The bank which had seemed likely to end the sterility of London was the new Bloomsbury branch of the London & Westminster Bank, in High Holborn, completed in 1853² (plates 54,55). The architect had been chosen by a competition which was well received by the Builder although limited to the bank's customers.³ The abortive plans of Messrs. Smith & Thurston, one of the six competitors, were shown at the Royal Academy.⁴ The commission was awarded to Henry Baker of Upper Gower Street, who, on the strength of this success, found later work in the City with other bankers.⁵ Baker's building was received by the Illustrated London News with a brave face. What a change, the paper thought, from the old branch, 'gas burning all day - dirt, darkness and discomfort everywhere - unfit even for the passing visit of a customer and most obnoxious to the health of the employées doomed to inhale the foetid atmosphere daily for 8 or 9 hours.'⁶ Mentioning what it called Gilbert's 'hints', the paper went on to praise the space, light and ventilation of the new building.⁷ There was heating by hot water; fittings were of oak and Spanish mahogany, materials which were later to become quite standard for bank interiors.⁸ The building still stands, as the Bloomsbury branch of the National Westminster Bank, and the main elevation has scarcely been altered (plate 56).

Despite high praise for the comfort and fittings, the Illustrated London News could muster nothing more than 'satisfaction' for the Italianate appearance, and a recognition of the 'happy effect produced by good proportion and well-studied detail.'⁹ The Builder omitted to comment stylistically

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1. i.e. the acquisition of the Hall of Commerce in Threadneedle Street by the Bank of London.
 2. Builder, vol.11 (1853), pp.260, 392, 393; I.L.N., vol.25 (1854), p.513; Builder, vol.108 (1915 - Part I), p.561.
 3. Builder, vol.11 (1853), p.260, lists competitors.
 4. A. Graves, op.cit., vol.7 (1906), p.165.
 5. Building News, vol.7 (1861), p.360; Builder, vol.18 (1860) p.268.
 6. I.L.N., loc.cit.
 7. Ibid.
 8. ^{But} see Chapter Five, pp.140-2.
 9. I.L.N., loc.cit.

on Baker's design, perhaps not wishing to be too critical about the first purpose-built branch of a joint-stock bank anywhere in London for more than a decade. But it had no such inhibitions about P.C. Hardwick's Bank of Australasia, opened in Threadneedle Street in 1855, and 'erected without any attempt at unity of style, or even an effort at picturesque relative arrangement'¹ (plate 57). The nearby City Bank of 1856, by W. & A. Moseley,² was more successful (plate 58): it was another mark of the interest which London banks were arousing that plans for both this building, and Hardwick's, were exhibited at the Royal Academy.³ But in all the 1850s there was still no grand building in London by joint-stock bankers to match the achievements in Scotland and the North of England. Ironically, Aitchison's branch of the Union Bank of London, at Temple Bar⁴ (plate 59), was rather less grand than P.C. Hardwick's private bank in Lothbury for Jones, Loyd & Co.⁵ (plate 60). Both were opened in 1857.

The measure of the backwardness of London is given by the comparison with contemporary banks, of a more or less Italianate style, in many other parts of England. A handsome bank at Northampton, with Venetian window, was completed in 1850 (plate 61) to designs by E.F. Law,⁶ whose classical Northamptonshire Union Bank has already been noticed.⁷ Another local architect, abreast of his age, was J.H. Park of Lancashire. His palazzo for Preston Banking Company, opened in 1856, was seen as 'one of the most elaborately decorated and attractive buildings in the town ...'⁸ (plate 62). More Venetian, were the premises of the Bradford

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1. Builder, vol.13 (1855), pp.78,79: See also *ibid.*, vol.108 (1915 - Part I), p.245.
 2. H.M. Colvin, sub Moseley. The building is now a branch of the Midland Bank.
 3. A. Graves, *op.cit.*, vol.3 (1905), p.384, and vol.5 (1906), p.311.
 4. I.L.N., vol.30 (1857), p.315.
 5. Building News, vol.3 (1857), pp.399, 905, 909; Builder, vol.22 (1864), p.769.
 6. Builder, vol.8 (1850), pp.150,151. 7. See above, p.71.
 8. C. Hardwick, History of the Borough of Preston ... (Preston, 1857), p.458; *ibid.*, p.457, mentions that Park was also at that time designing premises for the Lancaster Banking Company.

Banking Company, erected in Kirkgate in 1858 to plans by Andrews & Delaunay¹ (plate 63). The building was designed to reflect the wealth and growth of the town, as well as the company, and was welcomed as 'one of the most imposing and magnificent structures' in Bradford.²

In much smaller towns than these, Italianate banks of fine proportions, often stone-faced, were common enough in the mid-19th century. Many still survive, such as A. Parnell's London & County Bank in Leighton Buzzard, 1856³ (plate 64), and the Knaresborough and Claro Bank in Knaresborough High Street, completed in 1858 to designs by 'Mr. Child'⁴ (plate 65). Probably earlier than these are the fine banks at Kirkby Lonsdale, now a branch of the National Westminster (plate 66), and at Aylesbury, once the Bucks & Oxon Union Bank⁵ and now a branch of Lloyds (plate 67).

It was not, then, in London that equality with the Scottish manner of building was first achieved. Neither was it, for that matter, in Preston or Bradford, or anywhere else in the North of England, or the Midlands. Rather it was at Bristol, a city which has scarcely been mentioned in this chapter, outside the context of the Bank of England.

In 1854 the West of England & South Wales District Bank, always an adventurous company,⁶ opened a competition for the design of their new head office, to be built on a site in Corn Street, Bristol.⁷ Over fifty designs were submitted⁸ and unsuccessful contenders included E.M. Barry and John Gibson.⁹ Both these architects were rewarded by

1. J. James, Continuations and Additions to the History of Bradford ... (London, 1866), p.245; illus. article on banking in Bradford Daily Telegraph, 26/1/1924; D. Linstrum, op.cit., p.370; N. Pevsner, Buildings of England, Yorkshire, The West Riding (London, 1967), p.126.
2. J. James, loc.cit.
3. N. Pevsner, The Buildings of England, Bedfordshire, Huntingdon and Peterborough (London, 1968), p.110.
4. A 'Native' A Popular Illustrated Guide and Handbook to Knaresborough (Knaresborough, 1890), p.50. Mr. Child is probably John Child of Leeds (see D. Linstrum, op.cit., p.374).
5. The bank is dated 1853, but this is the date of the establishment of the company. Building was perhaps in the following year.
6. Established in Dec. 1834, it had set up 17 branches or agencies within 18 months, up to 110 miles from Bristol (B.P.F., 1836 (1x), pp.193,194).
7. Builder, vol.12 (1854), p.277.
8. Ibid., vol.16 (1858), pp.334, 335, 337.
9. Ibid., vol.12 (1854), p.277.

'premiums'.¹ The winning design, prepared jointly by W.B. Gingell of Bristol and T.R. Lysaght of London (plates 68,69) was derived from Sansovino's Library of St. Mark, in Venice, but with a freer interpretation of that exemplar than Sydney Smirke had allowed himself earlier for the Carlton Club.²

If the Illustrated London News had been lukewarm in Bloomsbury, it was enraptured in Bristol: 'the architects ... have succeeded in producing a façade that for architectural and sculptural beauty may fairly be said to have no rival out of Venice ...'³ The same source put the total cost, including land, at around £30,000, but Latimer's figure of more than £40,000 may be nearer the truth.⁴ Apparently, the assessment for poor rate, at £2,000 per annum, was more than the figure for all other bank premises in Bristol put together.⁵

Although it is to some extent right to see Corn Street as a product of the 'enviable self-confidence' of 19th century Bristolians,⁶ it is more accurately seen as an example of the effects of competition. Cockerell had built the branch Bank of England in Broad Street, and nearby Corn Street was developing into a banking enclave of some importance. In 1852, Stuckey's Banking Company, a prestigious joint-stock bank which had been founded in 1826 out of the Langport-based private bank of Stuckey & Co., opened its new premises at the junction of Corn Street and St. Nicholas Street.⁷ This was a handsome, late-classical building, designed by a local man, R.S. Pope.⁸ In all probability, it was this (and not the

1. *Ibid.*: £50 to Barry; £30 to Gibson.

2. I.L.N., vol.29 (1856), p.135; J. Latimer, The Annals of Bristol in the Nineteenth Century (Bristol, 1887), p.201; A. Gomme, M. Jenner & B. Little, *op.cit.*, pp.351 ff., 372, 428, plates 183, 276; Ministry List. The comparison with Smirke, for whose club-house see Builder, vol.5 (1847), pp.218,219, is made in I.L.N., *loc.cit.*, and Builder, vol.16 (1858), p.337.

3. I.L.N., *loc.cit.* 4. J. Latimer, *loc.cit.* 5. *Ibid.*

6. N. Pevsner, Buildings of England, North Somerset and Bristol ... (London, 1958), pp.368,424.

7. J. Latimer, *op.cit.*, p.324; N. Pevsner, *op.cit.*, p.425; A. Gomme, M. Jenner & B. Little, *op.cit.*, p.351; Ministry List.

8. For R.S. Pope, see Dora Ware, A Short Dictionary of British Architects (London, 1967), p.184

neo-Greek building next door)¹ which Gingell & Lysaght had to beat.

Luckily, this was not another 'York'. The bank had overspent, but survived another twenty years before coming near to disaster.² The professional, post-Gilbart opinion of the Bankers' Magazine, which had been so critical of the Yorkshire Agricultural & Commercial Bank, was never given. The magazine had certainly mellowed. Indeed, in 1857, the year when the Bristol bank opened, it felt able to note that 'The Ulster Banking Company is about to erect a splendid building for its purposes at Belfast'³ - sentiments which it would never have expressed in the previous decade. The fact was that the magazine could no longer ignore or reject the rising appreciation which bankers, among others, were receiving for the quality of their buildings. The position had been summed up three years earlier by the Quarterly Review: 'At the present day far more attention is paid to architectural appearance than formerly. A numerous class of buildings - to wit, private banks, insurance and other offices, which used to make so little pretension to external character as to be scarcely distinguishable from the ordinary houses around them - now contribute to the adornment of our streets. Although not exactly public buildings, they shame several which are included in that prouder title ... they serve as landmarks ...'⁴. The Bristol bank was nothing if not a landmark. Today, a branch of Lloyds Bank, it is netted against pigeons, floodlit at night, and still the main attraction of Corn Street.⁵

Also in 1857, another of the grand banks of Glasgow was completed: this was David Rhind's Commercial Bank of Scotland in Gordon Street⁶ (plate 70), popular later as 'a most successful Venetian design'.⁷ Although Rhind's bank was based on

1. As N. Pevsner, *op.cit.*, p.424, contended.

2. It failed in 1878, but was reconstituted in the following year as the Bristol and West of England Bank Limited.

3. Bankers' Magazine, vol.17 (1857), p.937.

4. Quarterly Review, vol.95 (1854), pp. 338 ff.

5. The building was extended by one bay in the 1920s.

6. Civil Engineer & Architect's Journal, vol.19 (1856), p.1; A.E.Richardson, Monumental Classic Architecture ... (London, 1914), p.84, who thinks design was influenced by Royal College of Surgeons building of 1830.

7. A. & C. Black & Co., Guide to Glasgow ... (Edinburgh, 1885) p. 391.

different Renaissance authority,¹ it nevertheless had an interesting detail in common with the bank by Gingell & Lysaght. At Glasgow, the rustication at ground-floor level, on either side of the central block, had sculptured panels depicting putti pressing and coining (plate 71). Apparently this was the architect's idea²; the actual carving was by John Thomas of London.³ Now, at Bristol, Thomas was also employed⁴ and similar carvings are represented on the frieze (plates 72, 73). It would be interesting to know how much freedom Thomas was allowed at Bristol, and if the repetition of motif was wholly by his own initiative.

The importance of Corn Street is that it marks the point when the premises of English joint-stock bankers reflected the level of professional self-confidence which had been achieved long before in the Scottish Lowlands. The hegemony of Scotland never quite returned, and London banks were at last to reflect the status of the capital as a centre of international business.

Before this change is discussed, however, attention must dwell on the savings banks, which form a self-contained unit of study.

The main findings of this chapter can be summarized as follows:-

- 1) Due to the opposition of the Bank of England the rise of joint-stock banking in and near London was delayed and cautious: only the London & Westminster Bank challenged the Bank of England's supposed monopoly, a spirit of defiance which was epitomized in the building of its head office. The inspiration for English joint-stock banking was the Scottish system.
- 2) Private bankers in London continued very much as before; in the country, they adapted more quickly to meet the new challenge.

1. The treatment of the central first-floor windows seems derived from the Palazzo Farnese at Rome.

2. Civil Engineer & Architect's Journal, loc. cit.

3. Ibid.; R. Gunnis, op.cit., pp.388-90.

4. Builder, vol. 16 (1858), p.334; I.L.N., loc.cit.; R. Gunnis, loc. cit.

- 3) Joint-stock bankers away from London were eager to build, usually as a form of self-advertisement, and sometimes in response to a direct competitive challenge. Most of these banks had branches from the outset; some were purpose-built but the incidence of this is uncertain. Variations in practice between banks was to some extent a reflection of limitations in Deeds of Settlement.
- 4) There is no reason to believe that bankers themselves had any pre-conceived preference as to the style of their buildings; rather they chose from the range of styles which their architects might produce. For the larger buildings, architects were often chosen by public competition, itself a useful form of publicity.
- 5) Classical and neo-Greek styles were at first very popular, and the Corinthian Order was the most common. Banking-halls came to be lit from the roof. Italianate styles, with exterior sculpture and interior embellishment, gained ground in the late 'forties and were invariable in the 'fifties, with increasing Venetian influence.
- 6) The magnificent Scottish banks were not equalled in England until some 30 years after joint-stock banks were legalized there.

CHAPTER THREE:

THE EARLY SAVINGS BANKS

Note: For this chapter, plate numbers are found in the Appendix. When a bank is not in the Appendix, the plate numbers are given in the text.

'Complaints have frequently been made, that a large portion of the profits of Savings' Banks has, from time to time, been expended in the erection of houses and official residences, in a style, and of a character, utterly incompatible with the nature of such institutions, and in other than the localities where the humbler classes ... usually reside ...'

This editorial comment in an early edition of the Bankers' Magazine¹ was followed by a list of nine English savings banks which had each withdrawn over £3,000 from their 'Separate Surplus Fund'.² It will be the aim of this chapter to explain and analyse this criticism; to study the character of all purpose-built savings banks in England to the end of 1852, a date suggested by the nature of surviving source material; to draw attention to the particular qualities which distinguish these buildings from those of commercial banks; and to suggest that in questions of preservation there are grounds for considering as a group apart all savings banks built by 1861.

One point can be conceded immediately. The magazine was right to associate savings banks with the humbler classes. Conceived as philanthropic institutions in which the labouring poor might deposit their savings at interest, the banks evolved in the first decade of the 19th century from pioneering

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1. Bankers' Magazine, vol.2 (1844/45), p.277.
 2. The banks listed were Bath, Bristol, Exeter, Finsbury, Leeds, Macclesfield, Manchester, Montague Place (Street) [Bloomsbury] and Sheffield.

ventures at Wendover (1798) and Tottenham (1799).¹ Although it was the bank founded by Dr. Duncan at Ruthwell which was the first to anticipate the organisation later required by statute,² Scotland was on a different monetary footing and was exempt from prevailing legislation until 1835.³ In Scotland money could be lodged with joint-stock banks which gave interest on deposits. In the rest of Great Britain, where joint-stock banks had not yet been authorized,⁴ the savings banks tried different ways, none wholly successful, to give security to depositors and an assured return on their investments.⁵

In this situation, where 'the personal confidence entertained by the one party in the integrity of the other was the only security',⁶ parliamentary control was inevitable.⁷ The first Act to standardize management procedure was passed in 1817.⁸ Banks were to be run by honorary trustees and managers;⁹ money entrusted to them was to be paid into the Bank of England, to the account of the Commissioners for the Reduction of the National Debt, who would invest it in 3% Bank Annuities. The Commissioners were to pay interest to trustees at the fixed rate of £4. 11s. 2d. per cent. per annum.¹⁰ The rate of interest paid to depositors by trustees varied from one bank to another.¹¹

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1. The main histories of this period are W. Lewins, A History of Banks For Savings ... (London, 1866), and H.O. Horne, A History of Savings Banks (Oxford, 1947). Neither work considers bank premises.
 2. This was recognised in B.P.P., 1857-58 (xvi), p.433.
 3. 5 & 6 Will. IV, extended to Scotland the provisions of 9 Geo.IV, c.92.
 4. The only joint-stock bank in England until 7 Geo.IV, c.46 (1826) was the Bank of England. Thereafter others were permitted but only, at first, if more than 65 miles from London. See Chapter Two, p.45.
 5. These ways are discussed in H.O. Horne, op.cit., p.60.
 6. B.P.P., 1857-58 (xvi), p.4.
 7. cf. speech in Hansard (New Series, 19), col.1053, 5 June 1828; savings banks embraced the interests of nearly half a million 'of that class of his majesty's subjects who were peculiarly entitled to the protection of parliament ...'
 8. 57 Geo.III, c.130.
 9. Trustees tended to act as governors and managers as executive officers, but Horne, op.cit., p.213, refers to the obliteration, at least by 1863, of 'the old distinction between them of wealth and class ... never general and seldom pronounced.'
 10. This figure was reduced to £3.16s. by 9 Geo.IV, c.92 (1828).
 11. But most paid £3.6s.8d. per cent. per annum (Hansard (New Series, 18), col.1283).

It was the lack of inter-relation between these three levels of payment which was fortuitously responsible for the erection of purpose-built savings banks. The yield which the Commissioners received was governed by fluctuations in the price of stock; the return paid by the Commissioners to trustees was fixed by statute; and the rate of interest paid by trustees to depositors was fixed in the published rules drawn up at the establishment of each bank. The inadequacy of the money which the Commissioners sometimes received from investments in stock was a matter for parliamentary alarm¹ but does not concern the subject of this chapter. What is important here is that the trustees received, in practice, more money from the Commissioners than they themselves paid to depositors. There therefore arose quickly, in all but the smallest banks, an unclaimed 'surplus fund', which seems not to have been envisaged in 1817.

Within a few years the amount of this surplus in the larger banks was such as to require legislation. By an Act of 1824 trustees were enabled, after thirty days' notice to the National Debt Office, to share out half their surplus fund among depositors.² The other half was to be retained to 'answer deficiencies'. The trustees of some savings banks no doubt felt that distribution was a gesture of re-assurance to depositors following the collapse of many commercial banks in 1825-26.³ At Exeter, and perhaps elsewhere, distribution was necessary in any event under the bank's rules.⁴ There followed dozens of applications to the National Debt office; each one was referred to the Commissioners and is recorded in the minutes of their meetings.⁵ It was this

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1. Especially in 1828 and 1838. See Hansard (New Series, 18) cols. 258, 259, 1123-26, and (New Series, 43) cols. 1283-91.
 2. 5 Geo. IV, c.62. But only after the bank had been established ten years (S.11).
 3. 93 private banks are thought to have failed in those years (W.F. Crick & J.E. Wadsworth, A Hundred Years of Joint Stock Banking (London, 1936), p.15)
 4. For Exeter, see H.O. Horne, *op.cit.*, p.66. Both Exeter and Warwick intended to distribute surplus as late as 1828-30 (P.R.O.: NDO 9/9, p.26).
 5. P.R.O.: NDO 9/7, 9/8.

early element of supervision on the part of the Commissioners which led to them being treated by Parliament, and by the savings banks themselves, as something other than the disinterested banks which the 1817 Act had intended.

In December 1824 the trustees of Redruth bank asked the Commissioners whether any part of their surplus fund 'can be appropriated to the building of Rooms for the accommodation of the Savings Bank'.¹ The Commissioners simply replied that the case did not come under their cognizance. But West Cornwall was still ambitious. In September 1826 the trustees of Truro savings bank made a similar request, and the Commissioners replied as before.² No doubt by then, with applications for the distribution of surplus money arising at every meeting, the Commissioners had real fears about the kind of minutiae of administration which seemed destined to come to them. They were seven men of importance: the Speaker, the Master of the Rolls, the Chief Baron of the Exchequer, the Chancellor of the Exchequer, the Accountant General of the Court of Chancery, and the Governor and Deputy Governor of the Bank of England.³ Such men would not concern themselves with the merits of purpose-building in Redruth, especially as savings banks were only one aspect of their responsibilities.⁴

Their secretariat was the National Debt Office whose principal, the Comptroller-General, attended Commissioners' meetings. In 1858, in evidence to a parliamentary committee, the Comptroller-General admitted that the Commissioners had taken little executive action. With only three as a quorum, their work had been 'entirely matters of routine; principally for the signature of accounts'.⁵ Yet the problems of investment, return and surplus, in the field of savings bank finances, had become more complex by the year.

1. P.R.O.: NDO 9/7, p.191.

2. P.R.O.: NDO 9/8, pp.87,88.

3. B.P.P., 1857-58 (xvi), pp.1-438.

4. Their main work was in relation to Exchequer Bills.

5. B.P.P., 1857-58 (xvi), p.70.

The attention of Parliament to the anomalies of the 1817 Act was called by Joseph Hume.¹ The burden of his speeches was directed at the disparity between the money received from investments by the Commissioners and that paid by them to trustees, and he referred only in passing to the other level of incongruity which had led to 'the great surplus which the managers always had in possession untouched'.² No overt allegation of extravagant expenditure was made but the very existence of a large and increasing fund, which arose only by the fortuitous difference between two rates of interest, was a matter for attention. To regulate the financial position, and more generally to consolidate a variety of minor legislation since 1817,³ an Act was passed in 1828.⁴

If the Commissioners had been worried earlier about their involvement in petty administration, the new legislation cast them deeper in gloom. Trustees, who had previously had the management of the surplus fund to themselves (subject only to the approval of the National Debt Office if they chose to distribute), were now compelled to release the surplus to the Commissioners, 'reserving such Portions as may appear necessary to meet current Expenses'.⁵ Once in the Commissioners' hands, the surplus was invested but not for the benefit of the banks. However, all or part of the capital sum could be reclaimed by trustees 'for the purposes of the Institution'.⁶ It now appeared that, as well as the duty of controlling further investment, the Commissioners would be asked to decide whether the withdrawal of money by a savings bank, on any given occasion, was for a legitimate purpose.

Fortunately for the Commissioners, the 1828 Act empowered them to appoint a full-time barrister to certify

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1. Joseph Hume (1777-1855), a champion of savings banks in 1817, led the movements for their reform in 1828 and 1838: see D.N.B. for his career.
 2. Hansard (New Series, 18), col.1125, 12 March 1828.
 3. There had been Acts in 1818 (58 Geo.III, c.48) and 1820 (1 Geo.IV, c.83), as well as the 1824 Act already mentioned.
 4. 9 Geo.IV, c.92.
 5. *Ibid.*, s.23.
 6. 9 Geo.IV, c.92, s.23.

that the rules of new savings banks were framed according to law.¹ As this was hardly a daily task, it was probably accepted by Parliament that a barrister would be generally useful for the Commissioners to establish their modus vivendi with the trustees. The man appointed was John Tidd Pratt, then aged 30; when William Lewins wrote his History of Savings Banks, 36 years later, he did not conceal his admiration for Pratt, who was still in office.² The author of several books on savings banks, as well as other topics, Pratt emerges as a remote, unassailable and uncompromising figure, invested with wider responsibilities by successive Acts, and disliked by clergymen-trustees in rural towns who had more interest in the spirit of the law than its rigid interpretation.³

From the date of this appointment the question of purpose-building was no longer a matter for the Commissioners. Pratt submitted to them a form of certificate⁴ to enable trustees to draw upon their surplus funds and thereafter withdrawal for building purposes could be handled as a clerical matter by the staff of the National Debt Office. In other words it was Pratt who decided what 'purposes of the Institution' were acceptable as a matter of policy. The Commissioners, however, continued to discuss applications for withdrawal in matters of embezzlement or managerial incompetence.⁵

Only twice, between 1828 and 1852, do the minutes of the Commissioners' meetings record any transactions in

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1. 9 Geo.IV, c.92, s.61. His duties were analysed in B.P.P., 1857-58 (xvi), pp.45, 57, etc.
 2. W. Lewins, op.cit., p.67. For Pratt's career as a whole, see D.N.B.,
 3. Two particularly vexatious episodes were about proposed new buildings at Banbury in 1853 (Lloyds Bank archives: trustees' minute book) and Welshpool in 1860-64 (A. Harrison, West Midland Trustee Savings Bank 1816-1966, pp.81-85).
 4. Approved by the Commissioners, 27 Feb. 1830 (P.R.O: NDO 9/9, p.140).
 5. In the worst cases of misappropriation, Pratt was sent personally to investigate, as at Cuffe Street (Dublin) and Rochdale.

the realm of premises. The first concerned Newark in 1833¹ and the second Manchester in 1840.² In both cases the Commissioners were asked to approve withdrawals for 'purchase' and no mention was made of demolition and re-building. Newark may have been discussed because it was the second withdrawal in four months; Manchester, because of the size of the sum. But more probably they slipped through to the agenda by mistake.

There was no further legislation on savings banks until 1844³ despite continued public attention. Several banks petitioned Parliament unsuccessfully in 1831 for an alteration to the clause in the 1828 Act which had limited the maximum investment by any one depositor.⁴ There was another but abortive attempt by Joseph Hume for fresh legislation in 1838, when he returned to his earlier criticism of the inequality between receipts from the public funds and the interest paid to depositors.⁵ In the following year the Chartists began their criticism of savings banks⁶ and in 1842 came the first of many unpleasant attacks in the Times.⁷ Although there was undoubtedly a widespread feeling of dissatisfaction with many aspects of savings bank business, particularly in the area of annuities,⁸ the allegation of 'frequent complaints' of reckless expenditure, made by the Bankers' Magazine seems exaggerated. There was no parliamentary criticism, and only one passing attack in a letter to the Times on 'handsome residences, which have sprung up in various parts, and which could never have been

1. P.R.O: NDO 9/10, pp.229, 230.

2. P.R.O: NDO 9/11, pp.361, 362.

3. 7 & 8 Vic., c.83.

4. J.H.C., vol. 86 (1831), passim.

5. Hansard (New Series, 43), cols. 1283-91; JHC., vol.93 (1838), pp.679, 680.

6. They were attacked for this criticism in an editorial in the Manchester Guardian, 4 May 1839 (see also, ibid. 1 June 1839).

7. The editorial remarks and correspondence in the Times were published by E. Wilson in 1843 (B.L. shelf-mark 1390.b.67).

8. Savings banks were enabled to act as a medium for the purchase of Government annuities by 3 Will.IV, c. 14 (1833).

contemplated ... in ... 1817'.¹ The point was returned to, but not developed, by other correspondents.

What prompted the magazine's allegation was undoubtedly the publication by Parliament in 1844 of surplus fund statistics.² Unlike figures on this subject published earlier and later, the 1844 publication gave the actual amount drawn by each savings bank up to the end of November, 1843. The magazine felt able to imply that the largest withdrawals were made for building, while conceding with reluctance that 'the parliamentary papers ... afford no data upon which an exact opinion can be formed ...'.³ It would be preferable, thought the magazine, for Parliament to vote an annual sum to each bank for the expenses of management, rather than meet them by a difference of interest.⁴

If the assertion of frequent complaints about trustees' expenditure cannot be substantiated, there may nevertheless have been some truth in the allegation itself. It was to be expected that the savings banks would react, and they defended their position in the next issue. The details of this defence will be explained later. To examine charge and refutation, it is fortunate that parliamentary papers, supported by other sources, allow a list of purpose-built savings banks in England⁵ to be compiled with some confidence as far as the end of 1852. In the eight years which followed the magazine's editorial, there is still no evidence of overt criticism of expenditure. However, many more bank buildings were erected, a situation which allows the basic elements of the 1844 controversy to be studied in a wider perspective.

The list of purpose-built English savings banks, by the end of 1852, forms Appendix One to this thesis. Beyond the fact that it was the last year when trustees were allowed to include accommodation for their actuary, as distinct from a caretaker, in any new premises,⁶ the year itself marks no

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1. Letter signed 'A.B.C.', dated 10 Sept. 1842, and published in the Times, 14 Sept. 1842.
 2. B.P.P., 1844 (xxxii), pp. 801-4.
 3. Bankers' Magazine, vol.2 (1844/45), p.277. 4. Ibid.
 5. Savings banks were established also in Scotland, Wales and Ireland but their development was rather different. For Ireland there was ad hoc legislation; Scotland, aloof from English savings bank law until 1835, had virtually no surplus fund accumulations (B.P.P., 1857-58 (xvi), pp.244, 247); in Wales, Savings Banks were sparse and late-established (H.O. Horne, op.cit., p.69).
 6. P.R.O.: NDO 9/13, pp.188,189.

change in the position of Parliament, or of the National Debt Office, in the realm of purpose-building. It is simply the latest possible date for a comprehensive appraisal.

The best single source for this is the published return to an address of the House of Commons, dated 26th April 1852.¹ On 25th June the Commons ordered the return to be printed.² A sample page is reproduced here as Figure I. Why the questions should have been couched as they were, indeed why the return was needed at all, is not explained in the Commons Journal. There had been little build-up towards it, and the follow-up was insignificant. In February a motion had been made regretting the continued neglect of the Government to introduce a Bill for the regulation of savings banks, but the motion was withdrawn.³ In the summer of 1853 such a Bill was introduced but the provisions narrowly failed to become law.⁴ An Act amending savings banks legislation was passed in 1854 but mainly in relation to Ireland.⁵ To a minor extent the questions about premises in the 1852 return can be seen to have influenced the 1853 Bill,⁶ but no attempt was made in the latter to legislate on purpose-building. It is likely, nevertheless, that a questionnaire in which seven out of eleven headings were in some degree concerned with premises, was framed so as to provide a fund of statistics in an area where legislation might have been thought necessary. No other questionnaire, before or after 1852, probed for such information.

Paradoxically, the most useful heading in the questionnaire for the purposes of this chapter, is probably the one by which Parliament set the least store.⁷ 'Name of House or Building' is curiously vague. What answer did Parliament

1. J.H.C., vol. 107 (1852), p.170.

2. It was published as B.P.P., 1852 (xxviii), pp.757-817.

3. J.H.C., vol.107 (1852), p.55.

4. J.H.C., vol.108 (1853), pp.550, 555, 559, 565, 575, 600, 647, 678, 701.

5. 17 & 18 Vic., c.50.

6. Section 64 of the first Bill (S.63 of the amended Bill) made certain provisions about freehold tenure which will be discussed later in this chapter.

7. All references in this paragraph are to B.P.P., 1852 (xxviii), pp.757-817. See Figure I.

FIGURE I Source: B.L.P., 1852 (xxviii), pp. 757-917 (overall pagination of volume)

A Return from each Savings Bank in the United Kingdom, of the House or Building in which the Business is transacted, &c.—continued.

SAVINGS BANK.	Name of House or Building in which the Business of the Bank is transacted; whether it is the Property of the Trustees, or Hired or Lent gratuitously; if used for other and what Purpose than that of the Savings Bank; and whether Actuary, Secretary, or other Officer Resides therein, with Amount of Rent paid by him.		If the Property of the Trustees.	If Hired.	If Lent gratuitously.	If used for other, and what Purpose.	If Actuary, Secretary, or other Officer Resides therein, and Amount of Rent paid by him.		Number of Days the Bank was Open for the Receipt and Withdrawal of Deposits during the Year ending 20 November 1851.	Number of Days the Bank was Open for the Receipt and Withdrawal of Deposits in the Year ending 20 Nov. 1851, without a Trustee or Manager present.	By whose Signature the Entry made in Depositor's Book of Money Lodged or Money Withdrawn authenticated; if by that of a Trustee or Manager, or by that of a Paid Officer.	
	Officer.	Rent.										
ENGLAND—continued.												
Fulham	-- In a house called Holcroft's Tower, situated in the High-street of Fulham town.		-	Yes	-	-- The only other public purpose for which it is used, is for the monthly transaction of business connected with the Fulham Friendly Society. At other times the rooms are used by the family who reside in the house.	No	-	52	On no day	-- By the initials of a trustee or a manager; the former uniformly attending during one moiety of the year, and the latter during another, to assist the secretary, who lives in an adjoining house, and who keeps the account books.	
Gainsborough	-- In our office, situated in the Market-place.		-	Yes	-	No	No	-	104	Not one	-- A trustee or manager.	
Glossop	-- Town-hall building, High-street.		-	-	Yes	No	No	-	52	14	The manager.	
Gloucester	-- In the house erected for that purpose in 1850.		Yes	-	-	-- The wife and family of the actuary reside in it.	The actuary	-	50	-- A trustee or manager was always present, and in general both.	-- The entries made in the depositors' books of all receipts and payments, are signed either by the trustee or manager in attendance, and not by a salaried officer.	
Godalming	-- The secretary's residence.		-	Yes	-	Residence of secretary	-	-	52	None	-- Entered by the secretary, and signed by a manager or trustee in attendance.	
Goole	-- In a room in Bank's Terrace.		-	-	Yes	-- For a private dwelling of one of the clerk's of whom the house belongs; the room in which the savings bank is held therein being unoccupied by him.	No	-	52	11	-- A manager when present; or if not, the treasurer.	

expect? Many trustees took the question at its simplest and answered 'The Savings Bank'. Others, particularly when the bank shared premises with a school or other institution, gave some account of joint tenure. But this kind of information was sought in column five. Fortunately, in 49 cases where the bank had been, or was in the process of being, purpose-built, trustees took the opportunity to declare it. Two other groups of trustees (Howden and Ormskirk) said their bank was new, without using the verbs 'build' or 'erect'. For the great majority of other banks, the information given is enough to rule out purpose-built premises without further enquiry. However, for some 70 banks the position is uncertain, particularly when the trustees' answer to question one was 'The Savings Bank', or simply an address, or when the answer to question two indicates the bank was their own property. In these cases, recourse must be made to other sources of which the most consistently useful have been parliamentary papers of another kind.

In 1838, 1844 and 1849 statistics were published showing the state of the surplus fund in each bank as at the end of November in the preceding year.¹ Allusion has already been made to the further information in the return of 1844.² The 1838 and 1844 returns dealt with surplus funds alone, but the figures returned in 1849 formed only one part of a general questionnaire. On several other occasions, there were published statements of the combined total of all surplus funds without breakdown.³ Except in the case of Manchester,⁴ the resources of individual banks seemed of little interest to politicians, and no further detailed returns were published after 1849. The historian particularly regrets that no figures for each bank were published in 1852.

1. B.P.P., 1837-38 (xxxvi), pp.493-95; 1844 (xxxii), pp.801-4; 1849 (xxx), pp.403-25.

2. See above, p.45.

3. One even in 1844, published in B.P.P., 1844 (xxxii), p.867.

4. Manchester savings bank, very large and prosperous, was the subject of a specific report published in B.P.P., 1847-48 (xxxix), pp.513-5.

Given the fact that new premises were generally financed from the surplus fund, it will be clear that the three sets of statistics, with their five-year spacing, provide a useful guide to the date when building took place. For instance, as Malton had £700 in its surplus fund in 1843, and nothing in 1848, it is reasonable to assume building took place between those years.¹ The extra information in the 1844 return (giving as well as the state of each fund in November 1843, the total amount drawn at any time up to that date) is especially useful for the earlier purpose-built banks. At Windsor, for instance, the surplus fund stood at £443 in 1838, £605 in 1843 and £814 in 1848.² But the bank had at some time withdrawn £1410. There are therefore grounds for believing that the purpose-built bank mentioned in the 1852 questionnaire was erected earlier than 1838, because the bank could not have amassed that amount of money between then and 1843. A date some years earlier than 1838 is also to be deduced, because the bank had had time by then to recreate a reasonable fund.

Important though they are, the surplus fund figures have two drawbacks. The first is that trustees could sometimes draw on their fund for purposes other than building, usually to make good losses by defalcation or embezzlement. Some of these sums were as large as those withdrawn for premises: Berwick-on-Tweed, for instance, withdrew its entire surplus fund of £896 to cover a managerial fraud.³ The £2000 withdrawn by Hertford, leaving only £60 in the fund, was probably for the same purpose.⁴ Tenterden withdrew £168 to prosecute its secretary.⁵ There is therefore no reason to believe that Burton-on-Trent, for example, built its own premises simply because it had withdrawn its entire surplus fund of £792 by 1843.⁶ The 1852 return makes it clear that the Burton savings bank was then in the secretary's private office which was part of his dwelling-house. Furthermore, there is no way of knowing whether a withdrawal for new premises was only to purchase existing property, without

1. For figures for all banks, see the Appendix.

2. See the Appendix.

3. P.R.O.: NDO 9/12, p.94.

4. B.P.P., 1844 (xxxii), pp.801-4. A clergyman had embezzled £24,000 at Hertford (See H.O. Horne, op.cit., p.122).

5. P.R.O.: NDO 9/10, p.257.

6. B.P.P., 1844 (xxxii), pp.801-4.

plans for demolition and rebuilding. Withdrawals to make good embezzlements and the like can be traced in the records of the National Debt Office, but no central check is possible of withdrawals for other purposes.

The second drawback is that some of the earlier savings banks were built from resources other than the surplus fund. The tiny savings bank at Whitchurch (Salop) erected in 1823 and probably the first purpose-built savings bank in England,¹ was financed by 'the balance of subscriptions'.² The banks at Stone and Ellesmere were both built in 1830 but no withdrawals were apparently made from their surplus funds.³ In the same year the ambitious York savings bank was opened: the premises had cost around £5,000 but it seems that only £300 had been withdrawn from their surplus fund between 1828 and 1843.⁴ When the trustees at Newcastle were planning their prestigious new building in 1828 they took £5,000 from their 'reserve fund' and placed it with a local banker; soon afterwards they withdrew £1,027 from their surplus fund to complete the building.⁵ It is not clear how long these two funds were allowed to run in parallel.

The most interesting case of early expenditure concerns the St. Martin's Place bank, in London. The comptroller was asked by a parliamentary Select Committee in 1858, if the building had been financed by the surplus fund.⁶ No, he replied: the bank had had its own fund, accumulated before the 1828 Act, which had been invested in stock.⁷ The £1,275

1. Although Worcester was apparently built by 1825 (See the Appendix).
2. A. Harrison, op.cit.,p.91. Subscriptions amounted to some £152.
3. That is to say that no withdrawals are noted in B.P.P., 1844 (xxxii), pp.801-4. Trustees at Worcester had not withdrawn money either but as their bank was built before 1828 it might well have been financed by surplus fund money manipulated without the knowledge of the National Debt Office. In 1827, for instance, they had £2,639 in a local commercial bank (Worcester Herald, 22 Dec. 1827). This was perhaps the case at Stone and Ellesmere, although the 1828 legislation would in theory have prevented it.
4. See the Appendix.
5. M. Phillips (See the Appendix), pp.368-70.
6. B.P.P., 1857-58 (xvi), pp.104,105.
7. Ibid. The fund continued after 1828, despite the prevailing legislation. By 1849 it amounted to £5,630, invested in stock, from which dividends accrued to the officers' superannuation fund (B.P.P., 1849 (xxx), pp.403-25, footnote).

withdrawn from the surplus fund in 1834 was only to make good a banking deficiency.¹

Unfortunately, the combined information of the 1852 questionnaire and the surplus fund statistics is still not quite enough, by itself, to furnish a reliable table of purpose-built banks. There are three distinct problems.² The first is that some savings banks had ceased by 1852 and one or more might have built premises.³ But only Rochdale, which collapsed after a spectacular fraud in 1849, seems at all likely and there is nothing to indicate that it did.⁴ The other banks were too small. The second problem is that at least two savings banks, that is to say Whitchurch (Salop) and Alnwick, had early purpose-built premises which were not in use by 1852 and therefore not returned.⁵ Whitchurch built premises twice,⁶ but Alnwick sold its first bank and did not build again.⁷ There is not the slightest hint, in parliamentary papers, of the first Whitchurch bank. The early expenditure at Alnwick is picked up in surplus fund withdrawals but the 1852 return mentions only the bank's premises at that date, which had been purchased.⁸ The risk is that other banks may have been in the position of Whitchurch - Bakewell and Birmingham being the most likely.⁹ It is not probable that there were others like Alnwick.

The third and most interesting problem concerns the late-built banks at Leek, Richmond (Yorkshire) and Warminster. The first was called 'intended' in an 1851 directory; the second is dated 1851 on the façade but was opened much later; and the third, on firm evidence, was in use during 1852. In each case the 1852 return appears to give misleading, if not deliberately false, information.¹⁰ It is as if the trustees,

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1. B.P.P., 1857-58 (xvi), pp.104, 105.
 2. A fourth minor problem is that Upton-on-Severn failed to make a return at all.
 3. B.P.P.,¹⁹³² (xxviii), pp.749-52, lists 20 savings banks discontinued since 1844.
 4. B.P.P., 1857-58 (xvi), pp.253-61, contains evidence of the Rochdale bank manager submitted to a parliamentary Select Committee and deals with most aspects of the bank's business.
 5. See the Appendix.
 6. A. Harrison, op.cit., p.91.
 7. G. Tate, The History of ... Alnwick, vol.2 (Alnwick, 1868/9), p.219.
 8. See the Appendix.
 9. Ditto.
 10. Ditto.

suspicious of the nature of the new questionnaire, wished their building projects not to be known. There is a slight possibility that other trustees made similar equivocal statements which have not been noticed.

The deficiencies of the parliamentary material have been satisfactorily overcome by recourse to a wide variety of primary and secondary sources. The most reliable source of all - the records of the banks themselves - suffers from disarray and inaccessibility. The Trustee Savings Bank stands conspicuously alone in its failure to adopt an archives policy. The original papers of only five banks which built premises have been available and only two of those (Lambeth and Tewkesbury) are in public repositories.¹ Architects' drawings have been traced only for Birmingham, Sheffield and Ulverston.² Extracts from original minute books are sometimes quoted in fairly recent publicity booklets, commissioned by the head office of local Trustee Savings Banks. Although these edited extracts can be useful, the non-availability of the material itself is the more frustrating. A number of the older surviving banks published histories some 60 or more years ago as centenary souvenirs.³ These were often prepared by trained historians, with access to full documentation, and the few which can be traced today are invaluable. Unfortunately editions were very small and the histories which would be the most useful, like the one about Devonport, are untraceable.⁴ In this respect the careless loss of good source material in the last 35 years⁵ is cause for concern and regret.

Happily, the elements of philanthropy and beneficence inherent in the constitution and management of savings banks earned them attention in contemporary directories, newspapers, periodicals, and local histories. This was not afforded to

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1. Lambeth's records are in the Minet Library and Tewkesbury's at Gloucestershire R.O.; High Wycombe's records have been seen at the T.S.B. there; papers of Bury St. Edmunds and Swindon banks are fortuitously in the custody of Lloyds Bank.
 2. At Birmingham and Sheffield in the public libraries. At Ulverston, the safety of the plans themselves is in doubt, but there are copies. See the Appendix.
 3. These are listed in H.O. Horne, op.cit., pp.394-96.
 4. It seems that copies were not as a rule given to the British Museum. The loss of Devonport booklet was confirmed by Plymouth Local History Library, 12 June 1981, and T.S.B. Plymouth, 27 August 1981.
 5. i.e. since the publication of Horne's book.

banks of a more commercial nature. The best directories in this respect are those with the fullest narrative description preceding the lists of professions, trades and addresses. Examples are Bagshaw's Cheshire (1850), and White's Staffordshire (1851); almost any directory by White has a fund of factual comment plagiarized by later publishers. On the other hand Slater and Pigot are often disappointing and most directories by Kelly yield little until editions were enlarged in the 1870s. Generally, when information is found it appears not in any description of public buildings but in the list of quasi-charitable organizations, ranging from mechanics' institute to Dorcas society, which tend to follow churches and schools.

Newspapers are helpful in various ways. At Hull the trustees placed an advertisement inviting contractors to view building plans at the office of George Jackson, junior, their architect;¹ at Truro the newspaper described the bank's elevation when still at planning stage;² at Doncaster and Rotherham there were reports of opening ceremonies.³ But of more consistent use are the series of balance sheets which trustees tended to publish in newspapers after each annual meeting. They had no statutory duty to do so, and in the earlier years, when the statements would be most useful, they are sometimes absent.⁴ But there was evidently a general feeling among trustees that they should account publicly for other people's money.

Balance sheets show the amount of the surplus fund, as well as money in hand for management expenses. When the fund drops sharply, in the case of a bank known to have erected premises, the date of building can be deduced. This acts both as a check on the parliamentary returns already

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1. Hull Advertiser, 6 June 1828. 2. West Briton, 12 Sept. 1845.
 3. At Doncaster, in the Doncaster, Nottingham & Lincolnshire Gazette, March 1843; at Rotherham, in the Sheffield and Rotherham Independent, 15 Nov. 1851.
 4. Publication began generally after the 1828 Act (9 Geo. IV, c.92) which made it necessary (ss. 46,47) for an annual set of accounts to be sent to the National Debt Office and for a duplicate to be displayed in the savings bank office. However, Worcester had published its balance sheet from as early as 1825 (Worcester Herald, 17 Dec. 1825).

mentioned, and as a further source of evidence for intervening years. In the case of a few banks, like Exeter and Manchester, the trustees accompanied the published balance sheet with a useful commentary on the year's business.¹ Sometimes the paper itself drew attention to the accounts in an editorial in the same issue, but this was seldom more than a précis of the year's results.² The position of the press is well summed up generally in the Windsor & Eton Express of the 1830s. The annual meetings of the Windsor Royal Dispensary, the National Schools Board, and the savings bank happened roughly together and the balance sheets appeared normally in the same issue: the editor sent his own reporter to the first meeting, carried a participant's report of the second, and had only three lines of general commendation on the good works of the last.³ But at least he carried the balance sheet.

The value of the architectural journals in the field of savings banks is impaired by their relatively late beginnings. The earliest reference is in the short-lived Architectural Magazine and Journal of 1834, which mentions a new savings bank of the Ionic order, then being built at Wakefield from designs by Charles Mountain of Hull.⁴ The Civil Engineer and Architect's Journal is more useful and carries illustrations and good architectural notes on savings banks at Finsbury and Chester.⁵ The Builder has a note on the competition at Newbury, and details, illustration and ground-plan of the bank at Gloucester.⁶ The Illustrated London News, intending to show Lichfield corn exchange and market hall, has also a view of Lichfield savings bank

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1. e.g. The Royal Devonport Telegraph & Plymouth Chronicle, 27 Feb. 1830 (for Exeter), and Manchester Guardian, 12 Jan. 1839 and 4 Jan. 1840.
 2. e.g. Worcestershire Chronicle, 26 Jan. 1853.
 3. Windsor & Eton Express, 30 Jan. 1830, 28 Dec. 1833, 30 Jan. 1836, 4 Feb. 1837, 17 Feb. 1838.
 4. A.M. & J., vol.1 (1834), p.142.
 5. C.E. & A.J., vol.3 (1840), p.217 (Finsbury), and vol.14 (1851), pp.330, 331 (Chester). It is also useful for commercial banks.
 6. Builder, vol.6 (1848), p.477 (Newbury), and vol.8 (1850), pp.138,139 (Gloucester).

which adjoined them.¹ The drawings of Bath, Bury St. Edmunds and Newbury banks were exhibited at the Royal Academy.²

Local histories and guide books have proved quite profitable, for instance in revealing the Warminster Bank. However, many such published sources, including directories, have also been found inaccurate. Whittle's history of Bolton, published in 1855, states that the savings bank building was erected in 1817 (a year before the bank was established); it gives a cost and full description which fit exactly the premises erected more than 20 years later.³ Whellan's Durham directory of 1856 states that South Shields savings bank was erected in Barrington Street in 1824; the 1864 edition paraphrases the same information. The bank was in fact built about 1841.⁴ Simpson's history of Lancaster, published in 1852, states that the savings bank was erected in New Street in 1823, but this was when the bank itself was established. Mannex's directory of 1881 correctly records the foundation as 1823, but dates the building to 1843. In fact, it was built in 1848.⁵ The worry has been that this ratio of error might also exist undetected and the search for corroborating material has extended to modern books, and the visual evidence of surviving buildings.

Books about architectural styles and periods tend to treat all banks together, and then only in passing. An exception was H.R. Hitchcock who drew attention to Bath savings bank as an early copy of the Reform Club style, and Lichfield as a rare example of Elizabethan.⁶ Only one savings bank building - Ulverston - seems to have been the subject of a published monograph. It was written by Angus Taylor in 1974 for the Transactions of the Cumberland & Westmorland Antiquarian & Archaeological Society.⁷ The

1. I.L.N., vol.16 (1850), p.32.

2. A. Graves, The Royal Academy of Arts. A Complete Dictionary of Contributors ... 1769 to 1904, vol.1 (London, 1905), p.20 (Bath); vol.2 (1905), p.178 (Bury St. Edmunds); vol.8 (1906), p.23 (Newbury).

3. See the Appendix. 4. Ditto. 5. Ditto.

6. H.-R. Hitchcock, Early Victorian Architecture in Britain (London & New Haven, 1954), pp.356, 369.

7. Vol. LXXIV - New Series (1974), pp.147-58.

'Buildings of England' books, under the editorship of Sir Nikolaus Pevsner, and other valuable but less comprehensive sources, such as Shell Guides, and the Studio Vista Series, have been methodically examined. It was by these means, first, that the savings bank buildings at Alnwick and Richmond, Yorkshire, were brought to light. The usefulness of the Ministry Lists will be discussed later in this chapter.¹

The last and best check, where a building is known or suspected to survive, is a visit to the site. Apart from the obvious advantage of seeing the façade at first hand (13 banks, for instance, carry building dates),² it is helpful to see the environment. The 1852 return stated that Reading savings bank was no. 35, London Street. Today, no. 35 is a listed building, architecturally plausible for a small bank, but looking rather late. When the street is examined as a whole, no. 72, across the road, appears as an earlier Italianate building with the words READING SAVINGS BANK engraved in masonry. The street was re-numbered in the late 19th century. Confusion is usually greater in small towns and villages where streets were often not numbered at all. At Cainscross and Poulton-le-Fylde the savings banks appear to have had no addresses by street name which were ever recorded. At Tonbridge, Back Lane became Bank Street when the bank was erected there.³ At Truro the bank had two addresses, River Street and Frances Street, because the boundary between them was never certain. High Wycombe savings bank was no. 15, Church Street, but the address in directories was usually Paul's Row.⁴ Union Street, Horncastle, site of that town's savings bank, was re-named Queen Street between 1863 and 1868.⁵ The best guide to the site of a savings bank has proved to be the first edition of the 25-inch Ordnance Survey maps, where buildings, even in towns, are often named.⁶

1. See below, pp. 126-128.

2. These are noted, as they occur, in the Appendix.

3. Some directories called it Castle Street, which ran into Back Lane, and it was probably unclear where the boundary lay. cf. Truro, mentioned above.

4. Or Paul's Ward, which was a local government district.

5. On the evidence of local directories.

6. This proved the only way to pinpoint savings bank premises at Cainscross and Poulton-le-Fylde, without visiting the sites.

It is, then as a synthesis of a variety of primary and secondary material, with the 1852 questionnaire as a point de départ, that the Appendix is presented. It is the most likely situation, in respect of purpose-built savings banks, as at the end of that year, but it is no more than that. As Parliament never asked trustees 'Is your bank purpose-built?', no definitive statement can ever be made. Doubts remain, for instance, about the Quay parish bank in Ipswich which owned its premises and had withdrawn £1000 from its surplus fund by 1843.¹ But there is no other evidence. There are suspicions, too, about Ashford, Kent, where today no. 25, High Street, looks reasonably appropriate, and £560 had been withdrawn from surplus by the bank at that address.² But there is a reason why it is not included.³ A case could be made for Kidderminster, where the surplus fund fell to zero in 1853,⁴ and for Bishopsgate (London), Canterbury, Falmouth, Halifax and Knaresborough. Each has been examined but results are inconclusive.⁵ It has been judged best to include in the Appendix only those banks where purpose-building is beyond doubt; if the total was, in reality, different, it was higher by no more than half a dozen - a figure which does not invalidate the Appendix nor materially affect the conclusions which will be drawn from it.

The next problem to be considered must be the definition of purpose-built. This is not, of course, a consideration restricted to savings banks but the 1852 return adds its own element of confusion which calls for study. It will be seen from the Appendix that the returns from Bedford, Biggleswade and Rugeley indicated specifically that each of those banks was purpose-built. The implication is that each building was a defined unit, determinable if not detached.

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1. B.P.P., 1852 (xxviii), pp. 757-817; B.P.P., 1844 (xxxii), pp. 801-4.
 2. B.P.P., 1844 (xxxii), pp. 801-4. The address is furnished by directories.
 3. A footnote to B.P.P., 1849 (xxx), pp. 403-25, sub Ashford, refers to expenses 'at the time of the alterations'; the inference from this is that the building was adapted for bank use and not purpose-built.
 4. Worcestershire Chronicle, 16 Feb. 1853.
 5. Other doubtful banks have also been examined, such as Fakenham, Northampton and Shipston-on-Stour, but it has been possible to reject them. Disconcerting is the statement in C.E. & A.J., vol. 3 (1840), p. 217, that the cost of Finsbury savings bank is not 50 per cent. upon the ratio of cost of any other of the savings' banks of the metropolis'. Only two others (St. Martin's Lane and Montague Street) would seem to have existed by then.

But this was hardly the case. It is just possible that at Bedford a new bank was built in 1845 on the site of buildings adjoining the houses of the secretary and superintendent of the Bedford Rooms Company,¹ but the balance of probability is that the return was referring to the bank of 1836 - an annex to the rear of the Assembly Rooms² paid for exclusively by the trustees, and provided with an independent entrance.³ Should that fairly have been described as 'Buildings erected for the sole use of the savings bank'? Following their neighbours, the trustees at Biggleswade made a similar return. But their bank was recorded in 1850 as at the Town Hall.⁴ This building still stands, now in commercial use; it was designed by J.T. Wing and opened in 1844.⁵ The likelihood is that the Biggleswade bank, like the one at Bedford, was a suite of rooms designed for bank use within a new public building. No more reason can be found for the exaggeration in Bedfordshire than for the gamesmanship of a different kind, in Richmond and elsewhere, already mentioned. Both banks have been accepted as purpose-built.

The problem at Biggleswade leads on to that at Rugeley. Here the 'building erected for the purpose' was no more than an extension to the Town Hall made in 1844.⁶ At Lichfield, a few years later, the savings bank was also built attached to a public building but there it was a corn exchange and market hall, and the whole complex was new.⁷ More difficult is the case of Settle, where a large public building was erected of which the main components were market house, savings bank, library, and newsroom.⁸ If the bank had taken its part at rent, then it would be wise to conclude that it was merely using a room, or rooms, which might equally

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1. The bank acquired this property in 1844/45. See the Appendix.
 2. T.A. Blyth, History of Bedford (London & Bedford [1873]), p.167. Blyth deals with the savings bank under the heading of the Assembly Rooms.
 3. Bedford Central Library: Minutes of Bedford Rooms Committee, 15 April 1835.
 4. Slater's dir. (1850).
 5. Ministry List.
 6. See the Appendix.
 7. Ditto.
 8. Ditto.

well have been let for other purposes. But the 1852 return makes it clear that Settle owned its premises and allowed other institutions to use them. It can therefore be deduced that the bank was involved at the design stage and paid its share of building costs, and this has been the criterion of purpose-building for this study. In all other cases of co-habitation, except at Howden, the principle has worked to the exclusion of the bank from the Appendix. At Brigg, for instance, the bank had a room in the Corn Exchange but the trustees paid rent to the directors and had exclusive use only in banking hours.¹ The position at Howden was that 'a public building' was begun in the church-yard in August 1850, intended for a savings bank, a mechanics' institute, and a magistrates' room.² The 1852 return, referring to 'the new savings bank' makes it clear that the bank was the owner.

A curious case is that of Clitheroe, a very late-established bank, which was housed, according to the 1852 return, 'In a room erected for the purpose'.³ The meaning of that form of words has not been discovered, and Clitheroe has been excluded from Figure IV (after p.109).

No certain instance has been found of savings bank trustees choosing to alter only the façade of a building, although this might have been the case at Ashford and Canterbury,⁴ and some change in the appearance of all banks, rented as well as owned, was inevitable over the years. In all cases in the Appendix where detailed information is known, premises purchased for the bank were almost totally rebuilt, whatever the initial intentions of the trustees.⁵

1. B.P.P., 1852 (xxviii), pp.757-817.

2. See the Appendix.

3. Ditto.

4. For Ashford, see above, p.106. Canterbury bank was at 29, High Street, which has a 19th century façade to an 18th century, or earlier, building (Ministry List).

5. At Stockport, for instance, premises were purchased with a view to alteration only. In the event they 'were almost completely gutted, and practically a new building sprung up in their place' (A Century of Thrift, pp.28,29: see the Appendix).

A difficult decision in the field of purpose-building has therefore not been necessary.

In 1852 there were 449 savings banks in England of which 109 (24.2%) are presented in the Appendix as purpose-built.¹ This was not, however, the largest homogeneous unit. The biggest group of banks (139, or nearly 31%) formed part of private and domestic premises, usually a room or rooms in the dwelling-house of the actuary, or other principal officer. Some 40 (nearly 9%) were in premises owned by the banks but not purpose-built; 39 (8.6%) were attached to town halls, 34 (7.5%) to schools, 25 (5.5%) to 'offices', 10 (2.2%) to commercial banks, and 4 (0.9%) to churches. The remaining 11%, or so, of savings banks were in a variety of public, official and quasi-charitable buildings including inns, poor law union offices, mechanics' institutes, literary institutions, subscription rooms and even judges' lodgings.

The spatial distribution of the purpose-built banks is shown in Figure II, the numbers thereon representing a particular bank as listed in the alphabetical arrangement in the Appendix. An arbitrary division has been made between North and South. It is interesting to compare this map with Figure III which illustrates the density of savings banks as a whole.² The position is shown only two years after the legislation of 1817, but that does not matter. By 1852 the overall distribution had not altered significantly.

Figure II, used in conjunction with Figure IV, helps also with the analysis of building costs. The green circles around numbers show the expensive banks, with a gross cost of over £2,500; the numbers encircled in red show moderately-dear bank costing between £1,500 and £2,500.² It is recognised that this evidence is not without its drawbacks: for one thing, the cost of many banks is not known; for another, the purchasing power of money changed between the 1820s and 1852, and varied between regions of England. Figure IV adds the further dimension of dating.

1. All refs. in this paragraph are from B.P.P., 1852 (xxviii), pp.757-817.

2. Taken from H.O. Horne, *op.cit.*, map opp. p.90.

3. Evidence for costs is given in the Appendix.

FIGURE II

DISTRIBUTION OF PURPOSE-BUILT SAVINGS BANKS
IN ENGLAND

Green circles : costing over £2500
Red circles : costing £1500 - £2500

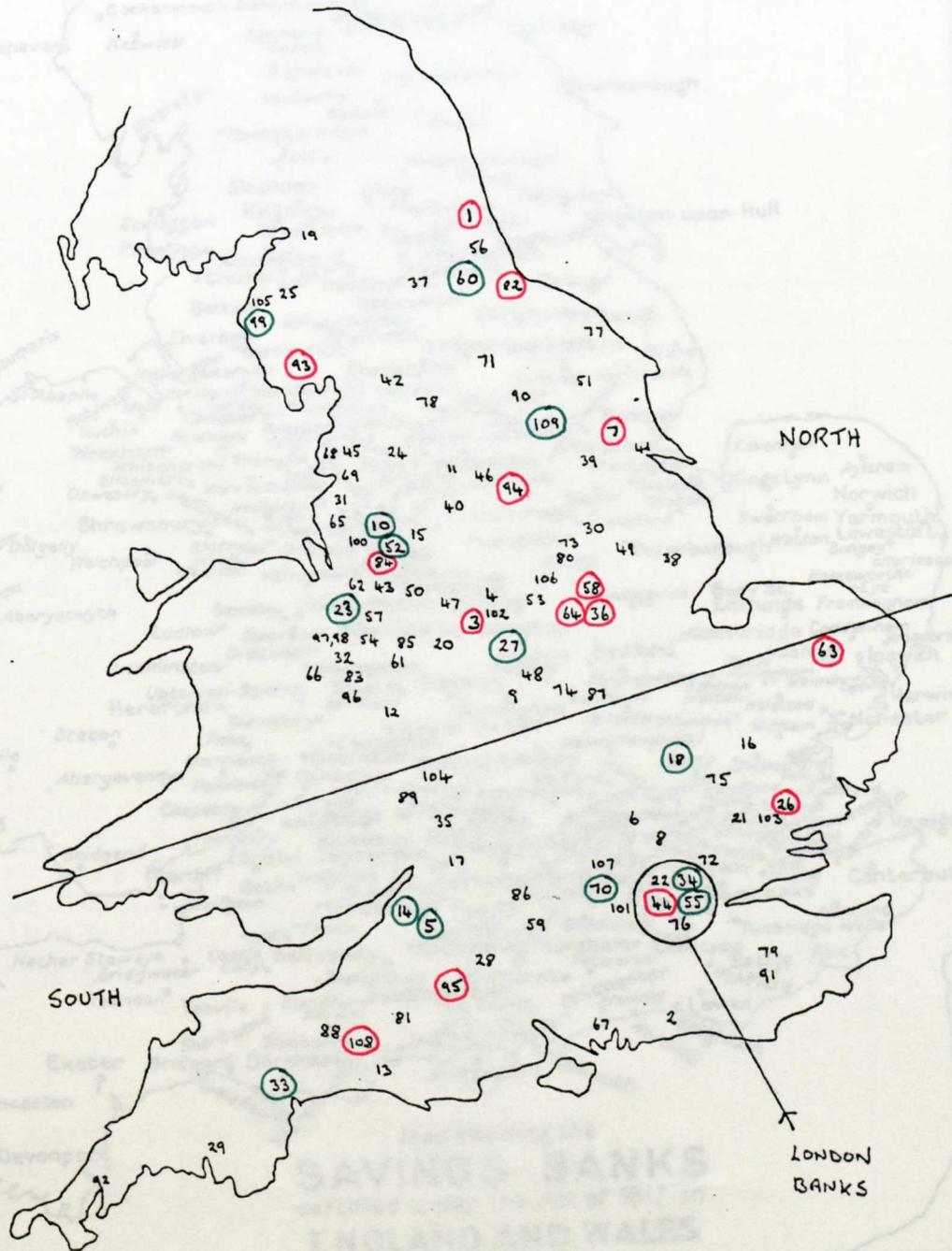


FIGURE III

Source: H.O. Horne, A History of Savings Banks (Oxford, 1947), map opp. p. 90



FIGURE 1V

Note: banks underlined are regarded as in the South of England

BUILDING DATES

By end of 1830:-

Devonport, Ellesmere, Hull, Morpeth, Oswestry,
St. Martin's Place, Scarborough, Stone, Taunton,
Much Wenlock, Whitchurch (1), Worcester, York

North

South

Total

10

3

13

1831-35

Alwick, Bristol, Leeds, Newark, Newcastle-upon-
Tyne, Settle, Sheffield, Sherborne, Wakefield,
Whitehaven, Windsor

8

3

11

1836-40

Bedford, Bradford, Bridgnorth, Chelsea, Derby,
Exeter, Finsbury, Hexham, Huddersfield, Knutsford,
Lincoln, Montague Street, Northwich, Nottingham,
Portsmouth, Poulton, South Shields, Shrewsbury,
Ulverston, Wigan, Yeovil

14

7

21

32

13

45

1841-45

Asbourne, Bath, Beverley, Biggleswade, Cainscross,
Carlisle, Cheadle, Chelmsford, Colchester, Doncaster,
Grantham, Macclesfield, Manchester, Mansfield,
Norwich, Preston, Rugeley, Sevenoaks, Stockport,
Tamworth, Wirksworth, Workington, Worksop, High
Wycombe

16

8

24

1846-50

Arundel, Bakewell, Birmingham, Bolton, Bridport,
Bury, Bury St. Edmunds, Cambridge, Cockermouth,
Devizes, Ecclestone, Gloucester, Horncastle, Kirkby
Lonsdale, Lambeth, Lancaster, Lichfield, Malton,
Market Drayton, Nantwich, Newbury, Ormskirk, Reading,
Romford, Saffron Walden, Thirsk, Tonbridge, Truro,
Whitchurch (2), Witham

16

14

30

1851-52

Chester, Howden, Leek, Newcastle-uner-Lyme,
Richmond (assuming begun 1851), Rotherham,
Swindon, Tewkesbury, Warminster

6

3

9

38

25

63

70

38

108

Figures show:-

Of total banks built before 1841, roughly 71% in North, 29% in South

Of total banks built 1841-52, roughly 60% in North, 40% in South

It is clear from Figures II and IV that most purpose-built savings banks were erected north of a line through Birmingham, particularly in Cheshire, Derbyshire, Lancashire, Shropshire, Staffordshire and Yorkshire. On the other hand, there were areas in the South quite bare of such banks. Herefordshire, Oxfordshire and Surrey had none at all; Cornwall, Hampshire, Norfolk and Sussex had one each. And yet Figure III shows that the overall distribution between North and South of the banks, as institutions, was roughly equal. Not only did the North build more often, but it built earlier. Figure IV shows that the number of purpose-built banks in the South was always lower but that the discrepancy was less noticeable after 1841. As for costs, however, Figure II suggests that banks in the South were relatively more expensive. Whether this amounted to extravagance will be considered later.¹

There is no obvious reason why the North was more forward in the matter of purpose-building. It was highly unusual for a town to have had more than one savings bank so there was no need to build to gain a competitive advantage.² Indeed, there was no need for communication at all between groups of trustees for business purposes: savings banks did not issue cheques or notes, or discount bills.³ They were independent banks of deposit. It might be argued that the North was more populous than the South; that northern banks tended, therefore, to have more depositors; and that this led eventually to a bigger surplus fund. But building did not depend on the existence in the surplus fund of a certain minimum sum. Newcastle-upon-Tyne and Ecclestone in the North,

1. See below, pp.117-119.

2. Multiplicity of banks in one area was effectively prevented from as early as 1824 (5 Geo.IV, c.62) by the ruling that subscribers to one savings bank were not to subscribe to another. Apart from London, only Ipswich seems to have had two savings banks and there it appears to have been a parochial division.

3. Neither did they communicate less formally. A periodical called the Savings Bank Circular lasted only from Oct. 1844 to Sept. 1847, and there was only one issue (March 1857) of the Savings Banks' Magazine (H.O. Horne, op.cit.,pp.106, 152,398).

and Exeter and Cainscross in the South, are examples in each sector of banks which chose to build from the greatest and the slenderest of resources.¹ And Liverpool and Southampton, both very prosperous banks, did not build at all until the 1860s.²

The important question is not why the North built earlier and more often than the South, but why savings banks, open one or two mornings a week,³ needed purpose-built premises at all. Why did certain trustees, wherever they happened to be, decide to build when others did not? And why did some build in a grand manner? To answer these points, attention must be focused on the published riposte⁴ (already briefly mentioned)⁵ to the criticisms of extravagance made by the professional bankers.

The protagonist for the savings banks called himself 'XY' and was probably an actuary of one of the larger banks. Two elements can be detected in the structure of his answer: the first, a defence for building at all; the second, an explanation for building well. As for building at all, he saw three justifications: the need to 'secure accommodation to the depositors'; the desirability of a safe place for books and papers; and the advantage of a residence for the 'responsible officer'. These must be dealt with first. The interests of customers was probably the reason to put to the National Debt Office and doubtless many banks were in substandard rooms, or thought their business could be better placed. At Stockport, the inconvenience was bad enough to be remarked upon in the local paper.⁶ At Stafford, it was

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1. See surplus fund figures in the Appendix.
 2. Liverpool in 1864 in Bold Street (City Heritage Bureau, Buildings of Liverpool (Liverpool, 1978), p.61; Southampton, in West Marlands between 1859 and 1863 (directories).
 3. It will be seen from Figure I that the general opening arrangements of banks were a subject covered by the 1852 questionnaire. Local directories often give specific days and times.
 4. Bankers' Magazine, vol.3 (1845), pp.30-32, from which references in the following sentences are taken.
 5. See above, p.95.
 6. A Century of Thrift... (Stockport, 1925), p.28.

thought the bank should be in a more central position;¹ at Taunton, in a more prestigious one.² At Tewkesbury a new building was simply felt 'desirable',³ at Ulverston it was seen as a mark that the bank was well-established.⁴ The need to protect books and papers (why not money as well?) was also valid and it would have been difficult to adapt some buildings, particularly if timber-framed, to provide the standard of security prevalent among commercial banks.

The alleged need to provide on-site accommodation for the responsible officer is the most interesting justification. By the 1830s many savings banks were able to afford at least one salaried officer⁵ and it was convenient, and a further security precaution, to keep him on the premises. The 1852 return shows 180 banks (not necessarily purpose-built) with family accommodation, above or adjacent to the place of business, for professional staff.⁶ Usually the executive officer was called the actuary⁷ (118 cases), but also secretary (44), clerk (9), cashier (6), and treasurer (3). Another 24 banks had non-professional staff living in: at Workington the resident was called a caretaker, at High Wycombe an attendant. In the London area three banks called him a messenger, using a title borrowed from commercial banks. Housekeepers resided at five banks and porters at ten. A total of 204 savings banks (about 45%), therefore, had manned premises by 1852 - the one statistic which seems to have influenced the authorities.

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1. Lloyds Bank archives: Stafford trustees' minute book. Their plans to build in the 1840s were abortive and premises were not erected until 1862.
 2. Ministry List: 'Dignified building in an important position at the end of the High Street and beside the entrance gates to Vivary Park.'
 3. Glos. R.O.: D2405/1.
 4. A. Taylor in Transactions..., loc.cit., p.147.
 5. The bank with most staff was probably Manchester, where the annual salary bill came to £1,053 in 1842 (Manchester Guardian, 11 Jan. 1843).
 6. All refs. in this paragraph are from B.P.P., 1852 (xxviii), pp.757-817.
 7. For the origins of this term, see H.O. Horne, op.cit., p.51. In some T.S.B.s today the title persists.

In 1853 the Solicitor General ruled that in future living accommodation attached to banks would be built only for non-professional staff.¹

Among the purpose-built banks, however, it would appear that as many as 24 did not have on-site accommodation.² The figure is misleading to some extent: Bedford, Biggleswade, Newcastle-upon-Tyne, Rugeley, Settle, and possibly Howden, did not need resident staff to maintain security as they were part of larger buildings. Saffron Walden let the accommodation area to professional, but non-banking, people.³ Bridgnorth and Wirksworth let to an 'individual' and a 'tenant' respectively,⁴ who were no doubt well vetted. That reduces the total to perhaps 15, a figure which does not significantly weaken XY's claim.

Before the question of building well is discussed it is necessary to consider again how new premises were financed. The trustees 'applied such sums', wrote XY, 'as had been originally raised by subscription on the formation of banks (and such sums were considerable) together with such profits as they had been enabled, by strict economy, to realize, to this purpose'.⁵ The word 'profit', used also in the original allegations of extravagance, is misleading. XY no doubt meant it in the sense of return from investments of surplus funds made before the 1828 Act. These proceeds accounted, as has been shown, for such savings bank buildings as St. Martin's Place and Newcastle-upon-Tyne.⁶ But after 1828,⁷ when trustees were obliged to send to the Commissioners for the Reduction of National Debt the total year's surplus (reserving only what they needed for annual expenses of management), the opportunity to invest on their own account was removed. The implication, in the magazine's attack, was that profits in the old sense were continuing and one would have expected XY to challenge this.⁸

It was only after he had mentioned subscriptions and profits that XY drew attention to the surplus fund per se

1. P.R.O.: NDO 9/13, pp.188,189.

2. B.P.P., 1852 (xxviii), pp.757-817.

3. Ibid. 4. Ibid.

5. Bankers' Magazine, vol.3 (1845), p.31.

6. See above, p.99.

7. i.e. after 9 Geo.IV, c.92.

8. Particularly as he had strong feelings about the kind of customer the savings banks were established to serve and protect.

which 'did not produce the trustees any interest whatever'.¹ Apparently too embarrassed to put the main source of capital first, XY could also not bring himself to state that if the money were not spent on premises it would be wasted. The emphasis on subscriptions was also quite misleading. Although important for some banks in the early years (as has been shown),² sums generally would have been small,³ and the money collected in this way at the establishment of banks is unlikely to have lasted beyond about 1830, and the building of the banks at Stone and Ellesmere. Only one bank - Tonbridge - is stated in the 1852 returns to have been financed wholly by subscription, but this was exceptional in another sense, in that it was not established until 1845.⁴ Another late-established bank, at Newcastle-under-Lyme, built its premises with half the surplus fund of Pirehill-Meaford bank (at Stone), of which it was an off-shoot.⁵ No form of finance could begin to match the one which XY pretended to find least significant - the surplus fund - and some banks stated openly in the 1852 questionnaire that costs had been met from that source.⁶

These, then, were the reasons why trustees built in the first place, and the resources from which their premises were financed. What must be considered now are XY's reasons for building so well. It was only at this stage that he was countering the allegations of extravagance. He had two explanations.⁷ The first was that trustees were in many cases compelled to follow such elevations and plans as the freeholder chose, to improve or protect the value of his land.

1. Bankers' Magazine, loc.cit. 2. See above, p.99 .
3. Like the 2 guineas subscribed annually by Louth Corporation until the local savings bank 'could support itself' (W.R. Goulding, Louth Old Corporation Records (Louth, 1891), p.64). H.O. Horne (op.cit., p.66) thought the highest total of voluntary subscriptions was at Exeter (£468).
4. See the Appendix. At Cambridge, in 1848, trustees had subscribed £700 (footnote to B.P.P., 1849(xxx), pp.403-25) but that was only 22% of the building costs.
5. See the Appendix.
6. Ditto. At Stafford, in 1862, premises were erected and paid for by a local philanthropist (Lloyds Bank archives: trustees' minute book), but that was a quite exceptional event. In the period to 1852 the only bank which might have received a large cash sum towards building expenses was Rotherham which, founded in 1846, erected premises in 1851, with a building lease from the Earl of Effingham (see the Appendix).
7. Bankers' Magazine, loc.cit., from which all refs. in this paragraph are taken.

'It must be borne in mind', wrote XY, 'that the trustees cannot hold freehold property'. The second reason was that buildings should be erected 'in accordance with the desire of the present day, for improving and embellishing every place of a public character, making them gratifying and pleasing to all'.

The first explanation raises obscure and complex issues. Although most banks probably had a medium-term lease, like the 99 years at Ellesmere,¹ there were definitely some with freehold estate. Romford, for instance, admitted this in the 1852 return,² and trustees at Swindon and Tewkesbury both used the word 'conveyance' when referring to the 'purchase' of property.³ Whether some other kind of title-deed was, in fact, intended is not clear. The trustees at Preston, for example, referring to their intended 'purchase', asked their solicitor 'to prepare the draught [sic] of a conveyance for a long term of years'.⁴ This was clearly not freehold tenure and the deed was legally a demise - perhaps for a period as long as the 999 years term at Whitchurch.⁵ This gave the next best thing to a freehold estate, and if some banks held by lease-for-lives, which seems quite possible,⁶ they had what was regarded in law as a freehold title.⁷ Within ten years of XY's comment the prohibition seems to have become irrelevant or unworkable. The fact that the 1852 questionnaire distinguished between 'hired' and 'owned'⁸ seems almost an indication that freehold tenure existed. The final admission came in the abortive savings bank Bill of 1853, which sought

1. See the Appendix.

2. Ditto.

3. For Swindon, Lloyds Bank archives: trustees' minute book, introduction; for Tewkesbury, Glos. R.O.: D2405/1.

4. Preston Savings Bank, 1816-1907 (1907), pp.19,20.

5. Whitchurch bought a subsisting 999 years lease of the site (A. Harrison, op.cit.,p.91). C. Donald Hebden, The Trustee Savings Banks of Yorkshire & Lincoln (1981), p.374, states that Wakefield trustees, told they could not legally own property, took a 1,000 year lease in 1830.

6. For instance, a leasehold held in two 'good lives' was offered to Taunton bank in 1829 (E. Barnard, op.cit.,p.13).

7. A.A. Dibben, Title Deeds 13th - 19th Centuries (Hist. Ass. (H.72) 1968), p.6.

8. See Figure I.

to make it clear that any property, 'whether freehold, leasehold or copyhold' already purchased by trustees, or to be purchased thereafter with the consent of the National Debt Office, was held in trust for the bank itself.¹ This clause may have been another result of the statistics afforded by the 1852 questionnaire.

XY had another point about leases. As they 'fell in', he claimed trustees decided to erect their own offices to avoid the renewal of heavy rents.² This was certainly done at Swindon, where the trustees bought premises as a building plot to save themselves £20 a year.³ But Swindon seems to have bought freehold property, which XY was claiming to be impossible. No doubt he was advocating ideally the use of a long-term demise, where there was a substantial initial payment followed by only a peppercorn rent, but he failed to recommend it specifically.

The most which can be said in this perplexing matter is that the expiry of short-term leases, often taken out in 1817-19, provided the opportunity to build. Sometimes the question was brought to a head before the lease was ended. At Lambeth, for instance, it was occasioned by an extension to a railway line;⁴ at Sheffield, by the Cutlers company, who wanted to move their Hall, in which the bank was based.⁵ Certainly there were building leases granted to savings bank trustees,⁶ but there is insufficient evidence to confirm or refute XY's view that landlords wished new property to be of a certain grandeur. Perhaps XY was from the St. Martin's Place bank, where the ground landlord was the Crown.⁷

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1. B.P.P., 1852-53 (vi), pp.95-131 (S.64) for clause in first Bill; ibid., pp.135-70 (S.63) for clause in Bill as amended in Committee.
 2. Bankers' Magazine, loc.cit.
 3. Lloyds Bank archives: trustees' minute book, introduction.
 4. Minet Library: 1V/44/2,4.
 5. R.E. Leader, Sheffield Savings Bank - A Century of Thrift, 1819-1919 (Sheffield, 1920), p.15.
 6. For instance, at Bridport, Chelsea, Ellesmere, Montague Street and Rotherham (See the Appendix)
 7. B.P.P., 1857-58 (xvi), pp.104, 105.

What remains to be discussed is XY's frank admission that savings banks were built to match the expansive spirit of the age. Where this could be done, 'it must form a subject more of praise than blame; assisting as it does the growing desire for comfort and taste ...'.¹ But how general was this grandeur, and was it bought too dearly? The Appendix and Figure II show building costs which test, more objectively than XY's defence, whether savings banks were extravagantly built. Even in cases where a specific figure is not stated, costs can be largely deduced from the state of the surplus fund. This does not only apply to those cases where a definite sum had been withdrawn by 1843. It can be reckoned, for instance, that premises at Devizes cost no more than £900, but at Cockermonth over £1000.² Sometimes the expense can be proved to match the surplus fund. Knutsford, Northwich and Preston cost almost exactly the sums withdrawn.³

Despite this, the whole area of costs is difficult. It has already been shown that some of the earliest purpose-built premises were aided by subscriptions.⁴ These made little difference from about 1830 - any more than did other local benefits, like the existence of a 'Friends in Need' account for Tewkesbury bank⁵ or the gift of some stones for the façade at Doncaster.⁶ But other factors are more elusive. How far did trustees manipulate the element of surplus fund money which they could retain for expenses of management? At Swindon, £112 out of the total building costs of £628 came from what was called the 'Current Surplus Fund'.⁷ That was more than could have accrued in one year. If these reserves existed on a widespread scale, they would undermine the value

1. Bankers' Magazine, loc.cit.

2. See the Appendix.

3. Ditto.

4. See above, pp. 99, 114.

5. Glos. R.O.: D2405/1.

6. Doncaster, Nottingham & Lincolnshire Gazette, March 1843.

7. Lloyds Bank archives: trustees' minute book, introduction.

of the surplus fund withdrawal figures as a yardstick of costs. More important still, how far were matters like the purchase of the site, demolition of existing premises, architect's and solicitor's fees, and fitting out, represented in a bald statement of building costs?

It is this grey area of expenditure, outside the contractor's main tender, which must account for some of the alarming discrepancies between surplus fund withdrawals and building costs quoted in printed sources, usually directories.¹ At some places, the actual building expenses were small in relation to the costs of buying and preparing the right site. It would appear that Bury St. Edmunds savings bank cost, in total, £2,300, although building and fitting up amounted to only £1,257.² The high cost of the site must explain why Chelmsford withdrew £2,572, when the building tender itself was only £950;³ why Macclesfield withdrew £4,350 when the building cost £2,583;⁴ why Bristol withdrew £5,200 when the building cost £3,500;⁵ and why Sheffield withdrew £2,835 when the building cost £898.⁶ Although the normal cost of a site was nearer the £350 paid at Tewkesbury,⁷ than the large sums quoted above, there is proof that they cost £1,500 at Norwich⁸ and £2,000 at Newcastle-upon-Tyne.⁹ The most expensive site was probably the one at Manchester. No precise figure is known but the entire sum of £6,916 was withdrawn from the surplus fund for expenses incurred before building began.¹⁰ At least another £4,000 was spent on the actual premises.¹¹

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1. Some errors in directories may be typographical. The cost of Worksop bank, for instance, was given in White's dir. (1864), p.630, as 'about £300', whereas the surplus fund withdrawal figure was £1,300.
 2. White's dir. (1855), p.190; L.B. archives: C1b/51.
 3. B.P.P., 1844 (xxxii), pp.801-4; Essex Standard, 10 June 1842.
 4. B.P.P., loc.cit.; Bagshaw's dir. (1850), p.214.
 5. B.P.P., loc.cit.; J. Latimer, The Annals of Bristol in the Nineteenth Century (Bristol, 1887), p.54.
 6. B.P.P., loc.cit.; R.E. Leader, op.cit., p.16.
 7. Glos. R.O.: D2405/1.
 8. White's dir. (1845), p.143.
 9. M. Phillips, op.cit., p.369.
 10. B.P.P., loc.cit., and 1847-48 (xxxix), pp.513-5; P.R.O.: NDO9/11, pp.361, 362.
 11. Manchester Guardian, 11 Jan. 1843, and preceding published annual report.

Figure II shows, ringed in green, 14 banks which appear to have cost in total (i.e. including site, fitting up, etc.) more than £2,500. It shows also, ringed in red, another 15 banks which are believed to have cost £1,500 - £2,500. In other words there were 80 banks (around 75%) which appear to have cost less than £1,500 and a fair number of those cost less than £1,000. It is these figures which finally condemn the Bankers' Magazine article as mischievous. To have selected nine English banks which had each withdrawn over £3,000 from their surplus fund, and to have made out from this a general case against ostentatious building, was deliberately to distort the evidence of the surplus fund statistics as a whole.

The best which can be said in the magazine's defence is that its appreciation of the importance to savings banks of their surplus fund, in the context of premises, was accurate. Architects were told by trustees to keep within the maximum sum which the state of the surplus fund allowed. At Ulverston, expenditure was to be no more than £1,300.¹ At Tewkesbury, five tenders were sent in between £598 and £700, including one from the bank's builder-architect, Thomas Collins, for £599.² All the sums exceeded the surplus fund and Collins was told to prepare new plans for a building which would cost only £400.³ At Bury St. Edmunds, the distinguished architect L.N. Cottingham aroused anger among trustees when he was thought to be exceeding the budget.⁴ At Finsbury, the ceiling for expenditure was so low 'that the architect chose to be at some part of the expense of the external decorations of it, rather than suffer it to undergo further mutilation'.⁵

1. A. Taylor, in Transactions ..., loc.cit., p.149.

2. Glos. R.O.: D2405/1.

3. Ibid.

4. Lloyds Bank archives: C1b/51. The clerk to the bank, 17 Aug. 1846, was 'to express to Mr. Cottingham the astonishment of the Committee that any alterations attended with increased expense should have been made ... without first having received the approval of the Committee.' He was 'distinctly to understand' that they had no power to increase expenditure. On 1 Sept. 1846 Cottingham attended at Bury 'and gave so satisfactory an explanation' that the Committee could only pass a resolution of thanks.

5. Civil Engineer & Architect's Journal, vol.3 (1840),p.217.

Enough names of architects are given in the Appendix to allow some conclusions to be drawn about them. Of the 40-odd known, or believed to be known, only two - George Webster and John Dobson - are thought to have designed more than one savings bank.¹ In most cases the architect was a local man of some repute with an established practice, like Charles Edge (Birmingham), Charles Dyer (Bristol), John Clark (Leeds), Richard Lane (Manchester), John Dobson (Newcastle), Thomas Owen (Portsmouth), John Latham (Preston), Robert Potter (Sheffield), and Philip Sambell (Truro).² Some of these commissions, for instance of Lane, Latham, Sambell, and Dobson at Hexham, appear to be unrecorded elsewhere. Certainly in one case (Tewkesbury), probably in another (High Wycombe), and quite possibly in the majority of other cases where the architect is not known, the design was done by a local builder-architect. When this happened, it is likely that the trustees employed a building surveyor to draw up specifications for tender.³ If the doubtful attributions in the Appendix are all correct, trustees employed two county surveyors (Carver at Taunton and Haycock at Shrewsbury), one city surveyor (Stannard at Norwich), and one surveyor to a local board of health (Fenton at Chelmsford).⁴

Of the known commissions, only three were given to architects who were not local. The earliest of these was at Grantham, in 1841, where Anthony Salvin designed the savings bank in a style which harked back to nearby Harlaxton Manor, where he had been working in the 1830s.⁵ The trustees may have called him in because of his work at Harlaxton,⁶ but in 1841 he had other business at Grantham in any case, designing the church of St. John, Spittlegate.⁷

1. Webster designed Ulverston and Kirkby Lonsdale (Dr. Linstrum tells me the designs were featured in the Webster exhibition at Kendal in 1973), and the public buildings at Settle, which included the savings bank. Dobson designed Hexham and Newcastle-upon-Tyne.
2. For all these, see the Appendix.
3. This was certainly the case at Tewkesbury (Glos.R.O.: D2405/1).
4. I am grateful to Miss Hilda Grieve for details of Fenton's career.
5. M. Girouard, The Victorian Country House (2nd ed., New Haven & London, 1979), pp.90-102; H.S. Goodhart-Rendel, English Architecture Since the Regency (London, 1953) pp.63,110.
6. The owner, Gregory Gregory, was also a trustee of the savings bank (B.P.P., 1852 (xxviii), p.849).
7. Salvin's obituary in Builder, vol.41 (1881), pp.809,810.

Next came the savings bank at Bury St. Edmunds, 'a rather unfortunate effort'¹ of 1846 designed by L.N. Cottingham but completed under the guidance of his son, N.J. Cottingham, who was awarded a fee of £30, to include the 5 guineas originally voted to his father.² Lewis Nockalls Cottingham, F.S.A., born in 1787, was the only architect of national importance to have designed a savings bank at the very peak of his career. He left this commission, and the restoration of Hereford Cathedral, unfinished at his death,³ and his son exhibited the savings bank drawings at the Royal Academy, seven years later, as his own work.⁴ The involvement of the elder Cottingham at Bury was certainly the result of his restoration of the adjacent Norman Tower; work on this, at its height in 1843,⁵ was not completed until 1852.⁶

The last of the three was the savings bank at Newbury designed by George Truefitt and probably completed during 1849.⁷ Truefitt had been a pupil of the elder Cottingham⁸ but that probably had no bearing in this instance. Newbury was apparently one of only three cases where the architect for a savings bank was chosen by public competition - the other cases were Wakefield⁹ and Newcastle (1860)(plate 48).¹⁰ Always a lover of competitions,¹¹ Truefitt was in any case a strong contender, having had his unsuccessful but attractive design

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1. N. Pevsner, ed. (rev. by E. Radcliffe), The Buildings of England. Suffolk (London, 1975), p.150.
 2. Lloyds Bank archives, ref. C1b/51. For L.N. Cottingham see D.N.B.
 3. Ipswich Journal, 23 Oct. 1847; also Suffolk R.O.: MS. notes of John Glyde, antiquary.
 4. A. Graves, op.cit., vol.2 (1905), p.178.
 5. Builder, vol.1 (1842/43), p.553.
 6. Gentleman's Magazine, vol.38 (1852, Part 2), pp.608,609.
 7. On the basis that the winning design was approved in 1848 (Builder, vol.6 (1848), p.477).
 8. At the age of 15 he had been articled to Cottingham for 5 years (Obit. in Journal of R.I.B.A., Third Series, vol.9 (1902), p.461).
 9. See the Appendix.
 10. Builder, vol.18 (1860), p.268.
 11. Three-quarters of his work was from this source (see obit., as above).

for the Army & Navy Club published in the Builder in the previous year.¹ Later in life, Truefitt became a bank architect of some importance.²

It is interesting that Salvin, Cottingham and Truefitt each produced a bank in the style known in the 1840s as Elizabethan. All three buildings have survived: Salvin's style is 'a wayward Jacobean',³ while the other two are more closely neo-Tudor, with less Renaissance detail. But all three were a clear departure from the classical, and in particular from the Italianate, style, more normal for banks in that decade. In these three cases the use of non-classical designs can be explained with some confidence. Salvin had already been working in the Elizabethan style, as has been said; Cottingham was an ecclesiastical architect and neo-Tudor was probably as close to church Gothic as he felt able to go; and Truefitt was smart enough to have done his homework. The patrons of Newbury savings bank were the Earls of Carnarvon, whose nearby seat, Highclere Castle, had been re-modelled by Barry for the 3rd Earl in the Elizabethan style in 1839-42.⁴ Truefitt, whose Army & Navy Club design had been Gothic,⁵ could hardly have doubted that he would win. His elevation for Newbury, although some way removed from the style of Highclere, was perhaps the only non-classical design submitted.

It is this use of styles which is the most important revelation of the Appendix. Including the three above, no less than 18 savings banks (including Howden) are known to have been in some variant of the Elizabethan style by the end of 1852. As the designs of some dozen are unknown, the true figure is likely to have been higher. The earliest, and

1. Builder, vol.5 (1847), p.242.

2. See further, Chapter Four, p.161.

3. N. Pevsner & J. Harris, The Buildings of England, Lincolnshire (London, 1964), p.548. Even this style was called 'Elizabethan' in White's dir., 1842.

4. M. Girouard, op.cit., pp.130-36. See plate in Building News, vol.4 (1858), p.11.

5. Illustration in Builder, vol.5 (1847), p.242.

in a way the most Gothic, was William Smith's Alnwick savings bank which the trustees later abandoned as being too small.¹ That was an exceptional style for 1835. While the Alnwick bank was being built, the trustees at Ulverston rejected an Elizabethan façade, offered to them by George Webster, in favour of the alternative Italian style.² It was not until the 1840s that Elizabethan became acceptable generally with savings bank trustees and it was rarely in favour with the commercial banks until the 1860s and later.³

The use of Elizabethan was a reflection of the position of savings banks in Society. The style acceptable for a national school, parsonage, or almshouse was not unacceptable for the premises of a philanthropic, non-profit making institution managed largely by local clergymen. When a savings bank was built beside a Gothic school-room, as at Ecclestone, Lancashire,⁴ the association was overwhelming. Although the majority of trustees felt that their bank image should be paramount, and approved a classical design, a significant number chose to emphasize, by the Elizabethan style, the basic constitutional and ideological differences which set the savings banks apart from the world of private and joint-stock banking. Cottage-like banks, at Much Wenlock, Poulton-le-Fylde and Tonbridge, were further acknowledgements of humble origin.⁵

Nevertheless, other groups of trustees might have a different vision of propriety. XY was right to call it an age of improvement and embellishment. Public buildings - and a savings bank was as much a public building as an athanaeum, or a corn exchange - were the subject of comment and appraisal. Often this was vague and perfunctory. Bank after bank is described in the narrative part of directories

1. And too inconvenient. For refs., see the Appendix.

2. A. Taylor, in Transactions ..., loc.cit., p.149.

3. See further, Chapter ^{Four}, p.171 .

4. See the Appendix.

5. Ditto.

and guide books as 'neat', or 'neat and commodious'.¹ Some banks themselves preferred stronger sentiments: Exeter liked 'respectability' without 'ostentation';² Howden was 'ornamental and useful';³ Doncaster's design was 'a monitor and incentive to the industrious and frugal passerby - a monitor to remind him that his savings may be lodged therein with perfect security, and an incentive to induce him to press perseveringly forward in the course of industry and frugality'.⁴ It was a short step, if the surplus fund allowed, from a pleasing and practical design to one which was ebullient, an expression of civic pride and the architect's genius. Richard Lane's Manchester savings bank was reckoned his most successful work,⁵ and the trustees thought it a model which others might like to copy.⁶ At Newcastle-upon-Tyne, trustees planned unashamedly to build 'a handsome edifice ... which would be an ornament to the Town ...'.⁷ At Sheffield, the savings bank was one of the first buildings in the town centre with any pretension of elegance.⁸ At Truro, the local press, having examined the bank's building plans, looked forward to seeing 'in a town almost totally devoid of legitimate architectural ornament ... an advance in the direction of good taste'.⁹

For trustees interested in urban embellishment, only a classical design was acceptable. Before the 1840s some element of neo-Greek, usually a Doric porch, as at Whitehaven, was popular, but no rigid delineation of styles, in relation to dates, is possible. While the 'disintegration' of the neo-Greek style was noticed in John Clark's Leeds savings bank of 1834,¹⁰ Ellesmere, built four years earlier, was closely

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1. It has not been thought worthwhile to record these comments generally in the Appendix.
 2. Published annual report in the Royal Devonport Telegraph & Plymouth Chronicle, 27 Feb. 1830, referring to interim premises acquired on a 21-year lease and fitted out 'with every convenience necessary'.
 3. [T. Clarke], History of ... Howden (Howden, 1850), p.59.
 4. Doncaster, Nottingham & Lancashire Gazette, March 1843.
 5. Builder, vol.30 (1872), pp.199-201 (in obit. of Edward Walters).
 6. Manchester Guardian, 11 Jan. 1843. 7. M. Phillips, op.cit.p369.
 8. R.E. Leader, op.cit.,p.17. 9. West Briton, 12 Sept. 1845.
 10. N. Pevsner, The Buildings of England, Yorkshire, The West Riding (London, 1967), p.320.

Italianate. The most Grecian of all savings banks - Macclesfield - was as late as 1841/42. The Italianate style, in the sense of Barry's palazzo designs, found relatively little favour with trustees. George Alexander's Bath savings bank, of 1841, has been noticed as an early and important copy of the Reform Club. 'It was here in Bath...', wrote Henry-Russell Hitchcock, 'that Barry's paradigm for the Early Victorian clubhouse seems first to have been adapted to financial uses ...'.¹ Certainly there were others, too, which showed Barry's influence, as at Ashbourne and Wirksworth, but they are not typical of savings bank premises. The palazzo was a style of commercial banking: it stood for opulence, not petty savings, it reflected worldliness, not beneficence. There was really no one style which the savings banks made their own. The appearance of any series of buildings to house institutions which had no competitive pressure, no shareholders to satisfy, thirsty for dividends, could reflect no more than the taste which any particular set of trustees thought appropriate. The result is a paradox: it is impossible to say that an average savings bank building exists, yet at the same time, given an English country town and a street known to contain the savings bank, it is often possible to select it intuitively.²

Hitchcock noticed that at Bath the adaptation of Barry's style for banking purposes had been achieved 'by totally ignoring the symmetry of the exterior in the interior disposition'.³ As only a handful of savings banks remain in bank use, and as those which do have been modernised within to present-day standards, it is difficult to judge how far banking halls were designed and constructed in sympathy with the façade. One can speculate that in smaller and cheaper banks, like High Wycombe, the interior was featureless. On the other hand, it is possible that many of the Elizabethan-style banks carried neo-Tudor decoration into the public areas.⁴ This was certainly the case at Chester, where interior panelling was 'in happy unison' with the exterior.⁵ The bigger and more

1. H-R. Hitchcock, op.cit., p.356.

2. For instance, at Colchester, Leek, Newark and Wirksworth.

3. H-R. Hitchcock, loc.cit.

4. Because, if not, the contrast between exterior and interior might have appeared absurd.

5. T. Hughes, The Stranger's Handbook to Chester ... (Chester, 1856), p.69.

expensive the bank, the more trouble was taken generally with accommodation. Facilities were as important as decoration. Exeter savings bank had a banking hall 60 ft. long, 40-60 ft. broad and very lofty.¹ At Gloucester, the only savings bank before 1852 of which the ground plan was published, the banking hall was approached through a waiting room, itself entered by a lobby.² There was also a waiting room at Devizes.³ Most banks, of course, had living accommodation and many of the larger ones had a board room which, when the trustees did not need it, was lent to other philanthropic or charitable organisations.⁴ At York, where the savings bank was founded by the Lord Mayor and Recorder, there was a room for public meetings, lectures and exhibitions.⁵

The most interesting interior was perhaps at Finsbury, a bank constructed on such a tight budget that, as has been stated, the architect paid for part of the external decoration himself.⁶ The facilities were certainly there: a public office 30 ft. long; three private offices; a strong room; a depositors' waiting area 44 ft. long; two entrance halls, each 11 ft. 8 ins. by 20 ft.; a board room 30 ft by 14 ft.; two staircases; and thirteen domestic apartments.⁷ But this was too much for the money available and the stylish Palladian façade masked an interior 'totally destitute of every description of decoration'.⁸

Although most surviving savings banks from before 1852 are listed buildings, the extension of this protection seems in many cases fortuitous. There appears to be no national and, in most cases, no local recognition nor understanding of the

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1. Devon County Library, press-cutting in Westcountry Studies Library (see the Appendix).
 2. Builder, vol.8 (1850), pp.138,139.
 3. P.O. dir. (1855), p.44.
 4. For living accommodation, see above, pp. 112, 113 . The use of bank facilities by outside bodies was monitored by the 1852 questionnaire.
 5. W. & J. Hargrove, The New Guide ... [to] The City of York (York, 1838), p.70.
 6. See above, p. 119 .
 7. Civil Engineer & Architect's Journal, vol.3 (1840), p.217.
 8. Ibid.

place of the institution in the social and economic framework of the district. A bank, it seems, is a bank. The distinction between the year of the establishment of a savings bank and the date when its premises were built causes widespread confusion, not only among planners. The old bank building at Rochester¹ is listed as an '1816 Savings Bank': that is, indeed, the approximate age of the building, but the bank, founded coincidentally in 1816, had nothing to do with that site until the 1840s.² Ellesmere savings bank is also listed as built in 1816, following similar reasoning.³ A recent survey of buildings in York dates the savings bank to 1819, ten years too early, although the date of establishment is correctly given;⁴ at Gainsborough, the Bank chairman himself, opening a new branch in the 1950s, referred to the first savings bank in the town as erected in 1819.⁵

Confusion of this kind is natural enough. What is much more disappointing is carelessness, and the failure of planners to take notice of archaeological evidence.⁶ Newcastle-under-Lyme savings bank, built in 1852, is listed as circa 1800. Bath, of 1842, is listed as late 18th or early 19th century. Chester savings bank was by James Harrison, not Thomas. Beverley is of three bays, not five. Bury St. Edmunds was a savings bank, not a penny bank. Newark bears a cast-iron plate stating that the first stone was laid by the mayor, 24th October 1831, but the building is listed vaguely as early 19th century. Tewkesbury and Lichfield, both now used as shops, still bear the name

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1. Nos. 308/308A High Street (St. Margaret's Bank), Rochester.
 2. An Outline of the 150 Years History of the London T.S.B., 1816 - 1966 (London, 1966), p.6.
 3. On the other hand, Pevsner dates it to 1840s (see the Appendix.
 4. P. Nuttgens, York (Studio Vista Series, London, 1971), p.55, probably following Victoria County History, Yorkshire. City of York (London, 1961), p.260.
 5. H.W. Brace, 'Gainsborough. Some Notes on its History' (typescript, 1966), p.98, quoting from Gainsborough Evening News, 8 Jan. 1957. This was again the date of the bank's establishment.
 6. References below are taken from Ministry Lists.

Savings Bank, but the official descriptions ignore this. In fact, it is doubtful whether Lichfield savings bank is even covered by the listing of the Corn Exchange, of which it forms an essential, and yet distinct, component. Derby and Cheadle savings banks, the former an attractive neo-Greek building, the latter an Elizabethan intrusion in a street of artisans' cottages, are certainly unlisted. So is Preston, now disguised as the Wesleyan Lecture Hall, but its erection by John Latham is well documented.¹

Sixteen savings banks are listed, but without reference to their former use.² Admittedly, for some the previous use is not widely known: at Wirksworth, and Witham, for instance, the attribution has only been confirmed by title deeds. But it is disappointing that no mention of banking origin is made at Bath, which Hitchcock found so important stylistically; at Truro, where the Royal Institution of Cornwall are aware of their building's original use; at Wakefield, where no.1 Burton Street is still called Bank House; and at Gloucester, for which the Builder carried description, elevation and ground plan.³

Figure IV shows 9 savings banks built in 1851-52, and on this basis it is likely that some forty others were built in that decade. The years 1854-57 were difficult economically but the general state of the country had never had a direct effect on the banks' building programmes. Certainly, deposits fluctuated with changes in social conditions.⁴ Manchester trustees confessed publicly to local 'panic' in 1839,⁵ but it did not deter them from building. In 1847 and 1848, with social distress and Chartism at its height, withdrawals throughout the country far exceeded deposits, and 1849 and 1850 were only slightly better.⁶ Yet, more savings banks

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1. See the Appendix. Other unlisted savings banks are mentioned in the Appendix as they occur.
 2. i.e. Bath, Bolton, Cocker mouth, Colchester, Devizes, Gloucester, Lancaster, Newark, Nottingham Ormskirk, Portsmouth, Swindon, Tewkesbury, Truro, Wakefield and Wirksworth.
 3. For all these, see the Appendix.
 4. Bankers' Magazine, vol.20 (1860), p.521; Hansard (New Series, 43) col. 1285, refers to the lean years of the 1830s.
 5. Manchester Guardian, 4 Jan. 1840. The trustees reported also a 'mischievous attempt ... to shake ... confidence.'
 6. Bankers' Magazine, loc.cit.

were built in 1846-50 than in any earlier 5-year period. In one sense, this is further evidence of the extent to which the surplus fund was irrelevant to the operational stability of the banks. In most cases it was too small to act as a reservoir of reserve capital, against withdrawals, and building remained the only sensible outlay to absorb it. If any one factor did check building after 1852, it was the decision not to allow banks to build accommodation for their actuary as an integral part of new premises.¹ Trustees at Portsmouth, Hereford and Marlborough all petitioned the National Debt Office in 1853 for withdrawals for this purpose and, when told of the new ruling, two of them at least did not pursue their intention.²

It is disappointing that no sources exist which would enable a checklist of purpose-built savings banks to be compiled ten years later than the 1852 questionnaire. Some banks after 1852 have been revealed by chance reference, others are known because they still exist, but the overall position is obscure and statements are unreliable. In their commemorative publication the West Midland T.S.B. knew nothing about the Leominster bank premises: after 1828 'information is unobtainable', they wrote, although research had 'followed every possible path, newspaper files were examined and libraries searched without success ...'.³ Yet a savings bank was erected in Burgess Street in 1857 and an illustration was published.⁴

The seven other banks of this period undoubtedly built were at Banbury⁵ (1853), Worcester⁶ (1853, Plate 96), Brewood⁷ (c.1854, plate 92), Sandbach⁸ (1854), Gainsborough⁹ (1856),

1. See above, pp. 95, 113.

2. P.R.O.: ND09/13, pp.188,189. Marlborough backed down immediately, and it is clear that Portsmouth continued to work from its premises at no. 88, St. Thomas's Street, built only in 1837.

3. A. Harrison, op.cit., p.57.

4. In G.F. Townsend, The Town and Borough of Leominster (Leominster, [1863]), p.202.

5. Lloyds Bank archives: trustees' minute book.

6. Worcestershire Chronicle, 29 June 1853, announced move to Shaw Street (probably to what is now no. 2 Shaw Street, an optician's shop). This was the second purpose-built savings bank in Worcester.

7. Now a Lloyds Bank sub-branch: deeds confirm earlier use.

8. N. Pevsner & E. Hubbard, The Buildings of England, Cheshire (London, 1971), p.331.

9. White's dir.(1856); P.O. dir.(1861). Now demolished.

Leominster (1857, plate 93), Sleaford¹ (1857) and Kings Lynn² (1859, plate 95). It is interesting that five of the last six were neo-Tudor, if not Gothic,³ further evidence that the quasi-charitable function of savings banks had in no way been seen to have weakened. Kings Lynn bank (dated in the Ministry List as 1885) is particularly important. Virtually the only Tudor-Gothic building in the town, it was designed by Medland and Maberley of London and Gloucester and built for £2,000.⁴ It was noticed in the Builder, which drew attention to exposed ceiling timbers and open fireplaces of Caen stone, elaborately carved.⁵ The YMCA bought the premises in 1891⁶ and their initials, confusingly, are on the exterior. The building has recently become derelict, and under threat of demolition.

In 1860 another Elizabethan-style savings bank was built in Lincolnshire, this time at Louth. It was designed by James Fowler of that town, cost reputedly £600, and has since been demolished.⁷ At Sheffield, in the same year, a savings bank was erected in classical style to designs by T.J. Flockton⁸ (plate 65). This superseded the earlier purpose-built bank in Sheffield designed by Robert Potter.⁹ Other banks of this decade, at Newcastle-upon-Tyne,¹⁰ Southampton and Liverpool,¹¹ have been mentioned above. Undoubtedly there were many smaller savings banks also built in this period, like the little one at Faringdon¹² (plate 94), dated 1863, but legislation was tending to discourage it.

In 1861 had been passed the Post Office Savings Bank Act¹³ which broke the monopoly of the existing banks. Their decline was inevitable, but not immediate, and checked by

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1. P.O. dir. (1861), p.235; White's dir. (1872), pp.629,632. Now 'Wheelers' Club' building.
 2. H.J. Hillen, History of ... King's Lynn, vol.2 (Norwich, 1907), pp. 615, 616.
 3. Sandbach is called Gothic in Pevsner & Hubbard, loc.cit. It may be by G.G. Scott. Sleaford is neo-Tudor.
 4. Builder, vol.17 (1859), p.351.
 5. Ibid.
 6. H.J. Hillen, loc.cit.
 7. P.O. dir. (1861).
 8. R.E. Leader, op.cit., p.32
 9. See the Appendix.
 10. See above, p.121.
 11. See above, p.111.
 12. Built adjacent to, and in the style of, a new Corn Exchange.
 13. 24 Vic., c.14.

the consolidating powers of the Trustee Savings Bank Act of 1863.¹ But business dwindled: 33 banks closed in 1864; 15 in 1865; 14 in 1866; 19 in 1867; 22 in 1868; 10 in 1869, and so on.² What was important now was that the savings banks were facing competition, and this had as profound an influence on their buildings as it did on their deposits. It was not only the post office savings banks which threatened them. More slowly, but with equal effect, the penny banks were eroding their position. From a humble origin at Greenock, in 1847, these little institutions spread to London, Hull and Selby in 1849.³ The Birmingham penny bank, established in 1851, collected over £52,000 in six years, in amounts from 1d. to £1.⁴ In 1864 the large Birmingham savings bank, to the consternation of the movement as a whole, went out of business.⁵

Other penny banks had been set up at York (1854), Halifax (1856), Derby (1857), and Southampton and Plymouth (1858).⁶ They were by then so well established that legislation, to cover their management, was passed in 1859.⁷ The subject of penny and savings banks will recur in this thesis,⁸ but against a changed competitive and constitutional background. It is the surviving banks pre-dating 1861 which must be seen as of especial importance, as they were then acting in the purest performance of their business.

Planners should be aware not only of their distinction but also of the basic characteristics which set savings banks apart from the mainstream of banking history. Their premises came about from circumstances quite unlike those which prompted building by commercial banks. The latter had depositors;

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1. 26 & 27 Vic., c.87.
 2. H.O. Horne, op.cit., p.217
 3. W. Lewins, op.cit., pp.246-50; H.O. Horne, op.cit., chapter X.
 4. W. Lewins, op.cit., p.247.
 5. H.O. Horne, op.cit., pp.216,217, who points to other reasons for this, besides the competition from penny banks.
 6. W. Lewins, op.cit., p.247.
 7. 22 & 23 Vic., c.53.
 8. See Chapter Five, pp. 206, 231

the more depositors, the greater the fund of money available. Taking the gamble that all this money would not be withdrawn at once, the commercial banks used it to finance their buildings. The savings banks took in money as well, and most local histories took delight in pointing to the strength of a bank by quoting the balance of deposits.¹ But these were not current accounts and as far as premises were concerned, the total of deposited money was irrelevant.² The money was untouchable. The only fund available to the trustees for building purposes was the fortuitous surplus arising from the difference between rates of interest. No other class of semi-public buildings had such a casual origin and there is nothing to suggest that if the surplus fund had not existed, Government would have subsidized a building programme.³

It may not be that, as a group, early savings banks are any more worthy of total preservation than, say, all purpose-built mechanics' institutes.⁴ But it is to be hoped that a better understanding of the nature of savings banks will prevent in the future disasters like the destruction of the small and dignified façade at High Wycombe (replaced by the front of a jeweller's shop) and encourage steps to be taken for the safety and availability of their records.

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1. These figures were available from annual accounts published in the local press.
 2. Although it would be true to say that a large amount of deposited money led eventually to a large surplus fund, and that this in turn might lead to a temptation to spend it (i.e. the surplus fund) rather than waste it.
 3. The only advocate for this course of action seems to have been the writer in the Bankers' Magazine, vol.2 (1844/45), p.277, who thought Parliament should vote annually a sum of money for expenses of management 'as is the case with other national establishments.'
 4. Savings banks did not quite reach, in Victorian eyes, the level of philanthropy achieved by mechanics' institutes. Not only did the latter receive fuller treatment in directories but the earliest purpose-built mechanics' institute (Cooper Street, Manchester, 1825) was a matter of record (W.E.A. Axon, The Annals of Manchester (Manchester & London, 1886), p.169).

The main findings of this chapter can be summarized as follows:-

- 1) Savings Banks differed from commercial banks in foundation, aim and function.
- 2) Their quasi-charitable status has accounted for a much broader range of primary and secondary source material, including public records and printed Parliamentary papers.
- 3) This range of documentation, amplifying a particular Parliamentary return, has enabled a check-list to be attempted of all purpose-built savings banks before the end of 1852.
- 4) An even better terminal date for such a check-list, had the evidence allowed, would have been 1861, the year when the Post Office was authorized to compete with the savings bank movement.
- 5) A significant number of savings banks were in an 'Elizabethan' style thought appropriate for their philanthropic origin.
- 6) There is no evidence of general extravagance among savings bank trustees, despite an allegation to this effect in the magazine of professional bankers.
- 7) There is a case for a greater awareness today of the character and importance of early savings banks: this case is enhanced by the very existence of the check-list of surviving examples.

CHAPTER FOUR:

HIGH VICTORIAN CONFIDENCE AND EXPERIMENTATION

More than one reference has already been made in this work to the 'mainstream' of banking. In one sense the metaphor, until now, has been inexact. Since the 1830s there have been three parallel and independent streams, as different in strength as in source. Private and joint-stock banks were jealous of their distinctions and savings banks had been founded for philanthropic reasons under separate statutory control. If the mainstream of banking has existed, then it has been as an ill-defined, procedural area in which the broadest principles of banking practice have been common to all types of establishment. It would be possible, for instance, to see the development of book-keeping techniques as a manifestation of the mainstream in a working sense, and also the provision by private and joint-stock bankers of banknotes, cheques, and letters of credit. Still more evidential of common thinking has been the way in which Italianate styles came to dominate the appearance of banking premises, including those of the savings banks, in the late 1840s.

Twenty years later the mainstream was in full flow, quickened and swollen by the first of hundreds of mergers between the rising joint-stock companies and the dwindling pools of private banking. The effect of this was increasingly to identify the mainstream with the fortunes of the joint-stock companies. In relation to the monopoly of business which private bankers had enjoyed until 1826, it was a complete change of river-bed. The irony is that as banking became ever closer to its modern image, it lost the main visual expression of the mainstream - a near uniform presentation of banking architecture.

Much of this chapter will be concerned with the causes and consequences of the rejection of a standard image, and the starting point must be the changing character of bankers themselves. Despite a few major catastrophes, still occurring at roughly ten-year intervals, bankers were acquiring a professional self-confidence and sense of well-being which allowed them to add some spice to conventional tastes. There is clear evidence of this in their private architectural commissions, bankers being among the leading groups of builders of Victorian country houses.¹ Some of the earlier of these, for instance, Abberley Hall for J.L. Moilliet (by Samuel Daukes) and Kiddington Hall for Mortimer Ricardo (by Sir Charles Barry) were Italianate, but the trend was towards neo-Tudor designs such as A.W. Pugin's Albury Park, for Henry Drummond (1846-52), or Gothic, like W.E. Nesfield's Cloverley Hall for J.P. Heywood (1864-70), or picturesque, like George Devey's Ascott for Lionel de Rothschild (1874-80s). Although one house might now be considered 'terrible'² and another 'depressing',³ most showed a freshness of spirit, indicative of rising confidence.

In purely banking terms there was a reversion to the feeling of the 1830s that competitive advantage might lie not in uniformity of design but in calculated variation. Furthermore, now that the possibilities of orthodox Italianate had been realized, a rapid and unwelcome debasement of that style was the only way forward, unless alternative designs were introduced. Of particular influence in bringing about this variation was the national background of movement in architectural taste, more particularly the increasing acceptance of Gothic for a variety of secular purposes. The role of this outside influence, coupled with certain other internal factors, like renewed branch expansion, will be examined in the course of this chapter.

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1. M. Girouard, The Victorian Country House (2nd ed., 1979; New Haven and London) lists some 28 houses out of a total of 203 discussed, which were for bankers or financiers.
 2. Ibid., in respect of Robert Kerr's Ford Manor for Joseph Spender-Clay.
 3. Ibid., in respect of George Devey's Goddings for Robert Abel Smith.

The most radical and significant expression of the new temperament was the rebuilding of Lombard Street. In 1861 Building News looked forward to a street 'as different in its architecture from what it was a quarter of a century ago as it was then from the old thoroughfare which Stow described.'¹ Part of a wider impetus for the modernization of many aspects of City building,² the new banks were evidence of the rightful appropriation by the metropolis of its position as the centre of the banking world. Questions of style aside, they were triumphs of planning and negotiation. Lawyers faced leasehold tenure and a complexity of rights and easements; architects met narrow, crooked streets and awkward plots;³ both had the problem of ancient lights. The height of the banking hall of the National Provincial Bank's head office was dictated by the sill of the lowest window in an adjacent property.⁴ It took two years of legal negotiation before builders could begin there, while another company lost even more time, and considerable capital, buying freeholds of the minimum required area for expansion.⁵

The earliest of the new banks was the London & County Bank head office, completed in 1862, and designed by C.O. Parnell (plate 1). The overall design was Italianate, with a Roman Doric ground floor, using three-quarter columns, with rusticated shafts. The building was very well received: 'The Lombard-street front is beautifully proportioned; but it is largely indebted for its magnificence to the great care with which every detail has been studied, and to the absence

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1. Building News, vol.7 (1861), p.359.
 2. cf. J. Summerson, Georgian London (London, 1962), pp.291, 292.
 3. Ibid., p.55, refers to the 'inscrutable topographical jigsaw' of the early 18th century. Little had changed.
 4. Builder, vol. 23 (1865), p.901.
 5. Ibid., vol.18 (1860), pp.268, 804. For cost of this site (in Lombard Street), see *ibid.*, vol.22 (1864), p.769. That only the minimum area was acquired is proved by the need for further purchase and expansion in the '70s (*ibid.*, vol.33 (1875), p.990; Architect, vol.9 (1873), p.119).
 6. Builder, vol.20 (1862), pp.604, 605.

of any weakness of design or trifling eccentricity. It is rich without being overladen with ornament ... It is a design which we should hardly have expected to meet with out of Pall-mall.'¹ The last point was picked up elsewhere in the same commentary: 'the new premises of the London and County Bank exhibit the architectural magnificence which has hitherto been seen almost exclusively in the club-houses in Pall-mall.'²

The Builder, although a little worried by the projection of cornices and decoration, found the building 'bank-like', borrowing from Hardwick's bank for Jones, Loyd & Co., at Lothbury, both the Roman Doric order and the accentuation of the lower storey.³ In approving the practice of laying emphasis on the ground floor, as if this were innovatory, the journal seems to have been unaware that this was a traditional feature of London private banks, harking back to Taylor and Maddox.⁴ It must also be questioned whether 'the capability of letting upper stories for offices ... dictate a different sort of building in the metropolis, to that which may be suitable in Manchester or Liverpool'.⁵ Demand for 'Bank Chambers' was probably universal.

More valid is the contention that property values in Lombard Street were escalating and companies 'able to begin with expenditure of ... this kind ... , are not likely to think much of the slight additional cost of decoration, - the building being on their own ground. In short, having been under-valued or disregarded, decoration is now tending to excess ...'⁶ Perhaps also bankers were tired of being regarded, by all appearances, as poor relations to the insurance companies, whose buildings were 'invariably Italian, with something of the comfortable monumentality but none of the reserve of Barry's Pall Mall clubs.'⁷

1. Building News, vol.7 (1861), pp.359, 360. 2. Ibid.

3. Builder, vol.22 (1864), p.770.

4. cf. Chapter One, pp. 9, 21.

5. Builder, loc.cit.

6. Builder, op.cit., p.769.

7. J. Summerson, The Architecture of Victorian London (Charlottesville, 1976), pp.17, 18.

Among other new Lombard Street buildings of the early to middle 'sixties were the three private banks of Messrs. Robarts, Curtis & Lubbock,¹ Messrs. Barclay, Bevan & Co.² (plate 2), and Messrs. Alexanders, Cunliffes & Co.³ The first two were by P.C. Hardwick and the last by Alfred Waterhouse.⁴ There was also the London, Scottish & Australian Bank by Henry Baker,⁵ and the Royal Insurance Company by John Belcher.⁶ The only domestic joint-stock bank to re-build in Lombard Street at that time was the London & County Bank, mentioned above. It must therefore be wondered whether the Builder's memory was wholly correct when it stated, in 1877, that 'joint-stock Banks in London were among the first to erect grandiose buildings for their offices, and the example set by them, and followed by others, has helped to make some of the narrow streets of the City appear to be filled with palaces.'⁷

The point is of little importance, however, because rebuilding was not confined to Lombard Street and, whoever was responsible for the initial burst of reconstruction, the practice spread quickly to Cornhill and Nicholas Lane, Finch Lane and Poultry.⁸ Building costs between £20,000 and £40,000 appear to have been normal.⁹

Undoubtedly, the influential architect in this period was P.C. Hardwick, whose position as architect to the Bank of

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1. Building News, vol.7 (1861), p.359, and vol.11 (1864), p.660.
 2. Ibid., vol.11 (1864), p.660; Builder, vol.22 (1864), pp.758, 759; P.W. Matthews & A.W. Tuke, History of Barclays Bank Limited (London, 1926), pp.44, 47.
 3. Building News, vol.12 (1865), p.613; Builder, vol.22, (1864), p.770.
 4. See sources in footnotes 1-3.
 5. Building News, vol.7 (1861), pp.359, 360.
 6. Ibid., p.359; Builder, loc.cit. 7. Builder, vol.35(1877),p.5.
 8. Expansion into Nicholas Lane was led by the London & County Bank, mentioned above, whose premises were on the corner; for Cornhill, see Building News, vol.7, (1861), p.360; for Finch Lane, see Illustrated London News (I.L.N.) vol.42 (1863), p.188; for Poultry, see refs. to Union Bank of London head office, below.
 9. Building News, vol.11 (1864), p.660; Builder, vol.23 (1865) p.607; ibid., vol.30 (1872), pp.306,307; I.L.N., vol.48 (1866), p.264. The most expensive bank was probably the Nat. Prov.'s head office, reckoned to cost £50,000 exclusive of site (Builder,vol.23 (1865), p.834).

England ensured continuing commissions.¹ Close to him in style was F.W. Porter who had a long association with banking developed through the Union Bank of London.² Two of his branches for this Bank - one in Chancery Lane³ (plates 3,4), the other in Spring Gardens, off Charing Cross⁴ (plates 5,6) - are still used by the National Westminster Bank. His main work, the Union Bank's head office opposite the Mansion House⁵ (plate 7), has been demolished. It was in the tradition of Hardwick and Porter that the typical London suburban bank, with corner entrance, was to develop, but the style became increasingly mannered and conventional (examples,⁶ plates 8,9).

The only bank building in London in the 1860s to break dramatically with this style - and it may be this bank which coloured the Builder's later recollection - was John Gibson's head office for the National Provincial Bank at the junction of Bishopsgate and Threadneedle Street.⁷ This building, recently saved from demolition and restored, is now the National Westminster Hall.⁸ It was begun in October 1864, finished late in 1865, and opened in January 1866⁹ (plates, 10, 11).

1. P.C. Hardwick succeeded C.R. Cockerell in 1855. There was little rebuilding to be done at Threadneedle Street, so Hardwick was relatively free (cf. W. Marston Acres, The Bank of England from Within..., vol.2 (London, 1931), p.586).
2. Porter was working for the rival London & Westminster Bank at least as late as 1885 (Builder, vol.49) (1885), pp.716,718,719).
3. Building News, vol.12 (1865), p.813; I.L.N., vol.48 (1866), pp.264, 265; Bankers' Magazine, vol.27 (1867), p.124; A. Graves, The Royal Academy of Arts. A Complete Dictionary of Competitors ... 1769 to 1904, vol.6 (1906), p.184.
4. Builder, vol.30 (1872), pp.306, 307; A. Graves, loc.cit. (1870 Exhibition).
5. Builder, vol.23 (1865), pp.607, 609; Building News, vol.15 (1868), p.46. There were two different published designs.
6. London Joint-Stock Bank, corner of St. John Street and Charterhouse Lane (Street) (plate 8): Builder, vol.30 (1872), pp.145-7 (architect: Lewis H. Isaacs). The Aldersgate Street bank (plate 9) has no reference. The general style can still be seen in places as socially different as Bow and Sloane Square.
7. The entrance was technically in Threadneedle Street, the address which the Bank at first preferred (Builder, vol.23) (1865) p.901), but the building is now no. 15, Bishopsgate.
8. The Bank's own colour brochure, under this title, was published in 1983.
9. Builder, vol.23 (1865), pp. 834, 835, 901-3, 908, 909; I.L.N., vol.48 (1866), pp.57, 60-62; A. Graves, op.cit., vol.3 (1905), p.230; A.E. Richardson, Monumental Classic Architecture ... (London, 1914), pp.100,101, plate 60; G. Stamp & C. Avery, Victorian Buildings of London 1837-1887 (London 1980), p.75.

Established in 1833 as a bank of issue, the National Provincial Bank could have no London head office for public banking until it accepted Bank of England notes.¹ When legislation, expected to end this problem, did not materialize, the Bank withdrew its notes and decided to build in the City.² It was fitting that a joint-stock bank of such relative antiquity, with some 120 outlets, should have outstanding premises but it was too late to jostle with established interests and buy up a site in Lombard Street. The Bank, therefore, stayed more or less on the site of its existing administrative office.

Gibson's achievement was to bring Glasgow to London, as decisively as Gingell & Lysaght had brought it to Bristol. It was not the single Corinthian order which was particularly Glaswegian: it was the confidence of the architect, the boldness, the mastery of decorative detail, features which made the Lombard Street palazzi seem fussy and debased. Irrelevant to Gibson were Parnell's dolphins and Hardwick's masks. For the first time, a London bank had sculptured panels and allegorical statuary massive in scale, meaningful in concept, and rich in visual impact³ (details, plate 12).

In a wider context this was, of course, derivative building: the figures on the cornice were reminiscent of Bryce and Hamilton,⁴ the ceiling of the banking hall had been rehearsed by Gibson himself for the National Bank of Scotland,⁵ and the putti in the interior frieze, pressing and coining (plate 13), reverted to Rhind, and to Gingell & Lysaght.⁶ Also reminiscent of Corn Street were the coupled interior columns supporting the dome (plates 14, 15). The inspiration for this building dated back, therefore, to the 'fifties if not beyond. Perhaps in more technological ways, Gibson was also traditional.

1. The position is explained more fully in I.L.N., loc.cit., than in the Bank's centenary history by H. Withers.

2. I.L.N., loc.cit.

3. Fullest explanation of the symbolism is in Builder, vol.23 (1865), p.902. Sculpture was by Messrs. Colley.

4. See Chapter Two, plates 4, 47.

5. Ditto, plate 52.

6. Ditto, plates 71-73.

The main girders were of boxed plate-iron,¹ whereas Parnell had used girders of Sheffield steel for the upper floors of his Lombard Street bank 'apparently deflected only one-inch each with a distributed weight of 200 tons', and occupying half the depth required by iron.² But it was a building ingeniously suited to the intricacies of the site, presenting an elevation of monumentality, freshness, and distinction. This was a quality and power of design which the capital had not seen since Cockerell's London & Westminster Bank nearly thirty years earlier.

It has been mentioned above that one of the new buildings in Lombard Street was the bank of Messrs. Alexanders, Cunliffes & Co., designed by Alfred Waterhouse. This was a Gothic design. When the Builder was reviewing construction work, only one storey had been completed. 'The work is not sufficiently advanced to say more about it, than that polished granite will be used for some of the shafts ...'.³ It seems remarkable, however, that the nature of the style was not visible behind the scaffolding or known by enquiry. And yet no occasion was taken here, either in this journal or in Building News (plate 16), to comment on the relevance or suitability of Gothic in such a position. This omission requires that the place of the Gothic style in banking, and the steps which were necessary to reach acceptability, must now be considered from the earliest examples of its use.

It was shown in Chapter Three that the quasi-charitable origins of the savings bank movement suggested the suitability of a neo-Tudor presentation among its buildings. It is in this style, too, that the origins of Gothic for commercial banking can be traced, but with no similar justification for its adoption. In the context of business premises, the precedents for building in a style other than some variety of classical were not extensive. The first recorded departure from what was incontestably safe, was John Shaw's office for

1. Builder, loc.cit.

2. Ibid., vol.20 (1862), p. 604.

3. Ibid., vol. 22 (1864), p.770.

the Law Life Assurance Society, erected in 1833, which still survives in Fleet Street¹ (plate 17). The inspiration for this was Northumberland House, built near Charing Cross in 1603, and pulled down in 1876.² Other contemporary buildings, more domestic in nature, followed the same design - 'the latest style of Old English domestic architecture ... which seems to be increasing in favour.'³ While often summarized as 'Elizabethan', the style allowed bay windows and was very much influenced by the English Renaissance.⁴ But the classical elements were apparently too weak for the style to win favour with the architects of banking.⁵

Contemporary with this building, and therefore a very brave venture indeed, was the branch built at Hanley, near Stoke-on-Trent, for the Manchester & Liverpool District Bank (plate 18). In March 1833, the minutes of the Bank's main Board recorded that 'the erection of a Bank at Hanley was approved and committed to the Local Board there',⁶ who engaged T.W. Atkinson, then of London,⁷ as architect. Why Atkinson, who at that time was designing the Italianate Manchester head office of the same bank,⁸ should have chosen neo-Tudor for this branch, is not explained. The boldness of style in terms of the Hanley environment, if not of the practice of banking, was noticed by the historian of the Potteries, writing soon after the bank's completion. He found it 'spacious and elegant ... built in the gabled or Tudor style of architecture, of pale brick, with ornamental door and window fronts and other members of stone. Its elevation rises above all the

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1. Gentleman's Magazine, vol. 103 (1833, Part 1), p.543; H.-R. Hitchcock, Early Victorian Architecture in Britain (London & New Haven, 1954), p.369.
 2. The connection is shown by Gentleman's Magazine, loc.cit.
 3. Gentleman's Magazine, loc.cit.
 4. cf. H.S. Goodhart-Rendel, English Architecture Since the Regency (London, 1953), pp. 62, 64.
 5. Especially as there was contemporary criticism of Shaw's building as 'bad Italian architecture with some of the characteristics of the pointed style.' (H.-R. Hitchcock, loc. cit.).
 6. Nat. West. Archives: Manchester & Liverpool District Bank Minute Book.
 7. Soon after this, he set up practice at Manchester (Builder, vol.19 (1861), p.590).
 8. See Chapter Two, p. 59.

neighbouring houses, and makes it conspicuous at a considerable distance. We take the liberty, however, of questioning the good taste of the architect, who fixed on a style of building of three centuries' date for a mansion like this in the centre of a modern town, which presents nothing at all similar to keep it in countenance.'¹ The bank was demolished around 1880 and replaced by another in similar but weaker style² (plate 19).

There appears to be no evidence for any other commercial bank of the 1830s in a style which was not classical, or neo-Greek, or Italianate, but the possibility of others in neo-Tudor style, perhaps by the same Bank,³ must always remain. Statements that the present-day Barclays Bank at Boston, formerly a branch of the Stamford, Spalding & Boston Bank, was erected in 1835,⁴ seem based on a curious misunderstanding of the visual and published evidence. The bank is no earlier than 1876, designed by Lockwood & Mawson⁵ (plate 20). Mawson was son-in-law of one of the bank's directors.⁶ Neither the alleged early date, nor a specific attribution to H.F. Lockwood,⁷ seem explicable, particularly as the Bank apparently had no earlier purpose-built premises at Boston.⁸

The next confirmed bank in this series is probably that at Gloucester opened by the National Provincial Bank in Westgate Street in 1844 and designed by S.W. Daukes⁹ (plate 21). The style, with cusped tracery and perhaps ball-flower ornament below the lower sill band, was more Gothic than Atkinson's, and some reason must be found for it. Minute books of the Bank's directors, although allowing the dates of

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1. J. Ward, The Borough of Stoke-upon-Trent (London 1843), pp.381, 382.
 2. District Bank Staff Gazette, January 1939
 3. That is to say, by the Manchester & Liverpool District Bank.
 4. N. Pevsner & J. Harris, The Buildings of England, Lincolnshire (London, 1964), p.471: 'The Gothic theme is continued by the adjacent County Hall of 1925-7 and by Barclays Bank with a face S. towards the Market Place. This is of 1835 and was designed by Lockwood & Mawson of Bradford; Dora Ware, A Short Dictionary of British Architects (London, 1967), p.152, sub H.F. Lockwood: 'Built Barclays Bank, Market Place, Boston, Lincs. (1835)'; Ministry List also dates it to 1835.
 5. Builder, vol.34(1876), p.1175; Building News, vol.31(1876, Part 2), p.533.
 6. S.N. Davis, Banking in Boston (Boston, 1976), p.28.
 7. See footnote 4 above.
 8. None is mentioned in S.N. Davis, op.cit.
 9. The illustration has been used in R.M. Fitzmaurice, British Banks and Banking (Truro, 1975), p.69.

construction and other details to be verified, provide no explanation of the appearance.¹

A number of reasons can be proposed. First, Daukes had already designed at least one of the banks built in classical or Italianate style in Gloucester in the 1830s.² But the needs of competitive distinction were hardly enough to justify a change of style of such violence. Secondly, the bank appears, on the evidence of the illustration, to have accommodated also 'Public Rooms.' As Gothic or neo-Tudor was suitable for a Free Library, News Room and Public Dispensary,³ it might also suit this evidence of philanthropy. But that would suggest the Rooms were more important than the Bank. Thirdly, there is a connection with 'Jemmy' Wood, the eccentric proprietor of the oldest private bank in the district.⁴ Although Wood's business passed to the Gloucestershire Banking Company, the site was bought by the National Provincial Bank and the well-known 16th century building (plate 22) which he had occupied was demolished. Was Gothic perhaps chosen as a mark of respect for this historical association of the site? Was Daukes, in the treatment of the ground-floor fenestration, influenced by the window-range of the Old Bank?

The fourth and last speculation rests on the involvement of Sir Matthew Wood (probably no relation of 'Jemmy'), who was certainly in correspondence with the London Board while the new bank was under discussion in 1843.⁵ This is potentially the most interesting associational reason. A municipal and political reformer, Wood took a leading role in improving the City of London, but he lived and died at Matson House, near

1. Nat. West. Archives: National Provincial Bank Minute Book.

2. See Chapter Two, pp. 54, 55.

3. cf. Chapter Three, p. 123.

4. Wood's extraordinary character, and stories of his wealth, are recounted in W.J. Lawson, The History of Banking (London, 1850), pp. 262, 263.

5. Nat. West. Archives, loc.cit.

Gloucester.¹ This Tudor house, mullioned and gabled, was given sash windows 'with pretty cusped Gothick tracery, the result no doubt of two visits by Horace Walpole to George Selwyn.'² Whether or not Daukes was directly influenced by Wood, the combination of Wood's involvement and an unusual bank complimentary to the style of his house, cannot be seen as wholly coincidental.

If any new Gothic or neo-Tudor commercial banks were erected in the next ten or so years, they appear not to have merited attention in the architectural journals. In 1857, however, perhaps in token recognition of increasing interest in the suitability of Gothic for secular purposes, Building News published a picture of the doorway of a Gothic-style bank in Leicester Square, designed by John Billing (plate 23).³ But the journal made no comment, aesthetic or ethical, and the significance of this design might have been overlooked, had it not received further attention from a correspondent to Punch, in September 1864: 'On Sunday', wrote one Little Ben, recounting a journey through London, 'I attempted to enter what I thought was a pretty little Gothic Chapel, not a hundred miles from Leicester Square. I was nearly taken up by a Policeman for attempting a burglary upon the London and Leicester Square Bank! There seems to be some want of originality in design among our architects. Let a Chapel be a Chapel, a Music Hall be a Music Hall, a Bank a Bank ...'.⁴

This point was immediately taken up by the Builder, which felt that a bank in this style would 'express its purpose not anywhere in London'.⁵ The editorial re-stated the question as to whether a bank-like version of Gothic should exist, but without expressing its own opinion. Despite

1. D.N.B.

2. D. Verey, Buildings of England, Gloucestershire, The Vale and the Forest of Dean (London, 1970), pp.297,298.

3. Building News, vol.3 (1857), p.582. Billing was presumably from the family of Reading architects, for whom see H.M. Colvin.

4. Punch, 10 Sept. 1864.

5. Builder, vol.22 (1864), p.769.

this disappointment, the Leicester Square episode can be appreciated as the only occasion when the merits of Gothic for bank architecture came in any way close to public discussion. The Bank itself was, in business terms, obscure. Seale, Low & Co. (apparently also calling themselves the London & Leicester Square Bank¹) are first recorded in 1856, in Leicester Place.² The following year, they moved nearby to no. 7, Leicester Square.³ This was certainly the address at which Billing made his alterations, because illustrations of the front of the premises are found, quite fortuitously, in prints of the fire and damage at nearby Saville House, in 1865 (plates 24, 25).⁴ Although there is some slight difficulty in matching these views exactly, it is quite clear that the Gothic motif extended to no more than the ground floor of no. 7, which retained, in upper storeys, the late Georgian features of its neighbours. As for Seale, Low & Co., they disappeared from directories in 1870 and no records are known to have survived.⁵

The more widespread acceptability of Gothic among bankers was a phenomenon of the 1860s and it is unfortunate that the relatively trivial episode of the Leicester Square bank should have spoilt the opportunity for a deeper and more forceful discussion by the journals of the large Gothic banks designed by architects of national distinction. The two names which can be associated with Gothic acceptance in this context are Gilbert Scott and John Ruskin. Scott's abortive Gothic design in the competition for Government Offices in 1857 led to the well-publicized exchanges known as 'The Battle of the Styles',⁶ and banks headed the list of urban public buildings for which he advocated Italian Gothic.⁷ Ruskin's influence was less direct, but equally pervasive. He brought the Gothic Revival away from the Roman Catholic church, where Pugin had placed it, and back to Protestantism.⁸ Once Gothic was re-united with the

1. Punch, loc.cit.

2. F.G. Hilton Price, A Handbook of London Bankers (London, 1890-91), and P.O. Directories.

3. Ibid.

4. I.L.N., vol.46 (1865), p.233; ibid., vol.52 (1868), p.29.

5. None listed in Business Archives Council, 'Survey of Banking Records' (London, 1980).

6. H.S. Goodhart-Rendel, op.cit., pp.169-72.

7. G.G. Scott, Remarks on Secular & Domestic Architecture (London, 2nd ed., 1858), p.203.

8. K. Clark, The Gothic Revival (London, 1964), pp.176-96.

Establishment, it was possible to accept Gothic ornamentation, which to Ruskin was of basic importance, and also to use the Venetian style which he had praised in The Stones of Venice.¹ As the use of Venetian classical designs was already established for banks,² the transition to a round-arched Venetian Gothic was the more easy.

The availability of this style coincided with the first major change in joint-stock bank organization since the 1830s. Symptomatic of this change was the extension of limited liability to banking in 1858.³ Although opposed by some old-school bankers as lessening the commitment of the banker to his customer,⁴ limited liability nevertheless characterized and enhanced the sense of corporate identity at a time when joint-stock banks were beginning to grow by merger with competitors, and entering the second major phase of branch expansion. The proliferation of outlets led inevitably to the need for greater central control and consequent expansion of head office facilities: the 1860s witnessed, therefore, a burst of head office construction as widespread as at any time previously.⁵ Just as the scale of this rebuilding can be noticed in the architectural press, so the Bankers' Magazine reveals the growing vigour and complexity of professional expertise.

When the Gothic Revival is seen against this background of fundamental change in the structure and pace of banking, it may be wondered whether there was not a lost opportunity; whether the Gothic style might not have been adopted as an expression of a new direction in the mainstream of banking, in the way that Italianate had been the characteristic of the old. Alternatively, this might have been seen as the occasion to create an entirely new style, a possibility which troubled Gilbert Scott: 'Are we, then, to invent a spick-and-span new style to suit them?'⁶ He was emphatically against it, arguing

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1. Vol.1 was published in 1851, and vols. 2 and 3 in 1853. Also influential was Ruskin's The Seven Lamps of Architecture (1849).
 2. See Chapter Two, pp.74,82,85. 3. By 21 & 22 Vic., c.91.
 4. cf L.H. Grindon, Manchester Banks & Bankers (Manchester, 1877), p.293.
 5. A good picture of the amount of new bank building in, for instance, Birmingham and Leeds in this period is given by the Architect, vol.1(1869), pp.39,40, and Builder, vol.22(1864), p.497.
 6. G.G. Scott, op.cit., p.204. He was referring to public buildings, in a list headed by banks.

from lack of precedent. 'No age of the world has ever deliberately invented a new style, nor yet made use of a style for one class of buildings different from what it applies to others.'¹ Scott's belief was that a commercial system which originated in Europe in the Gothic Middle Ages, should be visually sympathetic to that period rather than a plagiarism of Ancient Rome 'with which these institutions have no historical association',² or of the works of Italian Renaissance copyists. The authority for change was strong, the business climate was suitable, but the break with Italianate was never conclusive.

Elements of Venetian Gothic had reached banking before the Battle of the Styles had broken. Sir Nikolaus Pevsner attributes a bank in this vein at Knutsford to 1856.³ William White's Venetian style bank was built at St. Columb Major in Cornwall in 1857,⁴ and Stuckey & Co.'s bank at Wells, opened early in 1858⁵ (plate 26). In the 1860s styles formed a number of groups. On the one hand were banks which kept a classical symmetry of arrangement, while adopting, to varying extent, Venetian Gothic decorative detail. Examples were Lockwood & Mawson's Leeds & County Bank of 1863⁶ (plate 27), R. Critchlow's Hampshire Bank at Southampton of 1866⁷ (plate 28), and Yeoville Thomason's Birmingham Town & District Bank of 1869⁸ (plate 29). Also called 'Venetian Gothic' by the Builder⁹ was Paull & Ayliffe's Union Bank at Huddersfield of 1867 (plate 30), but this building, and more particularly Hoskin's bank for Backhouse & Co., at Bishop Auckland, completed in 1873¹⁰ (plate 31), showed some French influence.

1. Ibid.

2. Ibid.

3. N. Pevsner & E. Hubbard, The Buildings of England. Cheshire (London, 1971), p.252.

4. N. Pevsner (E. Radcliffe, ed.) The Buildings of England. Cornwall (London, 1970), p.165; R. Dixon & S. Muthesius, Victorian Architecture (London, 1978), p.131; I. Rabey, The Book of St. Columb & St. Mawgan (Buckingham, 1979), pp.47, 77, 80, 133.

5. Western Gazette, 14/3/1958, in feature from its files of 1858. The ground floor has since been altered.

6. Builder, vol.22 (1864), pp.495, 497.

7. Ibid., vol. 24 (1866), pp. 326, 327.

8. Architect, vol. 1 (1869), pp.39,40; Builder, vol.27(1869),p.547.

9. Builder, vol.27 (1869), p.407.

10. Ibid., vol.29 (1871),p.509; Architect, vol.10(1873),p.174.

The better-known banks associated with the Gothic Revival, although still not always with the pointed arch, were by G.G. Scott at Leeds for Messrs. Beckett (1863-67, plate 32) now demolished;¹ and by Alfred Waterhouse for the District Bank, Nantwich² (1864-66; plate 33), for Alexanders, Cunliffes & Co., Lombard Street, referred to above³ (1865-66), for Bassett & Co. at Leighton Buzzard⁴ (1865-66; plate 34), and for the head office of the Bradford Old Bank⁵ opened 1867; plate 35). Dating also from 1867-68 are the surviving premises of the former Bradford Commercial Bank by Andrews & Pepper⁶ (plate 36).

Attention to the vocabulary of commercial Gothic was as close for secular buildings as it had been under Rickman in the religious context, although discrepancies can be noticed with modern interpretations. Beckett's Bank at Leeds, for instance, Venetian Gothic by modern architectural criteria,⁷ was Early English to the Builder.⁸ Categorizing was especially popular in the 'seventies, with such descriptions as 'Early Geometrical, with a deal of Early French Gothic' at Jersey in 1873⁹ (plate 37), 'Early French Gothic' at Loftus-in-Cleveland in 1878¹⁰ (plate 38), and a 'free adaptation of Lombardic Gothic' at Halifax in 1879.¹¹

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1. Builder, vol.22 (1864), p. 497; *ibid.*, vol.25 (1867), p.449; D. Linstrum, West Yorkshire Architects and Architecture (London, 1978), pp.37,40,364, 383, plate 296, who calls demolition of the 'Gothic palazzo' in 1964 'the greatest single loss in Leeds' (p.37); N. Pevsner, The Buildings of England. Yorkshire. The West Riding (London, 1967), pp.317, 318, 634; D. Cole, The Work of Sir Gilbert Scott (London, 1980), pp.124, 217.
 2. J. Hall, A History of the Town and Parish of Nantwich (Nantwich, 1883), p.248; N. Pevsner & E. Hubbard, The Buildings of England. Cheshire (London, 1971), p.287.
 3. See p. 138, footnote 3.
 4. Building News, vol.13 (1866), pp.848,850,851; N. Pevsner, The Buildings of England. Bedfordshire, Huntingdon and Peterborough (London, 1968), pp.110,111.
 5. Bankers' Magazine, vol.76 (1903, Part 2), pp.457, 461, commenting that 'the architectural features ... were well in advance of the ordinary run of banking premises in those days'; Builder, vol.89 (1905), p.238.
 6. D. Linstrum, *op.cit.*, p.370; N. Pevsner, Yorkshire, *op.cit.* p.126.
 7. C.L. Eastlake (J.M. Crook, ed.), A History of the Gothic Revival (Leicester, 1970), Appendix, No. 255.
 8. Builder, vol.25 (1867), p.449. 9. *Ibid.*, vol.31 (1873), p.529
 10. *Ibid.*, vol.36 (1878), p.680; Building News, vol.35 (1878, Part 2), p. 22.
 11. *Ibid.*, vol.37 (1879), p.1032.

Another building with some French influence¹, and one of the best Gothic Revival banks to have survived, is at Leicester on a corner site in Granby Street (plate 39). Now a branch of the Midland Bank, the building was erected for the Leicestershire Banking Company in 1870 from designs by Joseph Goddard.² The red-brick exterior straggles, particularly in the Bishop Street frontage - a contrast to the massive simplicity of the banking-hall. An arcade of square columns, with foliated capitals, separates a kind of aisle (giving access to interview rooms) from the banking-hall proper. The latter rises sheer, with the drama of a cathedral nave, to a wooden truss roof, above which a rectangular lantern is enlivened with Gothic arcading.

It is interesting that an English style was used at Oxford³ and Cambridge⁴ (plate 40), where the architects F. & H. Francis, designing branches for the London & County Bank in the 'sixties, chose the Decorated or Middle Pointed period in deference, no doubt, to the Camden Society.⁵ London was, despite Waterhouse's bank in Lombard Street, and the example of certain other commercial premises,⁶ reluctant to use any manifestation of Gothic, or Ruskinian teaching, for banking purposes. The only other example, apart from a lively building in Ludgate Hill⁷ (plate 41), seems to have been the half-hearted Central Bank of 1875, designed by E. & W. Hilton Nash and still standing a little south of Blackfriars Bridge⁸ (plates 42, 43). Here the red-brick Venetian upper storeys sit awkwardly on a ground floor, classical in the Hardwick

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1. At least in the pavilion roof. The main style is characterized as 'mixed Lombard and E.E. Gothic' (N. Pevsner, The Buildings of England ... Leicestershire and Rutland (London, 1984), p.233).
 2. C.J. Billson, Leicester Memories (Leicester, 1924), p.33.
 3. J. Sherwood & N. Pevsner, The Buildings of England. Oxfordshire (London, 1974), p.308.
 4. Builder, vol.24 (1866), pp.426,427; N. Pevsner, The Buildings of England. Cambridgeshire (London, 1970), p.241.
 5. For the Society's aims, see K. Clark, op.cit., pp.134-58.
 6. For instance, the Crown Life Assurance Society building New Bridge Street, designed by Deane & Woodward and built in 1858 (J. Summerson, The Architecture of Victorian London (Charlottesville, 1976, p.30).
 7. The City Bank by John Tarring & Son (Builder, vol.32 (1874), p.1056; *ibid.*, vol.33 (1875), pp.865,867).
 8. Builder, vol.33 (1875), pp. 143, 145.

tradition. Only in the North of England did Gothic have any real impact on head office building, and even here Newcastle and the biggest urban centres of Manchester and Liverpool remained largely faithful to classical styles until the 1880s.

The debasement of Italian Gothic came quickly. Hybrid styles, combining Gothic and classical features, can be noticed today in banks surviving from the late 'sixties, at Huntingdon (plate 44), Stamford (Barclays), Grantham (plate 45), and many other places.¹ The appetite for some change had been whetted as the more vigorous aspects of the Revival waned. A curious bank at Haltwhistle, described by the Builder as 'a modification of Elizabethan', was publicized in 1877² (plate 46). Gothic features might still be introduced, as at Tunbridge Wells³ (plate 47), but neo-Tudor façades as at Cirencester⁴ (1874; plate 48) began to supersede them. On the quite widespread use of neo-Tudor and Gothic styles for branch banks, more will be mentioned later. A fitting close to this particular discussion is the odd building designed by Mills & Murgatroyd as the head office of the Manchester & County Bank (a relative newcomer)⁵ in 1880⁶ (plate 49): the style combined elements of domestic Tudor, Italian Gothic and French Renaissance. With the Gothic Revival had come its own brand of eclecticism.

Before a further consequence of the Revival is examined, it is necessary to keep the story in balance and revert to a consideration of the progress of Italianate design. Once the grandeur of Scottish-style building had been introduced to England by Gingell & Lysaght, there was a burst of over-exuberance. The National Provincial Bank, as emphatic of its

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1. The 'Bakers Oven' shop in Church Street, Peterborough, has a framed, enlarged sepia view (1904) of nearby property, close to the Market Place. Buildings shown include a good example of mixed Venetian/Classical design in the elevation of what must have been the Peterborough branch of the Stamford, Spalding, Boston & Peterborough Bank, built in 1875 to designs by William Eve of London (Builder, vol.33(1875), pp.603,652).
 2. Builder, vol.35 (1877), p.1054. The architect was D. Birkett, for the Cumberland Union Bank.
 3. Built by Beechings & Co.
 4. Built by Gloucestershire Banking Company. Dated on front.
 5. Established 1862 (for story, see L.H. Grindon, op.cit., pp. 307, 308).
 6. Builder, vol.39 (1880, Part 2), pp.612, 615; L.H. Grindon, op.cit., p.310.

supremacy in Bristol as it was in London, commissioned Gingell,¹ fresh from the Corn Street triumph, to design a branch nearby which would not be overlooked² (plate 50). However, the Bank may have been embarrassed by this lapse to competitive aggression and gave almost all further branch commissions for very many years to John Gibson, a more thoughtful and dignified architect.³ Gingell, on the other hand, went on to design an ornate insurance building in Bristol which later became a branch bank of the National Provincial's successor.⁴

Although later traces of Gingell-like flamboyance can be found around the country, for instance in the premises of the Bury Banking Co. completed in 1869⁵ (plate 51), the trend in urban centres was for the florid and over-elaborate style to move closer to the conventionalized metropolitan grandeur of Porter and Hardwick. The Alliance Bank in Liverpool⁶ (plate 52), and the London & South Western Bank in Bristol⁷ (plate 53), are examples. There was also room for imaginative creations like C.H. Edwards's bank for Wright & Co. at Nottingham, 1859-60⁸ (plate 54).

1. Gingell had earlier designed a branch for the West of England & South Wales District Bank (his Corn Street clients) at Aberdare, opened in 1858. This was noted as in the 'Modern' Italian style (Building News, vol. 4 (1858), p.126).
2. Builder, vol.22 (1864), pp.583, 584; C.H. Cave, A History of Banking in Bristol (Bristol, 1899), p.179.
3. See below, pp. 155-158.
4. i.e. of the National Westminster Bank. See Ministry List, sub 36, Corn Street. Gingell also built a very rich insurance building at Leeds for the Leeds & Yorkshire Assurance Company (ex inf. Dr. D. Linstrum).
5. Designed by Blackwell, Son & Booth of Manchester and Bury (Builder, vol.27 (1869), pp.444, 447); N. Pevsner, The Buildings of England. Lancashire. The Industrial and Commercial South (London, 1969), p.98.
6. Builder, vol. 27 (1869), p. 307.
7. By James Weir (Builder, vol. 37 (1879), pp. 254, 543, 545; ibid., vol. 38 (1880, Part 1), p. 326); J. Latimer, Annals of Bristol in the Nineteenth Century (Bristol, 1887), p.461.
8. Building News, vol.4 (1858), pp. 587, 683; ibid., vol.5 (1859), pp. 1129, 1130; Builder, vol.17 (1859), p.814; ibid., vol. 18 (1860), pp. 544, 545.

In Northern Ireland, the Scottish-style of bank building had at least one outstanding follower. A contrast is revealed between Charles Lanyon's Belfast Bank, completed in 1846¹ (plate 55), a model of Italianate propriety in the Barry manner, and James Hamilton's Ulster Bank, opened in 1860² (plate 56). The latter was the result of a well-publicized competition and two months' travel by the Bank's executives, selecting the features of the Glasgow and Edinburgh palazzi which appealed to them most.³

A reaction against Italianate can be noticed in George Williams's bank for Parr & Co., still standing at the corner of Eastgate and St. Werburgh Streets in Chester, and built in 1859-60⁴ (plate 57). The style reverts to E.F. Law's Union Bank built at Northampton nearly twenty years earlier.⁵ Williams's building received scant comment at the time from the architectural press, but later the architect and antiquary G.A. Audsley, a neo-Tudor man, called the bank 'unfortunately designed in a style of architecture distinctly out of place in such a street as Eastgate Street.'⁶ The contrast with neighbouring façades is no less striking today. The Chester bank began no trend, but a general style of building can be noticed in the 1860s more subdued than the supporters of Corn Street grandeur would have expected. There were two avenues for this trend to take; often, of course, they approached very near to each other, and over-rigid categorization is unwise.

The first trend was broadly Italianate - a continuation of what might be called the Mancunian tradition, seen first at

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1. N. Simpson, The Belfast Bank 1827-1970 (Belfast, 1975), pp.64, 65.
 2. Building News, vol.4 (1858), pp.76, 425; W.J. Knox, Decades of the Ulster Bank 1836-1964 (Belfast, 1965), pp.65-70.
 3. W.J. Knox, loc.cit.
 4. Building News, vol.5 (1859), p.1094; N. Pevsner & E. Hubbard, Cheshire, op.cit., p.162.
 5. See Chapter Two, plate 44.
 6. G.A. Audsley, The Stranger's Handbook to Chester... (Chester, 1891), p.61. On the other hand, Audsley (loc.cit., p.80) found the neo-Tudor Savings Bank 'a pleasing structure ... highly creditable to the architect and the time in which it was erected.'

Spring Gardens, with Atkinson's Manchester & Liverpool District Bank of 1834,¹ and then with Gregan's Heywood's Bank by St. Ann's Square, of 1848.² In 1860, Edward Walters, then the leading architect in Manchester, designed the Manchester & Salford Bank in Mosley Street (plate 58), 'a very charming composition, by some considered his chef d'oeuvre ...'.³ This was a free design, both Gregan and Walters having learnt and developed from antecedents. The cost of Walters's bank was around £25,000.⁴

Elsewhere, more restrained palazzi continued well into the 'sixties with such buildings as the former National Provincial Bank at Hereford⁵ (plate 59), and more particularly the Worcester City & County Bank at Worcester (plate 60), by E.W. Elmslie.⁶ The latter Bank commissioned an interesting branch in Kidderminster from H. & E.A. Day, who joined a curved Ionic portico to a regular Italianate façade⁷ (plate 61). More typical of this period, however, and representative of scores of country banks surviving throughout England, are the two private banks built at Boston in 1864⁸ (plate 62). One was designed for Garfit, Claypon & Co., the other for Gee, Wise, Gee & Co., but the architects appear unrecorded.⁹ The development from here, in the 'seventies, was towards even freer and more eclectic designs, often with increasing French influence, like William Cocking's Huddersfield branch of the Yorkshire Banking Company, 1871¹⁰ (plate 63), and H.L. Florence's

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1. See Chapter Two, plate 19.
 2. Ditto, plate 50.
 3. Walters's obit. in Builder, vol.30 (1872), pp.199-201. Other refs. are Building News, vol.9 (1862, Part 2), pp. 218,219; Builder, vol.110 (1916, Part 1), p.236; L.H. Grindon, op.cit., p.282; W.A. Shaw, Manchester Old & New, vol.2 (London, c.1896), p. 64; N. Pevsner, Lancashire, op.cit., p.294; D. Sharp (ed), Manchester (Studio Vista Series, London, 1969), p.21.
 4. Building News, loc.cit.
 5. According to Pevsner, The Buildings of England. Herefordshire (London, 1963), p.187, by Elmslie, Franey & Haddon, 1863.
 6. A. Graves, op.cit., vol.3 (1905), p.50 (1862 Exhibition).
 7. Builder, vol. 27 (1869), p.822.
 8. S.N. Davis, op.cit., p.14.
 9. Ibid., p.24.
 10. Architect, vol.5 (1871), pp. 57, 332.

Worcester branch of the Stourbridge & Kidderminster Bank 1876¹(plate 64).

The other trend was a return to classical designs, too varied and imaginative to summarize. The Ionic order returned to London²(plate 65), while Bradford dispensed with Gothic and reverted to Corinthian³(plate 66). One interesting bank, opened at Norwich in 1866, became the Post Office, and is now a television studio⁴(plate 67). Birmingham is still a fruitful source of classical styles: J.A. Chatwin's Temple Row bank for the Birmingham Joint-Stock Banking Co.,⁵ reminiscent of Edinburgh in the early 'fifties, survives with minor alterations (plate 68), while Edward Holmes's head office of the Birmingham & Midland Bank, completed in 1869,⁶ is the best building in New Street, although the simplicity of the original composition (plate 69) was upset by the extension of 1875⁷(plate 70). At about this time, the Birmingham Joint-Stock Bank itself expanded into New Street, with a branch by F.B. Osborn typifying the more elaborate classical taste of the 'seventies without entirely losing sight of Italianate tradition⁸(plate 71). Another Birmingham bank of this period was the rebuilt National Provincial Bank, opened in 1869, at the corner of Bennett's Hill and Waterloo Street⁹ (plate 72) - a bank which leads to consideration once more of John Gibson, probably the most prolific bank architect

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1. Builder, vol.34(1876),p.108; Building News,vol.28 (1875, Part 1), p.84.
 2. The Royal Bank of Scotland, Bishopsgate, by T.C. Clarke (1877). See Builder, vol.35(1877),pp.882, 883; A. Graves,op.cit., vol.2(1905), p.73; G.Stamp & C.Amery,op.cit.,p.140.
 3. Builder,vol.32(1874),p.829(premises of Bradford District Bank).
 4. Designed by P.C.Hardwick for Messrs. Harveys & Hudson, and built for about £13,000 (C.Mackie, Norfolk Annals, vol.2, 1851-1900 (Norwich,1901),p.141).
 5. Lloyds Bank Archives: A15b/14.
 6. Builder, vol.25(1867),p.593; *ibid.*,vol.27(1869),pp.40,47; Architect,vol.1(1869),pp.39,40; R.K. Dent, Old and New Birmingham (Bham,1880),pp.615,616; Bankers' Magazine,vol.76 (1903, Part 2), pp.7-14; D. Hickman, Birmingham (Studio Vista Series, London 1970),plate 49; N.Pevsner & A.Wedgwood, The Buildings of England, Warwickshire (London, 1966),pp.125,126; B.Little, Birmingham Buildings. The Architectural Story of a Midland City (Newton Abbot, 1971),p.27; D. Hickman, Warwickshire (Shell Guide,1979),p.42.
 7. Date given in D. Hickman, Birmingham,op.cit.,plate 49.
 8. Lloyds Bank Archives: loc.cit.; Builder,vol.34(1876),p.497.
 9. Architect, loc.cit.; R.K. Dent,loc.cit.; N. Pevsner & A. Wedgwood,op.cit.,p.128 (wrongly calling this a rebuilding of a bank of 1833 by C.R. Cockerell); D.Hickman, Warwickshire,op.cit., p.45 (wrongly calling this a rebuilding of a Bank of England branch by Cockerell of 1833).

ever, and the best-known exponent of the classical style.

Gibson's commissions were as much the backbone of Victorian bank building as the company for which he worked was the mainstay of Victorian banking. This was the mainstream at its deepest. The Elizabethan style, which he favoured for more domestic commissions,¹ was never used for his banks. Nor was he a particularly Italianate designer, although he had been a pupil of Charles Barry, in London, with whom he stayed on after the completion of pupilage.² His move to independent practice was helped by success in the competition for the design of the National Bank of Scotland, mentioned in Chapter Two.³

The number of Gibson's branches for the National Provincial Bank has been placed as high as forty.⁴ The exact figure is imponderable: some designs, like Birmingham,⁵ were to a greater or lesser extent from his studio, while certain branches, such as Hanley,⁶ he re-modelled rather than built. Furthermore the records of the Bank are not sufficiently complete to allow all commissions to be traced at source.⁷ Several of his main works, however, are well-recorded elsewhere: Tamworth,⁸ Southampton,⁹ and Bury St. Edmunds¹⁰ in the 1860s; Newcastle,¹¹ Middlesbrough,¹² Durham,¹³ Manchester,¹⁴ Stockton,¹⁵

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1. D.N.B.
 2. Ibid.; A.E. Richardson, op.cit., pp.100,101; article 'John Gibson of Westminster, 1817-1892' in Architects' Journal, vol.54 (1921, Part 2), pp.523-7.
 3. See Chapter Two, p.74.
 4. This figure appears to have been first mentioned by Alfred Waterhouse ('upwards of forty branches') in Builder, vol.58 (1890), p.449; it was followed recently by G.Stamp & C.Amery, op.cit., p.75.
 5. Architect, vol.1 (1869), pp.39,40. 6. Builder, vol.32 (1874), p.358.
 7. The Bank's Court (or Board) Minute Books end in 1878 and Branch Committee Minutes are incomplete between 1845 and 1889 (Business Archives Council, 'Survey of Banking Records' (London, 1980), pp.516,517.
 8. Builder, vol.24 (1866), p.179. 9. Architect, vol.13 (1875), p.52.
 10. N. Pevsner (E. Radcliffe, ed.) The Buildings of England. Suffolk (London, 1975), p.149.
 11. Builder, vol.30 (1872), p.786; I.L.N., vol.60 (1872), p.120.
 12. Builder, vol.32 (1874), pp.154,155,157.
 13. D.N.B.; N. Pevsner, The Buildings of England. County Durham (London, 1953), p.131.
 14. Builder, vol.28 (1870), p.503; ibid., vol.29 (1871), p.651.
 15. Ibid., vol.34 (1876), p.250; ibid., vol.35 (1877), p.661.

Sunderland,¹ Worcester² and Portsea (Portsmouth)³ in the 1870s. Attributions have been made to Gibson for National Provincial branches as early as about 1860 at Wisbech,⁴ and as late as 1883 at Lincoln.⁵ But as other architects were working for the National Provincial as early as 1863,⁶ and certainly by 1883,⁷ it is safest to conclude that the main thrust of Gibson's involvement was in a period of some twenty years from 1864.

Gibson was equally successful designing with a single giant order, as at Bishopsgate and Middlesbrough (plate 73), with superimposed orders, as at Durham and Stockton (plate 74), or with orders on a rusticated base, as at Sunderland and Newcastle (plates 75, 76). The extent of his versatility is shown also by the absence of orders at Southampton⁸ (plate 77) and Portsea (plate 78). There are really no points of architectural style by which Gibson sought to express his individualism or stamp a recognizable and cohesive element to his designs; and yet his works have a forceful quality, a dignity, and a lack of otiose decoration which allow attributions to him, or to his studio, to be made with confidence. A.E. Richardson wrote that Gibson's 'buildings are distinguished for their virile character and general appropriateness'.⁹ His was the rare ability to build with extroversion,¹⁰ but not with extravagance.

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1. Ibid., vol.37 (1879), pp. 1379, 1381; Building News, vol.36 (1879, Part 1), p.170.
 2. Littlebury's Directory and Gazetteer of the County of Worcester, (1873), p.806.
 3. Builder, vol.33 (1875), p.307; Architect, vol.16 (1876), p.268.
 4. N. Pevsner, The Buildings of England, Cambridgeshire (London, 1970), p.499.
 5. N. Pevsner & J. Harris, Lincolnshire, op.cit., p.160.
 6. e.g. Gingell at Bristol, and Elmslie at Hereford (see above, pp. 152, 154).
 7. e.g. Perkin & Bulmer at Whitby (Builder, vol.45 (1883, Part 1), p.62).
 8. Except for the porch.
 9. A.E. Richardson, op.cit., p.101.
 10. cf. Builder, vol.28 (1870), p.503, describing Gibson's Manchester branch, planned 'with architectural pretensions.'

In London, where Gibson designed only two¹ banks for the National Provincial, the fine quality of his work was seen to contrast with prevailing standards: 'If the characteristic of too large a portion of modern society be, as some cynical people say, wealth without intelligence, such buildings as this [Crockford's Auction Halls, St. James's Street] at least reflect the spirit of their day ... This kind of architectural expression is too often found in buildings erected as banks, and it is on that account the more gratifying to find, in the small front of the National Provincial Branch Bank in Piccadilly, a design totally free of vulgarity and ostentation Altogether this is a very nice little bit of work'²(plate 79).

The one invariable feature of Gibson's designs was the carved name of the Bank with the date of its establishment (usually in Roman numerals) on an appropriate entablature. This, with perhaps a town badge or discreet monogram, was as far as Gibson went in the trend towards an archaeological presentation of banking which had been growing since the early 'sixties. This was itself part of a wider movement towards self-advertisement, as apparent in bank stationery as in architecture. With the introduction of perforated cheque forms, for instance, came lists of branches within a decorative cartouche.³ In the same vein, some banks publicized their branches by badges, and even names, on the front of a building. For instance, the branch of the Gloucestershire Banking Company, erected at Cirencester in 1874, carried the named badges of Cheltenham, Stroud, Redditch and Stow-on-the-Wold.⁴ Still more common was the practice of carving or carrying the words OLD BANK on a façade, denoting a continuity

1. At no. 212 Piccadilly (1873) as the St. James's branch (Builder, vol.31(1873), pp.487,489; Architect, vol.9 (1873), pp.330,331); and at Baker Street (Builder, vol.101(1911, Part 2), p.444, reporting its enlargement to designs by Paul Waterhouse).

2. Builder, vol.31(1873), p.489.

3. Similar information can appear on local banknotes.

4. This building survives, in Gosditch Street. The date panel, and badges, still exist although the premises were used as District Council Offices for many years. They are now (1983), empty and for sale.

of business bought-up from the earliest known private bank in the district. Many examples of this practice still exist.¹

If lack of imitation by others suggests that Gibson did not give English banking architecture a sense of direction, he nevertheless imparted some stability: his has become the norm against which other styles are measured. Goodhart-Rendel thought Rothead's Bank of Scotland in Glasgow (1865-69) 'exemplifies Scottish superiority in a moment when in England the genius of Cockerell seemed to flame against a dark background indeed'.² Although the best years of Scottish bank building were over,³ the implicit point is well taken that Scotland had achieved a sense of purpose in its building while England was restless and eclectic.

It was partly from this lack of direction, and partly from the acceptability of Gothic witnessed in the work of Waterhouse and Scott, that bank architecture in some areas made a slow move towards the picturesque. Nevertheless, it took the combination of an unusual banker and an unorthodox architect to set the movement going. It was bold to design a bank in a style which had no formal antiquarian precedent or associational relevance. And yet, Norman Shaw did more at Farnham, Surrey, than build a bank quite arbitrarily medieval; he placed it in surroundings of a restrained, domestic Georgian nature totally antithetic to his design. And he built it head and shoulders above surrounding property⁴ (plate 80).

Shaw's client at Farnham was the private banker James Knight. Whether Shaw intended this enormous, jettied caprice as a romantic compliment to the name Knight, or a deliberate

1. e.g. at Stourbridge (Midland Bank) and at Ripon (Barclay's Bank).

2. H.S. Goodhart-Rendel, op.cit., p.113.

3. See further below, p.175.

4. A. Saint, Richard Norman Shaw (New Haven and London, 1976), pp.86, 87; N. Temple, Farnham Buildings and People (London & Chichester, 1973), p.58, plate 38; E. Smith, Victorian Farnham (London & Chichester, 1971), p.69; Dark Horse, Jan. 1962, pp.93,94. Plans, elevations and details are in RIBA Drawings Collection.

rebuff to the Italianate style which had produced an orthodox bank at Farnham in 1860,¹ is not clear. At any rate, the building, completed in 1869, was viewed with curiosity, rather than affection or distaste, by local people, who christened it 'Knight's Folly'.² When the building was demolished late in the 1920s, Lloyds Bank, as if by atonement, erected a new bank on the site in the safest neo-Georgian.

In the architectural and banking press, this work by Shaw was unnoticed. As far as banking was concerned, the idiosyncrasy of a minor bank at Farnham was of no interest to a professional journal steeped in the technicalities of international banking and commercial law. As for the architectural press, attention was directed to technological advances and details of constructional variation. It was the age of the hydraulic hoist,³ experimentation with passenger lifts,⁴ and hot-water heating by Bailey,⁵ Haden,⁶ Phipson⁷ and Boyd.⁸ It was a question of granite from Aberdeen, Penryn or Peterhead, stone from Ham Hill, Hollington, Kenton, Mansfield, Portland, Prudhoe or Spinkwell,⁹ marble from Devon, Ireland, Sicily or Sienna.¹⁰ A reversion to medievalism, particularly for a bank, was not to be taken seriously.

Shaw's particular inspiration may have been the King's Lynn savings bank of 1859,¹¹ possibly the first bank building of any sort to carry through a medieval or Tudor design to the

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1. I. Nairn & N. Pevsner, The Buildings of England, Surrey (London, 1962), pp.202,203.
 2. Dark Horse, loc.cit.
 3. In use as early as 1862 for the head office of the Manchester & Salford Bank (Building News, vol.9 (1862, Part 2), pp.218, 219).
 4. Article on new kind of passenger lift in Architect, vol.2 (1869), p.278.
 5. Building News, vol.3 (1857), pp.399, 905.
 6. Builder, vol.27 (1869), p.444.
 7. Ibid., vol.30 (1872), p.786.
 8. Ibid., vol. 38 (1880, Part 1), p.326.
 9. And from many other sources. The relative merits of different varieties were never discussed in a banking context, although there was sometimes concern as to the durability of stone carving in London's polluted atmosphere (e.g. Builder, vol.22 (1864), p.769; ibid., vol.23 (1865), p.903).
 10. The main period of experimentation with types of marble came rather later; see Chapter Five, p. 192 .
 11. See Chapter Three, p.130.

interior, typified by an enormous fire-place with stone surround.¹ But whatever his model or motive, Shaw seems to have attracted no immediate copyists and he stands at the head of romantic design in the realm of commercial banking without being its leader.² It was to be in the 1880s that his style was influential and the picturesque tradition in the 'seventies was kept alive by George Truefitt.

Like Shaw, Truefitt designed in great detail, down to ornamental glass, ironwork, and gas fittings.³ Unlike Shaw, however, his unorthodox commercial bank designs - all for Cunliffe, Brooks & Co.⁴ - could be justified by association or environment. His Manchester bank, completed in 1870 in a style showing 'much originality'⁵ (plate 81), was as far from Cockerells's brand of neo-Greek as he could go: the site had been owned by the Bank of England for some thirty years.⁶ If the attribution of Brooks's Blackburn bank to Truefitt, also around 1870, is correct, then his originality in this instance was prompted by local cotton riots.⁷ Here, the bank was a fortress (plate 82). As for Altrincham (plate 83), this was no cosmetic exercise but a dedicated revival of the Cheshire black and white style, in the manner of Little Moreton Hall.⁸ The façade was of oak with plaster in-filling (albeit with brick backing),⁹ a long way from the 'fire-proof' principles of Dennett, Phillipps, and Fox & Barratt.¹⁰

1. Shaw's similar fireplace at Farnham was removed to the Lloyds Bank branch built on the site.
2. Neither Shaw's work at Farnham nor his New Zealand House in London prevented him from being employed by the orthodox bankers, Martin & Co., for extensions in Lombard Street in 1874-76 (A. Saint, op.cit., p.149).
3. Builder, vol.33 (1875), p.436.
4. For his friendship with (Sir) William Cunliffe Brooks, M.P., see his obit. in Journal of R.I.B.A., Third Series, vol.9 (1902), p.461.
5. Builder, vol.28 (1870), p.886. Some of this bank appears to survive at the corner of Brown Street and Chancery Lane.
6. L.H. Grindon, op.cit., pp.198, 199; W.A. Shaw, op.cit., p.70.
7. Dark Horse, July 1961. The attribution to Truefitt appears never to have been publicly suggested, but it is doubtful whether at that date the Bank would have commissioned anyone else.
8. Builder, vol.33 (1875), pp.436, 439; A. Graves, op.cit., vol.8 (1906), p.24 (1870 Exhibition); N. Pevsner & E. Hubbard, Cheshire, op.cit., p.61.
9. Builder, loc.cit.
10. For examples of patent fire-proofing systems in banks see S. Bagshaw, Derbyshire Directory (Sheffield, 1846), p.84; Building News, vol.4 (1858), p.126; Builder, vol.27 (1869), p.444; ibid., vol.30 (1872), p.786.

Both Knight and Brooks were private bankers and it was in this type of business, without the complication of responsibility to shareholders, that the picturesque style continued. Good examples from the 'seventies are W.E. Nesfield's bank at Saffron Walden for Gibson & Co.¹ (plate 84), complete with Tudor Great Hall, and E.C. Lee's design for Round, Green & Co., bankers at Colchester² (plate 85). The former survives, dated 1878 on the rainwater heads, but the latter was demolished in 1928. Even in London, a bank described as 'very interesting and picturesque' was completed in 1874 (plate 86). The private bankers there were Cocks, Biddulph & Co., at Charing Cross, and the architect was Richard Coad.³

At Salisbury, Henry Hall had designed an interesting Venetian building as the head office of the Wilts & Dorset Bank, opened in 1869⁴ (plate 87). Less than ten years later, he was responsible for the bank of Pinckney Brothers at the corner of the Market Place which Sir Nikolaus Pevsner, attributing the design to an insurance company, called a 'pretentious ... sham'⁵ (plate 88). As a former bank, however, it is a building of importance. Characterized by half-timbering, stuccoed plaster, sgraffito, and wood and stone carving by Henry Hems of Exeter, it 'was designed with a view to resuscitating some of the best features of the quaint architecture peculiar to the city.'⁶ The Builder was only slightly interested, summarizing the bank as 'in the domesticated style of half-timbered Tudor work.'⁷ And yet the interior had

1. Building News, vol.39 (1880)p.152; cf. Architectural Review, vol.2(1897),p.93: 'Mr. Nesfield showed, in his bank at Saffron Walden and elsewhere the adaptability of Gothic.' See also *ibid.*,pp.31.32.
2. Building News, vol.36(1879,Part 1),p.380; A. Graves, *op.cit.*, vol.5 (1906),p.16; Essex County Council, Victorian Essex (Chelmsford, 1968), plate 12.
3. Building News, vol.26 (1874, Part 1), p.228.
4. Builder, vol.43 (1882, Part 2), p.289; N. Pevsner, The Buildings of England, Wiltshire (London, 1963), p.401.
5. N. Pevsner, *loc.cit.*
6. Wiltshire County Mirror & Express, 2/7/1897. See also Building News, vol.35 (1878, Part 2), p.236, and A. Graves, *op.cit.*, vol.3 (1905), p.356.
7. Builder, vol.37 (1879), p.1061. The ref. to Harry Hems is from this source.

panelling from the Old Weavers' Hall, which the bank had used from 1811, and the ceiling and oak beams came from the Saracen's Head inn.¹ Stained glass symbolized six Salisbury guilds, as well as the goldsmith's profession 'typical of the infancy of banking', and copied famous windows elsewhere in the city.² This really was architecture in touch with its environment. The city of inspiration was Salisbury, not Venice.

The step from a bank such as Pinckneys' to the style known as Queen Anne,³ was a small one. There are probably many banks around the country from around 1881, the date of the Bradford Old Bank premises at Knaresborough⁴ (plate 89), an example of the use of red-brick, terracotta panels, and decorative flowers, so much the fashion of the late 19th century. The best-known example of the Queen Anne style is perhaps the bank by William Sugden at Leek, today a rather insignificant branch of the National Westminster Bank (plate 90), but a building which merited a double-page illustration in the Builder when it was completed in 1882⁵ (plate 91). This is important as the first bank which can be directly linked with a movement which was aesthetic, rather than academic or doctrinaire, and Norman Shaw was very much an influence on its thinking.⁶ The client was, appropriately, the Manchester & Liverpool District Bank whose neo-Tudor Handley branch of the 1830s was shown above to be the fore-runner of all non-classical styles in the realm of commercial banking.⁷

It will have been noticed that the majority of banks mentioned so far in this chapter have been branches, whereas in earlier chapters head offices and one-office private banks

1. Wiltshire County Mirror & Express, loc.cit.

2. Ibid.

3. This term was used by Building News (vol.39 (1880, Part 2), p.111) to describe a bank in Wakefield.

4. The building has a date plaque.

5. Builder, vol.43 (1882, Part 2), pp.460,464; Building News, vol.45 (1883, Part 2), p.709; N. Pevsner, Buildings of England. Staffordshire (London, 1974), p.171.

6. See M. Girouard, Sweetness and Light. The 'Queen Anne' Movement 1860-1900 (Oxford, 1977), p.88.

7. See above p.142 .

have received most attention. The 1860s was the second great period of branch proliferation. To some extent this was a passive expansion, in the sense that established outlets were acquired by amalgamation with other banks, but at the same time, particularly in London and the northern and midland conurbations, branches were founded both in response to demand from industrialists and petitions from neglected communities. Lloyds Banking Company, for instance, opened at Oldbury at the request of Albright & Wilson;¹ it also received a 'special solicitation' from Longton² and a memorial 'numerously and respectably signed' from Halesowen.³ There was also a degree of speculative expansion, particularly after the failure of a competitor, to prevent or pre-empt the establishment of rival concerns.⁴

At first in this period, banks were hardly interested in domestic business. Profitability lay in advances for industrial growth. There were no banks at Richmond, Surrey, or Southport, until 1852.⁵ A bank in the latter town closed again in 1857, 'customers [being] depositors and not borrowers.'⁶ But the outlook began to change as High Victorian prosperity boosted the middle classes. The London & County Bank, with no metropolitan branches in 1849, had seventeen by 1865,⁷ and two years later was attracted to the residential suburb of Bromley.⁸ By 1881, the Board of Lloyds Banking Company in Birmingham, very much in business for the industrialist, could look sympathetically at the following report from a committee: 'Harborne ... contains some fair shops apparently doing good business. It also has a large residential population living in houses of a very good stamp. Your Committee think the

1. Chemical manufacturers. R.S. Sayers, Lloyds Bank in the History of English Banking (Oxford, 1957), p.236.

2. Lloyds Bank Archives: Book no. 871, p.19.

3. Ibid., Book no. 874, p.141.

4. For instance, when the Birmingham Banking Company failed in 1866 its premises were quickly taken over either by the London & Midland Bank or Lloyds Banking Company.

5. Richmond: S.T. Gascoyne, Recollections of Richmond ... (Richmond, 1898), p.36; Southport: E. Bland, Annals of Southport... (Southport, 1903), p.139.

6. E.A. Bailey, A History of Southport (Southport, 1955), p.140, quoting newspaper of 1857.

7. Listed in J.W. Gilbert, A Practical Treatise on Banking, vol.2 (London, 1865), p.415.

8. E.L.S. Horsburgh, Bromley, Kent... (London, 1929), p.63.

inhabitants ought to require and would appreciate Banking accommodation and therefore advise that a Branch should be opened with all convenient speed.¹

This was not, however, a time for reckless expansion in the manner of the Northern & Central Bank in the 1830s.² The instinct for over-zealous growth was checked by some notable disasters, the most worrying casualties being the banks of Attwood, Spooner and Overend, Gurney.³ Lloyds Banking Company, emerging in this period as the dominant Midlands concern, can be taken as representative of the more cautious approach to expansion. The general manager was instructed in 1873 to investigate the number and relative position of branches of other banks in principal centres of business, such as Liverpool, Manchester and Glasgow.⁴ He chose, in the event, to ignore Scotland 'where the business of banking falls to a lower stratum of the trading population...' and found that only Manchester and Liverpool, besides London, had more than two offices of one bank.⁵ He was sent to those cities to learn at first hand whether such expansion was considered successful.⁶

When a strategy for growth was agreed, temporary premises could be found very quickly and business commenced within 48 hours.⁷ Once established, there was time to look around for a better site and discuss the merits of purpose-building. It followed naturally from this that matters such as selection of site, specifications of building, fitting-out, and consistency of appearance, should form a cohesive group of functions suitable for delegation from the work of the main Board. Ultimately, there were two consequences of this: the first was the creation of a post of bank architect; the second was the formation of a committee of directors with some responsibility for policy. The latter body, gathering managerial and clerical support, evolved in most banks into a Premises Department, but not within the compass of this chapter.⁸ Clarification of the role of the directors, in committee, is given below.⁹

1. Lloyds Bank Archives: Book no. 876, p.298.

2. See Chapter Two, p. 58. 3. These were wound up in 1866 and 1867 respectively.

4. Lloyds Bank Archives: Book no. 874, p.31. 5. Ibid., pp.34-36.

6. Ibid., pp.36,37.

7. For instance, Longton branch of Lloyds Banking Co. (Lloyds Bank Archives: File no. 5472).

8. See Chapter Five, p.228 ; Chapter Six, pp.250,251. 9. See pp.169,170.

The precedent for bank architect was the position held successively at the Bank of England by Sampson, Taylor, Soane, Cockerell and Hardwick.¹ It is likely that even one-office banks had some more or less formal affiliation with an architect or 'surveyor', in a consulting role, dating from the days of private banking,² while Messrs. Newnham & Webb, who designed a branch for the Union Bank of London near Regent Street, were described as 'joint-architects to the bank' as early as 1840.³

The best example of a Victorian bank architect, outside the Bank of England, was of course John Gibson, but even in this instance the precise nature of his relationship with the Bank is unclear. On 18th November 1862 the National Provincial's Building Committee reported to the main Board, or Court, that they had appointed Gibson 'Architect to the Bank'.⁴ How far this gave Gibson exclusive right to all contracts for new premises, and how far, in return, he was expected to give his whole-time services to the Bank, are points which the documentation itself does not clarify. Alfred Waterhouse recollected that the 'company apparently employed nobody but Mr. Gibson as its architect as long as he remained in practice',⁵ and yet the Bank's important Leicester branch, dated 1869, was designed by Millican & Smith,⁶ in a style (plate 92) more Italianate than Gibson's;⁷ as for the other point, Gibson's well-publicized designs for an Exeter bank⁸ (opened 1877; plate 93)

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1. P.C. Hardwick was the first of these to be paid a fixed salary (£300); Soane and Cockerell had been paid 5% commission on tradesmen's bills (W. Marston Acres, op.cit., p.586).
 2. For instance, James Field was surveyor to Messrs. Hanbury Taylor & Lloyd of Lombard Street in 1837 (Lloyds Bank Archives: File no. 1577).
 3. Civil Engineer & Architect's Journal, vol.3 (1840), p.183.
 4. Nat. West. Archives: Nat. Prov. Bank Minute Book (no. 675), p.272.
 5. Builder, vol.58 (1890), p.449. A.E. Richardson, writing in 1914 (op.cit., pp.100, 101), was less specific, suggesting that he 'designed the head office and nearly all the important branches ...'.
 6. I.L.N., vol. 61 (1872), p.517.
 7. As regards style, the Nat. Prov. also had a Gothic branch erected in the period of Gibson's supremacy, but this was erected for the company by The Earl of Zetland (at Loftus-in-Cleveland; plate 37), and the choice of style, and of architect (A.J. Martin) were probably the Earl's (Builder, vol. 36 (1878), p.680).
 8. Architect, vol.14 (1875), p.146; A. Graves, op.cit., vol.3 (1905), p.230.

and Child's Bank, London¹ (opened 1879; plate 94), prove that he was not barred from working on banks elsewhere. Probably, the arrangement followed loosely the relationship between Hardwick and the Bank of England²; while Hardwick built the Bank's new branches at Hull³ (plate 95) and Leeds,⁴ he was free to accept outside commissions.

More typical than the National Provincial of the position among other banks was the growing Lloyds Banking Company.⁵ Having changed in 1865 from a private bank to a joint-stock company, with limited liability, it began a policy of amalgamation which rapidly increased momentum towards the end of the 19th century.⁶ Moreover 33 branches were set up within the period of this chapter, only 13 of them by absorption of other banks.⁷

In the new Lloyds Banking Company the post of bank architect was neither premeditated nor immediate. The first corporate involvement with architectural matters came in 1868, with the question of a new head office. The bank set up a competition, initially⁸ between Edward Holmes, Martin & Chamberlain, and J.A. Chatwin, but Yeoville Thomason was added a short while later.⁹ Holmes, Chatwin and Thomason had all designed substantial banks then completed, or erecting, in central Birmingham.¹⁰ Chatwin won the competition, although

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1. Builder, vol.39 (1880, Part 2), pp.279, 310, 642, 646; A. Graves, loc.cit.
 2. Although Gibson was probably not salaried.
 3. W. Marston Acres, op.cit., p.574; A. Graves, op.cit., p.384; J.J. Sheahan, History of ... Kingston-upon-Hull (London, 1864), pp.517, 518.
 4. W. Marston Acres, loc.cit.; Builder, vol.22 (1864), p.497; D. Linstrum, op.cit., p.366; N. Pevsner, Yorkshire, op.cit., pp. 317, 318.
 5. Established in 1765 as the private bank of Messrs. Taylors & Lloyds.
 6. By 1900, 36 private and joint-stock banks had been taken over (Annual Report).
 7. Lloyds Bank Archives: File no. 4776.
 8. Ibid., Book no. 871, p.153.
 9. Ibid., Book no. 872, p.1.
 10. Holmes: B'ham & Midland Bank head office (see p.155 above); Chatwin: B'ham Joint-Stock Bank head office (see p.155 above); Thomason, Town & District Bank head office (see p.148 above).

Holmes's ground plan was at first preferred.¹ The bank was eventually opened in 1871 (plate 96) in what was then called Ann Street², the Italian High Renaissance style reflecting Chatwin's earlier work at Temple Row (plate 68). The success of this design led Chatwin to further work at Rugby branch,³ and then at Ironbridge, Coventry, Smethwick and elsewhere.⁴ However, his position was not unchallenged: Martin & Chamberlain were employed at Dudley in 1874-75⁵ and there is no reason to think Chatwin had all the commissions in the many cases where the architect for alteration or re-building is not recorded. Not until 1880 comes the first mention of 'the Bank Architect'.⁶ Two years later Chatwin's position was so strong that he was commissioned to design the new London head office as a matter of course,⁷ but he was still able to undertake work for other banks, including joint-stock companies.⁸

It was not, therefore, until the 1880s that Lloyds Banking Company gave allegiance to one architect, and this is likely to be nearer the norm for other banks than the 1860s, although with literally hundreds of banks in existence in this period, conclusions can only be speculative. Certainly, the large Wilts & Dorset Bank was earlier,⁹ as was the Manchester & Liverpool District Bank¹⁰: and the Builder's comment of 1871 about the new bank at Bishop Auckland for Backhouse & Co. - that 'We believe this is the third new bank which Mr. Hoskins has built for this same firm'¹¹ - widens the scope of the

1. Lloyds Bank Archives, op.cit., p.32.
2. Now called Colmore Row. 3. Lloyds Bank Archives: op.cit., p.43.
4. The Ironbridge branch was mentioned in Builder, vol.34 (1876), p.935 and elsewhere; for Coventry, see L.B. Archives, Book no. 874, p.156; for Smethwick, *ibid.*, p.283.
5. Lloyds Bank Archives, op.cit., pp.146, 148.
6. *Ibid.*, Book no. 876, p.206.
7. *Ibid.*, Book no. 877, p.273.
8. For instance, premises at Derby for Messrs. Crompton & Evans's Union Bank (Building News, vol.38 (1880, Part 1), p.85) and the Hemel Hempstead branch of the Bucks & Oxon Union Bank, completed in 1885 (L.B. Archives: A40b/7).
9. For the branches built by Henry Hall for this bank, see his obit. in Journal of RIBA, vol.17 (1910), pp.122,123.
10. Their architects were Barker & Ellis: Architect, vol.4 (1870), p.152; *ibid.*, vol.6 (1871), p.11; Building News, vol.36 (1879, Part 1), p.552; Builder, vol.41 (1881, Part 2), p.542.
11. Builder, vol.29 (1871), p.509.

question to private banking. The case of George Truefitt, working for Cunliffe, Brooks & Co. in the 1870s, has already been mentioned.¹ The preponderance of examples, however, such as the work of Messrs. Hetherington & Oliver for the Carlisle, City & District Bank,² Messrs. Mills & Murgatroyd for the Manchester & County Bank,³ Fred Pinches for the Alliance Bank of London,⁴ and Messrs. J. & J.S. Edmeston for the London & South Western Bank,⁵ points to associations forming in the period 1880 to 1884, and then not necessarily with an exclusive commitment on the part of the bank to the services of their chosen architect or partnership.⁶

As regards the administration of premises' affairs, Lloyds Banking Company can again be taken as representative. There was at first no clear division of practice between directorate and general manager and throughout the 'sixties and 'seventies the minutiae of branch maintenance were quite within the purview of the main Board.⁷ Alternatively, a sub-committee of directors could be appointed for any ad hoc purpose, like receiving the plans in the head office competition,⁸ or a single director could exhibit plans for alterations or liaise on site with a builder,⁹ functions equally appropriate to the role of the general manager.¹⁰ As for the seeking-out of sites, or of existing buildings for alterations, these were again matters in which the respective roles overlapped.¹¹ The Board were not unaware of the anomalies and as early as 1866

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1. See above, p.161.
 2. Builder, vol.38 (1880, Part 1), p.743; *ibid.*, vol.39 (1880, Part 2), p.573.
 3. *Ibid.*, vol.39 (1880, Part 2), pp.612, 615; *ibid.*, vol.41 (1881, Part 2), pp.764, 765; *ibid.*, vol.42 (1882, Part 1), p. 657; *ibid.*, vol.96 (1909, Part 1), p.738.
 4. In *ibid.*, vol.46 (1884, Part 1), pp.744, 746, 806, Pinches is called 'Architect to the Bank'.
 5. *Ibid.*, vol.43 (1882, Part 2), p.219, *ibid.*, vol.45 (1883, Part 2), p.95; *ibid.*, vol.52 (1887, Part 1), pp.658,688; *ibid.*, vol.53 (1887, Part 2), p.56.
 6. Nor vice versa. At Carlisle, for example, Hetherington & Oliver designed premises for the Clydesdale Bank (Builder, vol.37 (1879), p.759).
 7. For instance, the full Board authorized the Rugby branch manager in 1870 to have the premises painted externally, to have pointing done, and repairs made to an outhouse door (Lloyds Bank Archives: Book no. 873, p.65).
 8. Lloyds Bank Archives: Book no. 872, p.31.
 9. *Ibid.*, Book no. 871, pp.77, 134.
 10. *Ibid.*, Book no. 874, pp.102, 118, 141, 156.
 11. *Ibid.*, pp. 36, 55.

a sub-committee had been formed to consider 'the whole question' of bank premises.¹

The report of this body, however, was limited to head office problems,² and no further progress was made until 1874, when three directors were empowered to undertake the rebuilding of Dudley branch 'and of any branches, where they deem it necessary.'³ This was not an ad hoc group, as temporary, say, as the Committee to consider the disposition of available resources, but a standing body, increasingly responsible for the acquisition of sites, as well as their development. Later in 1874 the body was called the 'Premises Committee',⁴ and for the next few years this title, and that of Building(s) Committee, were used interchangeably. By 1878 the committee had its own minutes⁵ (but not in a special book until 1890),⁶ and was used as the basis for a brief but important Premises Valuation Committee.⁷ In 1879 the practice began of establishing its membership annually, in February, at a meeting of the main Board.⁸

As for the committee's functions, it made rapid inroads into the purview of the general manager. The latter, empowered at various times in the 'seventies to oversee a variety of branch affairs at Gt. Hampton Street, Tipton, Smethwick, Burton-on-Trent and Aston,⁹ lost the whole or part of his authority in all cases to the Premises Committee: at Tipton, for instance, he could finish work only with the committee's sanction;¹⁰ at Burton-on-Trent, his responsibility was totally removed.¹¹ At no time in this period, however, did Lloyds have anything approaching a Premises Department of full-time officials.

Before all considerations of branch infrastructure are set aside, attention must be given to the first appearance

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1. Lloyds Bank Archives: Book no. 870, p.110. 2. Ibid., p.119.
 3. Ibid., Book no. 874, p. 129. 4. Ibid., p.167.
 5. Lloyds Bank Archives: Book no. 875, p.222.
 6. Ibid., Book no. 777.
 7. Ibid., Book no. 875, pp.260, 270-73.
 8. Ibid., Book no. 876, p.4.
 9. Ibid., Book no. 874, pp. 206, 237, 246, 250, 254.
 10. Ibid., p.299.
 11. Lloyds Bank Archives: Book no. 875, p.48.

of the in-house style, and to the possibility that bankers were now at last giving published or minuted expression to their preference in bank design.

The existence of a house-style among metropolitan joint-stock bankers was noticed by the Builder as early as 1864, in the following way: 'One or more of the joint-stock banks in London have adopted a somewhat similar character to that of the City bank we have just now named [i.e. Jones, Loyd & Co., Lothbury], so that each of their branches may be known almost at once, as of the family. The Union Bank of London ... may be quoted as an example of the character, which is also seen in the branches of the London and County Bank.'¹

Outside London, the evidence of homogeneity of design is rather from the 1870s. Styles other than classical were not uncommon. Lloyds Banking Company, marking its individuality with branches like Aston (plate 97), Deritend (plate 98), Halesowen and Solihull, showed clearest allegiance to French Gothic at Dudley² (plate 99). One decorative feature here - quatrefoils in circles - had been used at Bourges on the palace of Jacques Coeur, banker to King Charles VII.³

Other banks had Gothic or neo-Tudor branches grouped around Carlisle and Deeside.⁴ Probably the largest and most widespread set of non-classical branches were those of the Manchester & Liverpool District Bank. Various sources reveal Gothic, neo-Tudor and picturesque designs at Stafford⁵ (1867), Market Drayton⁶ (1870), Burslem⁷ (1871), Ormskirk⁸ (1875; plate 100), Stone⁹ (1876; plate 101), Crewe¹⁰ (1879), Hanley,¹¹ Sandbach¹² (1881),

1. Builder, vol.22 (1864), p.769.

2. By Martin & Chamberlain (see above, p.168).

3. cf. J. Harvey, The Gothic World 1100-1600 (London, 1950), plate 20. The Prudential Building in Holborn later used a similar motif.

4. The Carlisle City & District Bank; and Williams & Co. (The Chester & North Wales Bank). The branches of the latter date more from the 1890s.

5. Builder, vol.25 (1867), p.409.

6. Architect, vol. 4 (1870), pp. 152, 180.

7. Ibid., vol.6 (1871), p.11. 8. Exterior dating.

9. Architect, vol.15 (1876), p.66.

10. Building News, vol.36 (1879, Part 1), p.552.

11. J. Ward, op.cit., pp. 381, 382.

12. Builder, vol. 41 (1881, Part 2), p.542.

and Leek, mentioned above¹ (1882). Similar to these were branches of the rival Manchester & County Bank.²

Without entirely removing from their architect's control the initiative for bank design, it seems inconceivable that, in this period, bankers did not exercise a degree of direction in respect of how they wished their premises to look. The introduction of house-styles and the degree of interest shown in domestic commissions argue this to a degree which makes the absence of real evidence the more frustrating. Desiccated minuting - simply 'plans discussed', or 'plan seems to be capable of some further improvement', or plans approved 'with certain amendments' - does no more than hint at the richness of discussion which must surely have arisen at Board or Committee, sometimes with the architect in attendance.³ It is impossible, for instance, that Lloyds Banking Company, having embarked on a policy of vaguely Gothic branches, should have decided, or agreed, to build certain branches in classical style,⁴ all in the 1870s, without reason or discussion. And as the post of bank architect was not yet quite established, this initiative for variation could not lie anywhere outside the directorate.

There is an important hint at increasing Board Room control buried in an editorial in the Builder in 1864. Having earlier referred to architects of City banks 'as comparatively speaking unfettered', the journal was now coming across instances of 'an expression of opinion on the part of directors ...'⁵ It is likely that this position was becoming as applicable away from London as within it.

A parsimonious or negative approach by Board or management could affect the style of a new building as profoundly as a constructive interest. Edward Holmes's new

1. Ibid., vol.43 (1882, Part 2), pp. 460,464.

2. Mr. P. Chadwick of Sheffield tells me of branches at Glossop and Tideswell, and elsewhere, in the vein of head office (for which, see above, p.151).

3. Even more tantalizing are refs. to draft plans sent back to architects 'with certain amendments' (e.g. Lloyds Bank Archives, Book no. 874, p.148).

4. Ironbridge, Wellington, and Wolverhampton.

5. Builder, vol. 22 (1864), p.769.

head office of the Birmingham & Midland Bank was noticed by the Builder as 'somewhat severe in character, the architect being instructed to avoid all unnecessary ornamentation'.¹ This may not have been a style of building to the architect's liking.² We read elsewhere that Henry Edmunds, the Bank's managing director 'strongly disapproved of the change of site, and more particularly of the erection of what he regarded as a costly and elaborate set of offices.'³ There is also a wider point to be made from this, especially in the context of branch banking: the style of a bank was governed to large extent by funds available for its erection, as well as by any aesthetic considerations of Board, management or architect. It seems to have been cheaper to build a neo-Tudor branch in brick, than a classical one in stone.⁴

In another way, not, as yet, unduly significant, the plan of a new building was becoming a matter for deliberation with public bodies. Approval had sometimes been necessary in the past, in various parts of London,⁵ and pockets of control continued. The Holborn Circus Improvement Commissioners were responsible for the style of the branch of the Union Bank of London, at the end of Hatton Garden, erected in 1870 (plate 102), the Bank's architect conforming with the overall design of Horace Jones, architect to the Commissioners.⁶ In provincial towns, the nascent local government bodies, especially the boards of health,⁷ had certain elementary duties for town planning, and received drawings for inspection and approval, in a degree of detail which modern bankers would find unacceptable on grounds of security. The powers, and indeed the interest,

1. Ibid., vol.27 (1869), p.40.

2. Holmes had just designed the Gothic Exchange Buildings opposite (ibid., and p.139).

3. W.F. Crick & J.E. Wadsworth, A Hundred Years of Joint Stock Banking (London, 1936), p.78.

4. It is interesting that Waterhouse's Gothic bank for Messrs. Alexanders in Lombard Street was reckoned to cost about £11,000, less than a third of the cost of some contemporary banks nearby. (See above, p.138 ; and Builder, vol.22 (1864) p.770).

5. See Chapter One, p.10, and Chapter Two, p.48.

6. Architect, vol.3 (1870), p.229.

7. Created by legislation in 1848 (11 & 12 Vic. c.63) and 1858 (21 & 22 Vic., c.98).

of such bodies is unlikely to have extended to questions of style and exterior design, but instances of control of frontages (usually setting back) are common¹ and this may indirectly have affected the elevation, as finally agreed between architect and banker.² In the Cumbria Record Office is a remarkable series of plans and sections of bank premises, all from the 1870s, and marked: 'Examined and approved by the Health Committee.'³

It remains to consider Scotland, so much a feature of the earlier decades of banking architecture, but now of less interest than England. In the late 'sixties and 'seventies, banks, particularly in Glasgow, caused a flurry of building reminiscent of the golden age of some twenty years earlier. Much of this was, of course, branch expansion, and the buildings were as variable in style as those in England: 'Doubtless the majority of the branches are ordinary shops, dignified with a cornice and pair of consoles over the door, but several of them have been built to order, and have very handsome elevations.'⁴ Notable among these were the branches of the Clydesdale and City of Glasgow Banks by J.T. Rohead.⁵ Two local head offices were also built in Glasgow, one - Rohead's Bank of Scotland, so admired by Goodhart-Rendel⁶ - the other John Burnet's Clydesdale Bank (plate 103),⁷ planned with 'epidemic accidentalism' while Rohead's bank was completing.⁸

1. For instance, at Bristol in 1864 when the Improvement Commissioners set back the frontage of Gingell's Nat. Prov. Bank (Builder, vol.22 (1864), p.584); and at Birmingham in 1869 when the Borough Surveyor rounded off the angle of Stephenson Place and New Street, affecting Holmes's Birmingham & Midland Bank (Architect, vol.1(1869), pp.39,40).
2. The earliest example of local government control which has been traced was in Stockport in 1843 where the 'Board of Surveyors' apparently wished an alteration to the front of the newly-erected Savings Bank. The trustees refused. (Anon. A Century of Thrift. An Historical Sketch of the Stockport Savings Bank, 1824 to 1924 (Stockport, 1925) p.29).
3. Cumbria Record Office: Ca/E4, Nos. 400, 711, 1079, 2631, etc. cf. Builder, vol.32 (1874), p.510, referring to plans of a Carlisle bank 'passed by the local Health Committee'.
4. Building News, vol. 18/19 (1870), p.293.
5. *Ibid.*
6. See above, p.159 .
7. F. Worsdall, Victorian City (Glasgow, 1982), p.60. For a very ornate branch of the Clydesdale Bank in Dundee, by Spence & Son of Glasgow, see Architect, vol.26 (1881, Part 2) pp. 286, 287.
8. Building News, loc.cit.

In neither of these designs was there any significant departure from the path adopted by Hamilton and Rhind. The Italian, in particular the Venetian, Renaissance was unbeatable: there was no room among Glasgow bankers for neo-Tudor, Gothic or the picturesque. For Building News this had all gone on too long. The city had its surfeit of masks and vases, to the extent that an insurance company, about to build there, had 'imposed upon competitors the somewhat singular condition, that in the elevation there was to be neither "storied urn nor animated bust".'¹ The journal looked 'for change even in banks. We are becoming tired of seeing on building after building keystones with heads and pedestals with urns, and getting somewhat ashamed of the poverty of invention ...'². The fact was that Glasgow, so long the precedent and inspiration for English bank design, was now unable or unwilling to escape from its tradition. In the same way, banks in Edinburgh continued in established style, David Bryce's remodelled Bank of Scotland, completed in 1870 after six years work (plate 104), being in harmony with the style and character of the old building which it encompassed.³ It would appear that no bank building erected in Scotland in the period of this chapter could match the kind of handsome, original and functional design achieved by the Manchester & County Bank for a branch as commercially unexciting as Blackpool, opened in 1881⁴ (plate 105).

The conclusion to this chapter may be devoted to Arnold B. Mitchell who won the Architectural Association medal in 1885 for his design in the competition 'A Bank for a Country Town'⁵ (plate 106). The building had to comprise a basement and three floors, exclusive of attic, on a level, rectangular site, with two frontages to a market place.⁶ The illustration is of great interest. Mitchell's idea was 'to make the design a practical

1. Ibid. 2. Ibid. 3. Builder, vol.23 (1865), pp.572, 573.

4. Ibid., vol.41 (1881, Part 2), pp.764, 765; N. Pevsner, The Buildings of England, Lancashire 2. The Rival North (London, 1969), p.72: 'the architecturally best building of Blackpool.'

5. Builder, vol.49 (1885, Part 2), p.621. For an earlier (classical) competition design by Mitchell, see Architect, vol.30 (1883, Part 2), p.147. For his general career, see obit. in Builder, vol.167 (1944), p.375.

6. Builder, vol.49 (1885, Part 2), p.621.

one and yet to give it some distinctive character of its own ...'¹. In achieving this, he showed a marked Flemish accent and a liking for Norman Shaw.² Perhaps predictably, the model design for a bank in a country town met opposition from a practising country architect.³ Objections were curiously reminiscent of Gilbert, some 35 years earlier.⁴ The light was too little and in the wrong place. 'The clerks want it full on their books and on the counter. When a stranger presents a cheque, the cashier looks hard at him ...'⁵

The picturesque had undoubtedly made its mark but it had yet to prove that it was a satisfactory working proposition.

The main conclusions of this chapter are as follows:-

- 1) A new era of banking began in the 1860s with increasing domination by the joint-stock banks and a corresponding diminution in the role of the private banker. In step with growth by amalgamations came the second major period of branch expansion.
- 2) The new phase of banking coincided with the Gothic Revival. Some significant banks were built in Gothic style, particularly in Venetian Gothic, but debasement and eclecticism were quick to follow. Gothic and more especially neo-Tudor, designs were found useful in branch banking to achieve a sense of corporate identity.
- 3) Among the more traditional styles, interpretation of Italianate became increasingly free and mannered. Many varieties of classical design were in evidence, the largest group being the banks of John Gibson who emerges as the outstanding bank architect of the High Victorian period.

1. Ibid.

2. The strips on the return gable recall Shaw's work at 196, Queen's Gate, and 72, Cadogan Square, in London.

3. Builder, op.cit., p.701.

4. See Chapter Two, pp.77, 78.

5. Builder, loc.cit.

- 4) A picturesque type of building, leading to the style dubbed Queen Anne, can be traced back to a bank designed by Norman Shaw and opened in 1869. Early examples of this style are all attributable to private bankers. In the middle 'eighties designs of this kind showed signs of wider acceptance.
- 5) The position of 'bank architect' became widespread although the term was as yet imprecise and did not indicate a salaried, full-time official. In some banks an embryonic Premises Department took shape, with directors in executive role, and generally the directorate took a greater controlling interest in bank design.
- 6) Banks in London were built to reflect its position of international importance, but Scottish bankers were unable to depart from the mould of building which had seen its heyday twenty years earlier.

CHAPTER FIVE:

TRADITION IN DISARRAY

In 1886 the Quarterly Review looked back with nostalgia as Lombard Street saw the departure of its last resident banker.¹ There were still a few parlours nearby 'with stiff respectable-looking furniture, fitted up for family life' but this was a far cry from the days when bankers' children were exercised on Blackfriars Bridge and in the Tower Hill enclosure.² Some one hundred and fifty years of banking tradition were passing with consequences affecting the outward appearance of banking as deeply as its practice and philosophy. An old banker's lament humanized the pragmatism of his professional journal: gone were the small house, with low ceiling and uncleaned windows, the elderly chief clerk, and the sense of cosy security.³ Palatial buildings with 'plate glass, polished counters, and young men smirking behind' made everyone the loser.⁴

Dismay and nostalgia aside, it was obvious that something very fundamental was happening to the pattern of banking. London, having asserted its leadership by the bank buildings of the 1860s, was now the centre of wider expansion: the division between metropolitan and provincial banks was breaking down in the wake of national economic and commercial interests. Only the National Provincial and London & County Banks had had any long-standing involvement both in the capital and the provinces. Now, the advantages⁵ of a London headquarters were becoming apparent to others, and, with this new base, the wisdom of a title to express the metropolitan anchor. The London & South Western Bank, for instance, was set up in 1862, the London & Provincial Bank in 1870, and the London & Yorkshire Bank in 1872. Later, the London Joint Stock Bank amended its Deed of

1. Quarterly Review, vol.162 (1886), p.133. 2. Ibid.
3. Bankers' Magazine, vol.47 (1887), p.125. 4. Ibid.
5. Proved by figures in *ibid.*, vol. 49 (1889), p.263.

Settlement to allow country branches to be formed if wanted.¹

It was equally important for well-established provincial banks to be represented in London and gain a seat in the Clearing House. First to do this was the Southampton-based Hampshire & North Wilts Bank which moved its head office to London in 1877, adopting the name Capital & Counties Bank in 1878.² By the 1880s, a London office replacing traditional agency arrangements, was becoming essential: the important Manchester & Liverpool District Bank took a London office in 1885³ and Lloyds Bank, Birmingham-based, opened a major building in Lombard Street in 1887⁴ to consolidate a new London connection achieved by amalgamation in 1884.⁵ In fact, merger was the easiest route to metropolitan business. The Birmingham & Midland Bank took over the London-based Central Bank in 1891, renaming itself the London & Midland Bank, and then acquired the City Bank in 1898.⁶ It was then re-named the London, City & Midland Bank, a title which lasted until 1918.⁷ Parr's Bank, a north of England giant, reached the City in 1891 by taking over the private bank of Fuller, Banbury & Co.⁸

The quickening rate of amalgamations was the most obvious symptom of evolution.⁹ Both private and small joint-stock banks were swallowed up by growing bodies whose shape and size reflected, as yet, an irregularity of adolescence, not rationalized until full maturity in the 1920s. Accompanying

1. Ibid., vol.59 (1895, Part 1), p.306. However, the new powers were not exercised until the present century.

2. Ibid., vol.48 (1888, Part 2), p.283; *ibid.*, vol.52 (1891, Part 2), pp. 693-703.

3. Ibid., vol.45 (1885), p.116. 4. Ibid., vol.49 (1889), p.262.

5. R.S. Sayers, Lloyds Bank in the History of English Banking (Oxford, 1957), pp. 16, 17.

6. W.F. Crick & J.E. Wadsworth, A Hundred Years of Joint Stock Banking (London, 1936), pp. 313 - 318.

7. Having taken over the London Joint Stock Bank in 1918, it became the London Joint City & Midland Bank, a title shortened to Midland Bank in 1923.

8. Bankers' Magazine, vol. 57 (1894, Part 1), p.565.

9. Details of all bank amalgamations are given in an appendix to every edition of the Bankers' Almanac and Year Book

growth was sophistication: an enlargement of the boundaries of banking to include other social strata, an acceptance of new practices, and a recognition that pre-emptive control of new markets was a requirement of progress and even survival. Branch expansion programmes, more determined and comprehensive than those of earlier decades, grew alongside the policy of passive branch extension by the takeover of existing outlets by amalgamation. All these points had their significance in terms of bank design and will be mentioned later. The need here is to warn that the study of bank buildings in an era of rapid professional development must inevitably be complex; and that this complexity was aggravated by evolution and eclecticism in the national architectural context.

That these difficulties were imminent was suggested in the last Chapter, which ended with the result of a competition in 1885 in which a bank design, far removed from early Victorian prototype, won first prize. That date was rather beyond the confines of the Chapter, but the intention there was to suggest that the picturesque styles were a force to be reckoned with; that the conventional view of what was 'bank-like' was coming to an end. Between the early 'eighties and the Great War bank buildings showed all the weaknesses and characteristics of the national situation: a mishmash of historical styles, mannerism, wilful disrespect for established rules, and innovation. The mainstream of bank design had reached a delta where each established style formed its own channel of progress, occasionally breaking banks to mix with other currents, and deviating into side channels which often dried away to nothing.

The metaphor having been abandoned, the situation can be described in the following detailed appraisal. A kind of Italianate style lingered, represented, for instance, at Doncaster and Skipton in 1888¹ (plates 1, 2) and as late as 1911 in Manchester² (plate 3), in a building clearly influenced

1. Both banks by F.W. Masters for Yorkshire Banking Co. (Building News, vol. 55 (1888, Part 2), pp.272, 289).
2. A branch of the Union Bank of Manchester.

by the Athenaeum there.¹ More usual, however, for medium-sized banks was a debased classical style, such as at Stamford² (1880; plate 4) and Abergavenny³ (1892; plate 5) which may have developed from the Italianate tradition. A grander classical style, without Gibson's good taste or Gingell's joie de vivre, was seen at Wakefield⁴ (1880; plate 6), Birmingham⁵ (1886; plate 7), Halifax⁶ (1895; plate 8) and at different times in London and Southport.⁷ The trend from here was to less fussy, more monumental, Renaissance forms, which led to Edwardian baroque. The development can be seen in a sequence of banks at Doncaster⁸ (1896; plate 9), Sunderland⁹ (1902; plate 10), Bristol¹⁰ (1905; plate 11), Liverpool¹¹ (1911; plate 12), London, St.

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1. Both buildings have a frieze of bold lettering, with Roman dates of establishment and erection, as well as a general similarity of style.
 2. By W. Talbot Brown for Northamptonshire Union Bank (Building News, vol.40 (1881, Part 1), p. 53, and plate after p. 578; A. Graves, The Royal Academy of Arts. A Complete Dictionary of Contributors ... 1769 - 1904, vol.1 (London, 1905), p.315; N. Pevsner & J. Harris, The Buildings of England, Lincolnshire (London, 1964), p. 671).
 3. Dated externally: now Barclays Bank but originally a branch of the Birmingham, District & Counties Bank.
 4. By W. & R. Mawson for Wakefield & Barnsley Union Bank (Architect, vol.22 (1879, Part 2), pp.286,287).
 5. By W. Doubleday for Staffordshire Bank, later bought by Bank of England (Builder, vol.50 (1886, Part 2), pp.846, 847, 857; N. Pevsner & A. Wedgwood, The Buildings of England, Warwickshire (London, 1966), p. 127).
 6. By Horsfall & Williams for the Halifax & Huddersfield Union Bank (Builder, vol.69 (1895, Part 2), p. 48, and plate after; Building News, vol. 69 (1895, Part 2), plate after p.115; A. Graves, op.cit., vol.4 (1906), p. 158).
 7. The best of the London banks was perhaps A.W. Blomfield's branch Bank of England at Temple Bar, now offices of the Bristol & West Building Society (Builder, vol.52 (1887, Part 1), pp. 763, 766, 767; Building News, vol.54 (1888, Part 1), p.871; A. Graves, op.cit., vol.1 (1905), p.242). For Southport, see below, p. 207 .
 8. By Demaine & Brierley for York City & County Bank (Building News, vol.71 (1896, Part 2), p. 413, and plate after p. 414).
 9. By W.H. Brierley for York City & County Bank (ibid., vol.82 (1902, Part 1), p. 737, and plate after p. 738; A. Graves, op.cit., p.281).
 10. By R. Milverton Drake & John M. Pizey for Stuckey's Bank (Building News, vol.88 (1905, Part 1), p. 420; ibid., vol. 89 (1905, Part 2), p. 651, and plate after p. 650).
 11. By J. Francis Doyle for Bank of Liverpool (ibid., vol.100 (1911, Part 1), p. 841, and plate after p. 856).

James's Street¹ (1912; plate 13) and Manchester² (1914; plate 14). Even in a small town like Petworth (plate 15), baroque was not impossible,³ but the classical style favoured for most minor branches was business-like and akin to the smaller London banks of the 'seventies. Examples ranged from Bradford⁴ (1888; plate 16) to Brighton⁵ (1901; plate 17) and the style was boosted by its association with the London, City & Midland Bank early this century.

Venetian Gothic designs, already losing favour,⁶ were now replaced by alternatives as different as the styles at Scarborough⁷ (1891; plate 18), Oxford⁸ (1893; plate 19) and Birkenhead⁹ (1901; plate 20). An attractive French influence at Scarborough, where the finials of the first-floor windows followed a history of commercial use going back to the bourse at Perpignan,¹⁰ swelled to romanticism at Birkenhead. Here the bank, with niches and corbelled tower and oriels, was of stone, but the adjacent shops were of brick, diapered in the gables. A rounder version of Gothic was practised by Perkin

1. By F.W. Waller & Son for Lloyds Bank (L.B. Archives: Book no. 783, pp.163, 175, 234; Building News, vol.102 (1912, Part 1), p.811, and plate after p.812; *ibid.*, vol.109 (1915, Part 2), p.380; Builder, vol.106 (1914, Part 1), pp.703,705).
2. By Heathcote & Sons for Lloyds Bank (L.B. Archives: *op.cit.*, pp.37, 97, 147, 220; *ibid.*, Book no.784, p.151; Builder, *op.cit.*, p.511; *ibid.*, vol.109 (1915, Part 2), p.458; Building News, *op.cit.*, pp.738, 776).
3. By Frederick Wheeler & Large for London & County Bank (Architect, vol.66 (1901, Part 2), plate after p.376).
4. By Milnes & France for Beckett's Bank (Building News, vol.54 (1888, Part 1), p.633).
5. By Clayton & Black for Capital & Counties Bank (*ibid.*, vol.80 (1901, Part 1), p.263, and plate after p.264).
6. See above, p.148.
7. For Lancashire & Yorkshire Bank (Bankers' Magazine, vol.52 (1891, Part 2), p.498).
8. By H.G.W. Drinkwater for Metropolitan, Birmingham & South Wales Bank (Building News, vol.64 (1893, Part 1), p.799, and plate after p. 818).
9. By Douglas & Minshull for Bank of Liverpool (Building News, vol. 81 (1901, Part 2), p.139, and plate after p. 134).
10. Illus. in C. Enlart (see Biblio.) fig. 177; there is also a view in E. Corroyer, L'Architecture Gothique (Paris, 1891), p. 363. See also A. Verdier & F. Cattois (see Biblio.) vol. 2, p.173.

& Bulmer at Halifax¹ (1888; plate 21) and Leeds² (1894; plate 22). Some branch banks, as at Chichester³ (1901; plate 23) kept alive an earlier tradition of neo-Tudor, occasionally, as at Gravesend⁴ (1904; plate 24) moving towards Gothic. Ugly French-based styles, a hall-mark of the 'eighties, appear to have been rare, but two banks in this vein were built at Wellingborough in 1879 (plate 25), to designs by Edward Sharman.⁵ Bankers collectively had little reason, either, to feel among the 'botchers' of Venetian Gothic castigated by the Quarterly Review.⁶ Generally, the influence of Flanders was as powerful in Mixed Renaissance work as that of Italy.

The virtue of Mixed Renaissance was its adaptability. It could be monumental, as at Manchester⁷ (1889; plate 26), extravagant, as at Liverpool⁸ (1892; plate 27), informal, as at Clacton-on-Sea⁹ (1899; plate 28), and colourful, as at York¹⁰ (1901; plate 29). At Ipswich, it was more than usually Flemish¹¹ (plate 30). A gable, sometimes with crowstep edge,

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1. For Yorkshire Penny Bank (ibid., vol.51 (1886, Part 2), p.895; ibid., vol.55 (1888, Part 2), p.125, plate after p.222; Architect, vol.40 (1888, Part 2), p.351).
 2. For Yorkshire Penny Bank (Builder, vol.62 (1892, Part 1) p.486; ibid., vol.67 (1894, Part 2), p.139; Building News, vol.67 (1894, Part 2), p.271; ibid., vol.89 (1905, Part 2), p.183; Bankers' Magazine, vol.58 (1894, Part 2), p.508).
 3. By Frederick Wheeler for the London & County Bank (Architect, vol. 65 (1901, Part 1), plate after p.368).
 4. By George E. Clay for Capital & Counties Bank (ibid., vol.76 (1906, Part 2), plate after p.148).
 5. For Northamptonshire Union Bank and Northamptonshire Banking Co. (Building News, vol.39 (1880, Part 2), p.442, and plates following).
 6. Quarterly Review, vol.176 (1893), p.58.
 7. By Heathcote & Rawle for Lancashire & Yorkshire Bank (Building News, vol.55 (1888, Part 2), p.570, plate after p.572; Architect, vol.50 (1893, Part 2), p.25; Bankers' Magazine, vol.49 (1889), p.203; A. Graves, op.cit., vol.4 (1906), p.60, sub Heathcote & Randle [sic]).
 8. By W.D. Carøe for Adelphi Bank (Builder, vol.63 (1892, Part 2), p.460, and plate following; ibid., vol.72 (1896, Part 2), p.250; Building News, vol.70 (1896, Part 1), p.45, plate after p.10; Architect, vol.51 (1894, Part 1), plates before pp.241, 273; A. Graves, op.cit., vol.1 (1905), p.396; C.H. Reilly, Some Liverpool Streets and Buildings in 1921 (Liverpool, 1921), p.35; Liverpool Heritage Bureau, Buildings of Liverpool, (Liverpool, 1978), pp. 28, 30.
 9. By T.H. Baker for London & County Bank (Building News, vol.77 (1899, Part 2), p.441, and plate after p.442).
 10. By Edmund Kirby for York Union Bank (Builder, vol.86 (1904, Part 1), p.318; P. Nuttgens, York (Studio Vista Series, London, 1971), p.74, dating building to 1901).
 11. By T.W. Cotman for Bacon, Cobbold, Tollemache & Co. (Building News, vol.59 (1890, Part 2), p.876).

was a frequent characteristic, while on corner sites a turret, or tower with cupola, often rising from the hood of the main entrance, bridged the division between roof-lines. Pilasters were popular, and so were stone-mullioned windows, sometimes in a shallow bay.

The picturesque tradition of Norman Shaw continued at Caterham¹ (1891; plate 31), Bedworth² (1900; plate 32), Maidstone³ (1905; plate 33) and Ludlow⁴ (1907; plate 34), although the 'Queen Anne' concept became increasingly difficult to characterize. The Sugden tradition continued, as at Retford⁵ (1888; plate 35), but 'Queen Anne' was already moving towards a simpler, classical style, the start of which had been seen at Sudbury as early as 1880⁶ (plate 36). After 1900, styles deriving from late 17th and early 18th century English architecture were increasingly common, with such banks as Edgbaston⁷ and Rhyl⁸ (both 1900; plates 37, 38), Wealdstone⁹ (1907; plate 39), Chelsea¹⁰ (1909; plate 40) and Guildford¹¹ (1914; plate 41). The measure of change was given by the

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1. By A.R. Stenning for Lloyds Bank (Building News, vol.61; (1891, Part 2), p. 414, plate after p. 394; A. Graves, op.cit., vol.7 (1906), p. 247).
 2. By H.L. Goddard for Leicestershire Banking Co. (Builder, vol.78 (1900, Part 1), p. 86; A. Graves, op.cit., vol.7 (1906), p.247).
 3. By G.E. Bond for London & Provincial Bank (Building News, vol. 89 (1905, Part 2), p. 865).
 4. By Woolfall & Eccles for North & South Wales Bank (ibid.; vol.93 (1907, Part 2), p. 285, plate after p. 304).
 5. By Chorley & Connon for Beckett & Co. (Builder, vol. 54 (1888, Part 1), pp. 95, 103).
 6. By Brightwen Binyon for Alexanders, Birkbeck & Co. (ibid., vol. 38 (1880, Part 1), p. 326; Building News, vol.37 (1879, Part 2), p. 152).
 7. By Bateman & Bateman for Birmingham District & Counties Bank (Building News, vol. 78 (1900, Part 1), p. 58; Architectural Review, vol. 6 (1899, Part 2), frontis.; Architect, vol. 63 (1900, Part 1), p. 48; A. Graves, op. cit., vol. 1 (1905), p. 140).
 8. By J. Francis Doyle for North & South Wales Bank (Building News, op.cit., pp. 755, 756).
 9. By Horace Field & Simmons for Lloyds Bank (Builder, vol. 96 (1909, Part 1), p. 469; Royal Academy Exhibitors 1905-1970, vol. 3 (Wakefield, 1978), p. 62).
 10. By R. Blomfield for London & County Bank (Builder, op.cit., p. 524; R.A. Exhibitors ..., vol.1 (1973), p. 157).
 11. By A. Blomfield for Barclays Bank (Building News, vol. 106 (1914, Part 1), p. 812, plate after p. 814; R.A. Exhibitors ... op. cit., p. 155).

successive banks of Cocks, Biddulph & Co., private bankers, at Charing Cross, London. The first, by Richard Coad, completed in 1874¹ (see Chapter Four, Plate 86), had been welcomed as '... very interesting and picturesque ... A few such buildings would indicate a decided improvement in London architecture.'² And yet in 1901 it gave way to a new 'Queen Anne' building by J. Oldrid Scott³ (plate 42), and the two were quite dissimilar, although representative of the same movement.

Another distinct fashion was the so-called 'Free Style'.⁴ With origins in 'Queen Anne' banks like the one at Llanelly⁵ (1890; plate 43), it established independence at Ludgate Hill, London⁶ (1891; plate 44), Wimbledon⁷ (1896; plate 46) and Aintree⁸ (1900; plate 47). Art Nouveau influence, seen at Middleton, Lancs.,⁹ (1892; plate 45) and Broadheath¹⁰ (1903; plate 49), led to a manor house design at Sale¹¹ (1902; plate 48), with two-storey entrance porch.

For smaller branches, a domestic look was not unpopular. The effect could be achieved simply and deliberately, as at Haslingden, Lancs.¹² (1891; plate 50) or Huyton, Liverpool¹³ (1907; plate 51), but often one of the recognized styles was scaled down to villa proportions. At Whitefield, Lancs.¹⁴ (1891; plate 52), domesticity merged with Mixed Renaissance,

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1. Building News, vol.26 (1874, Part 1), p.228. 2. Ibid.
 3. Ibid., vol.80 (1901, Part 1),p.627; A. Graves, op.cit., vol.7 (1906), p.61.
 4. See A. Service, Edwardian Architecture (London, 1977), p.51.
 5. By J.B. Wilson & M.G. Moxham for South Wales Union Bank (Building News, vol.59 (1890, Part 2), p.714).
 6. By T.E. Colcutt for City Bank (Builder, vol.61 (1891, Part 2), p.148; Building News, vol.60 (1891, Part 1), p.55, plate after p.10; Architect,vol.52 (1894, Part 2), p.331; A. Graves, op. cit., vol.2 (1905), p.104).
 7. By Cheston & Perkin for London & County Bank (Builder, vol.70 (1896, Part 1), p.426; Architect, vol.56 (1896,Part 2), plate after p. 330).
 8. By Willink & Thicknesse for Bank of Liverpool (Building News, vol. 78 (1900, Part 1), p.475).
 9. By Edgar Wood, for Manchester & Salford Bank (Frank Russell (ed.), Art Nouveau Architecture (London, 1979),p.313; D. Sharp (ed.), Manchester (Studio Vista Series, London,1969),p.77).
 10. By Thomas Worthington for Lloyds Bank (L.B. Archives: Book no. 779, pp.61,67,78,90).
 11. Ditto. (ibid., pp.27, 35, 47).
 12. By Maxwell & Tuke for Lancashire & Yorkshire Bank (Building News, vol.60 (1891, Part 1),p.328).
 13. By Woolfall & Eccles for Parr's Bank (Ibid.,vol.93 (1907, Part 2), p.285, plate after p.304).
 14. By Maxwell & Tuke for Lancashire & Yorkshire Bank (ibid., vol.60 (1891, Part 1), p.328).

at Felixstowe¹ (1893; plate 53) with Flemish influence, at Colchester² (1904; plate 54) with 'Queen Anne'. From these examples comes also the wider point that eclecticism and fusion were so widespread that the very identity of the trends distinguished above is presented with caution. Mixed Renaissance could merge with late French Gothic, as at Kensington³ (1886; plate 55), while 'Queen Anne' could lean in various ways to classical, as at Leeds⁴ (1902; plate 56), to Art Nouveau, as at Oswestry⁵ (1905; plate 57), and to baroque, as at Grimsby⁶ (1899; plate 58). The Liverpool Union Bank at Chester by T.M. Lockwood⁷ (1893; plate 59) reflected the contemporary 'Free Style', with some Flemish undertones.

This synopsis of confusion should not necessarily lead to the view that bank design was irrational or indiscriminate. It would be idle to claim that reasons for styles could be produced as valid and simple as those by which earlier architects had been guided; but a study of national architectural and aesthetic thinking on the one hand, and of the pattern of banking evolution on the other, can account for many vagaries of design.

At the heart of this enquiry is the breakdown of consensus about what was, in ideal terms, the right kind of style for a bank. That such a breakdown had occurred is revealed by the Baring's Bank controversy of 1881. Their building in Bishopsgate Street, London, had just been re-fronted

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1. By T.W. Cotman for Bacon, Cobbold, Tollemache & Co. (Ibid.,) vol.64 (1893, Part 1), p.421).
 2. By W. Campbell Jones for London & County Bank (ibid., vol.86 (1904, Part 1), p.761, plate after p.762).
 3. By Alfred Williams for London & County Bank (Builder, vol.51 (1886, Part 2), pp.376, 387, 429; A. Graves, op.cit., vol.8 (1906), p.280). The Hôtel La Trémouille, Paris, and the hôtel de ville at Compiègne may have influenced the design (cf. A. Verdier & F. Cattois (see Biblio), vol.1, plate opp. p. 172, and vol. 2, plate opp. p. 23).
 4. By Oliver & Dodgshun for West Riding Union Bank (Building News, vol.83 (1902, Part 2) p.541, plate after p. 542; A. Graves, op.cit., vol.6 (1906), p.12).
 5. By Shayler & Ridge for National Provincial Bank (Building News, vol.88 (1905, Part 1), p.205, plate after p.206).
 6. By W. Campbell Jones for Smith Ellison & Co. (Builder, vol. 76 (1899, Part 1), p.98; Building News, vol. 89 (1905, Part 2), p.757, plate after p. 758).
 7. Building News, vol. 64 (1893, Part 1), p.767, plate after p. 768; A. Graves, op.cit., vol.5 (1906), p.81.

by Norman Shaw¹ (plate 60), and the resulting façade was attacked by William Woodward, writing to Building News,² on grounds of propriety, convenience and even professional competence. 'Raphael's your friend, not Whistler', wrote Woodward, who invited critics to compare Shaw's work with two nearby buildings of acknowledged merit: Gibson's National Provincial Bank, of 1866, and the medieval Crosby Hall. In this context, the substance of the counter-attack by Shaw's supporters, and Woodward's detailed defence of his original position, do not matter. What is interesting is that, although the bank was the battlefield, recognition of what was inherently suitable for a bank, as distinct from any other kind of building, was not the ground to be conquered. It was hardly even a question of what was suitable for the City. The real quarrel was over something much more general and fundamental. 'What is architecture?' asked Woodward. Whatever happened to 'reason, symmetry, unity, proportion, and beauty?' Only in his final shot did Woodward champion Gibson's bank as having been designed 'so as to adequately represent the wealth and position in the City of London of an eminent firm.' The breakdown of the tradition of designing banks by historical association, or to impress West End clubmen, had happened and was accepted.

The most moderate contributor to the Baring dispute, a correspondent styled 'Evacustes', hoped 'the so-called Modern Gothic, Queen Anne, and even Renaissance motives may help finally to evolve a true National Victorian style.'³ Banks were as involved in this pursuit as any other homogeneous group of buildings. The search for suitability was expressed in frequent competitions for branch bank premises promoted by the Building News Designing Club (B.N.D.C.), although it is difficult to judge whether 'these little mutual improvement contests'⁴ followed existing trends or attempted to anticipate

1. A. Saint, Richard Norman Shaw (New Haven & London, 1976), pp. 150, 238.

2. Building News, vol. 40 (1881, Part 1), pp. 404, 437, 468, 469, 500, from which all refs. in this para. are taken.

3. *Ibid.*, p. 500.

4. The judges' own description of the competitions in *ibid.*, vol. 70 (1896, Part 1), p. 816.

new ones. Entries were under pseudonym and the judges made open comments about many of the designs, usually publishing one or more of the higher placings.

The first B.N.D.C. competition for a local bank, held in 1879,¹ is proof in itself of the breakdown of the classical tradition. 'The mullioned and transomed windows are appropriate,' the judges told the winner. They praised 'a well-designed elevation ... in a Late Gothic' from someone else, and commended 'Late Gothic, with Elizabethan features, not unsuitable' from a third. Of course, the conceits could be overdone: the winner was rather too 'quaint', another too 'whimsical', and others too 'extravagant.' One competitor was advised to 'moderate his enthusiasm for Queen Anne.' But there was no doubt that the judges found English Tudor and Renaissance designs acceptable.

The next two national competitions seem to have been the model bank design of 1885, mentioned at the end of Chapter Four, and the National Silver Medal Design for Bank and Offices, a competition among Schools of Art in 1887.² Although the examiners accepted the winning design³ (plate 61) as Gothic, the gables and turret suggested the influence of Mixed Renaissance. From this point, the frequent B.N.D.C. competitions became particularly significant, conforming with some of the patterns of movement described in the synopsis of styles above.

The 1890 competition⁴ called for a 'Free Classic' style in red brick with stone dressings. While the runner-up (plate 62) showed a building of Shavian inspiration (in which Mr. Gilbert would not have been happy with the clerks' light),⁵ the winner (plate 63) was a herald of Art Nouveau. This, the same date as the Llanelly bank mentioned above, was 'an endeavour to break away from the ordinary commonplace of the regulation

1. Ibid., vol.37 (1879, Part 2), pp. 810, 811, from which all refs. in this para. are taken.

2. Ibid., vol.52 (1887, Part 1), p. 474.

3. By S. Henry Eachus of the Birmingham Municipal School of Art.

4. Building News, vol.58 (1890, Part 1), pp. 832, 850.

5. See Chapter One, p. 20, and Chapter Two, pp. 77, 78.

type of bank building.'¹ Certainly, it was an advance on Albert Breden's design 'Banking Premises for a Country Town', exhibited at the Royal Academy exhibition in 1891² (plate 64). Here, the familiar crowstep gable and Renaissance mullions offered no convincing way forward.

The next B.N. D.C. competition was for 'A Small Branch Bank' in 1896.³ The styles, then, moved closer to Queen Anne (plates 65, 66). In 1899,⁴ when the elevation was to be 'English Renaissance', Queen Anne was well entrenched, the winner introducing a touch of baroque (plate 67) close to W. Campbell Jones's contemporary work at Grimsby (plate 58), although the style of the latter appears not to have been published until 1905.⁵ In 1902⁶ the judges expected 'a picturesque treatment on architectural lines', but the theme was 'Two Shops and a Branch Bank', and the bank was of subordinate importance. The best and last competition was in 1907.⁷ The judges could 'not remember a more excellent series of designs' (plates 68, 69). What the winners had done was embellish Queen Anne with graceful classical features to produce something unmistakably 'bank-like.' At last, there was hope. The future seemed to lie in a Queen Anne or neo-Georgian simplicity stiffened with the dignity of classical features. Whatever lip-service bankers may have paid to intellectual and aesthetic interests, only in one form or another of classical style did they feel truly comfortable.⁸

1. Building News, loc.cit.

2. Architect, vol. 46 (1891, Part 2), p. 381; A. Graves, op.cit., vol. 1 (1905), p. 272.

3. Building News, vol. 70 (1896, Part 1), p. 816, plate after p. 817.

4. Ibid., vol. 77 (1899, Part 2), pp. 756, 757, plates after p. 765.

5. See p. 136, footnote 6.

6. Building News, vol. 83 (1902, Part 2), p. 425, plate after p. 435.

7. Ibid., vol. 92 (1907, Part 1), pp. 302, 303, plates after pp. 308, 309.

8. cf. comment in Builder, vol. 96 (1909, Part 1), p. 469. about Lloyds Bank, Wealdstone branch: 'A suitable and pleasing design for a country town bank ...'.

The most noticeable consequence in banking of the Arts & Crafts Movement was not the temporary acceptance of any one style but the tolerance of polychromy. Although contrasts in the manner of Butterfield's work at Keble College, Oxford, were never common in banking,¹ sensitivity to the pleasures of colour and design brought relief from grey façades and unimaginative interior decor. Pink terracotta enlivened St. Austell² and red bricks around stone dressings smiled in the City.³ In Leeds, Perkin & Bulmer's National Provincial Bank branch, opened in 1898,⁴ mixed black and grey granite with Yorkshire stone and scarlet bricks from Berkshire.⁵ Light green Westmorland slates crowned the roof.⁶ In fact, green slates became very common, showing to advantage on the steep pitch of the Loire-style roof-lines. They even appeared at Okehampton,⁷ on the threshold of Cornish grey-blue, and penetrated deep into London.⁸ Most were from Westmorland but Welsh green slates from Llandilo⁹ and Precelly¹⁰ were also available.

The main advance in interior design was the admissibility of colourful faience. Tiles appear to have been made most often by Doulton & Co., who provided majolica, for instance, for the massive banking hall, domed like the Reading Room of

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1. It is interesting, however, to find that the banker Henry Tritton had been personally involved in the early days of Butterfield's constructional colouring (see P. Thompson, William Butterfield (London, 1971), p. 349).
 2. On the private bank of Coode, Shilson & Co. (Building News, vol.72 (1897, Part 1), p. 309, plate after p. 310).
 3. Apart from the work of Norman Shaw, the best example was the Cornhill premises of Prescott, Dimsdale & Co., by H.C. Boyes, opened in 1892 (Builder, vol.63 (1892, Part 2), pp. 403, 407; Building News, vol.63 (1892, Part 2), p.722; ibid., vol.64 (1893, Part 1), p. 733, plate after p. 752).
 4. Building News, vol.74 (1898, Part 1), p. 218.
 5. Bricks by Thos. Lawrence & Co. of Bracknell were popular all over the north (e.g. Building News, vol.100 (1911, Part 1), p. 490, for use at Birkenhead). Ruabon bricks were also common, and there is ref. in London in 1898 to "Red Bank" pressed bricks (ibid., vol. 75 (1898, Part 2), pp. 244, 751).
 6. As footnote 4.
 7. Building News, vol. 102 (1912, Part 1), p. 523 (i.e. Lloyds Bank by Horace Field & Simmons).
 8. They are still very noticeable, e.g. above white stone façades in Edwardian development around Aldwych.
 9. e.g. Building News, vol. 78 (1900, Part 1), p. 58.
 10. e.g. ibid., vol. 91 (1906, Part 2), p. 255.

the British Museum, in the Birkbeck Bank, in Chancery Lane¹ (plate 70). Waterhouse, on the other hand, employed Burmantofts of Leeds for banks in the North of England² and probably also at Cambridge, where his building of 1891-93, originally for Foster & Co., private bankers, and now a branch of Lloyds, displays probably the best remaining example of full interior tiling³ (plates 71, 72). Another fine survival of work by Burmantofts is the ceiling of what is now the London Chief Office of the Bank of Scotland in Threadneedle Street, a building erected for the British Linen Bank in 1903⁴ (plate 73).

Another boost to polychromy, springing not from the Arts & Crafts Movement but from increasing sophistication of taste, was the interest in light-coloured foreign marbles, advocated by some but considered unnecessary by others, who stressed the availability of multi-hued domestic alternatives.⁵ There was discussion, too, about granite,⁶ prompted by Lloyds Bank's London office of 1887, the first occasion when granite was used for an entire ground-floor façade.⁷ What a pity, some thought, that the colour was a dismal grey-blue;⁸ yet, when the Commercial Bank of Scotland attempted to introduce different-coloured granites to the greyness of Union Street, Aberdeen, there was local opposition.⁹ For interior work,

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1. Building News, vol.71 (1896, Part 2), p. 896; *ibid.*, vol.83 (1902, Part 2), pp. 8,9, plates after p. 46; Architect, vol.67 (1902, Part 1), plate after p. 208; *ibid.*, vol. 70 (1903, Part 2), plate after p. 328; R. Dixon & S. Muthesius, Victorian Architecture (London, 1978), p. 136.
 2. National Provincial Bank, Manchester (Builder, vol.60 (1891, Part 1), p. 378); William Williams Brown & Co.'s Bank, Leeds (*ibid.*, vol.75 (1898, Part 2), p. 490).
 3. In any event the faience is not by Doulton & Co. in the opinion of their historical advisory service.
 4. By J. Macvicar Anderson (Builder, vol. 85 (1903, Part 2), pp. 206, 338; Architect, vol. 70 (1903, Part 2), plates after pp. 8, 40, 88, 104, 152, 312, 392).
 5. Architect, vol. 38 (1887, Part 2), pp. 175, 176; *ibid.*, vol.44 (1890, Part 2), p. 212.
 6. *ibid.*, vol. 37 (1887, Part 1), pp. 291, 292; *ibid.*, vol.42 (1889, Part 2), p. 55.
 7. Bankers' Magazine, vol. 47 (1887), p. 1180; Architect, vol. 37 (1887, Part 1), p. 291.
 8. Architect, *loc.cit.*
 9. Building News, vol. 56 (1889, Part 1), p. 87.

polished marble was magnificent: delicately veined and subtly coloured, stones from Italy, Spain, France and Numidia, and Norwegian porphyry, led to dramatic and costly banking halls of chilling beauty.¹

The best-known polychromatic building is probably Parr's Bank (now a branch of the National Westminster Bank), erected 1898-1901 in Castle Street, Liverpool, to designs by Norman Shaw and the local firm of Willink & Thicknesse² (plate 74). Sheeted in Pavonazzo marble, banded with green Cipollino, dressed with red terracotta and roofed with green slates, it reminded C.H. Reilly of a very smart lady standing in the wrong place.³ This human dimension had already been noted by Halsey Ricardo, a contemporary critic, who welcomed the new building as a 'hopeful augury' of what other bankers might be tempted to commission.⁴ He found it dignified and comfortable, looking out benignantly and with tolerance 'upon the small hurrying creatures that scuttle over the pavement before it.'⁵ Yet this was exactly why the design was inherently unsuitable. Bankers would certainly wish their buildings to be dignified, even patronising, but benignancy did not meet the spirit of the day.

In short, no deep or lasting contact with the Arts & Crafts Movement, or the vanguard of intellectual design, was possible. Harmony of purpose between architect and builder, philosophical motives, the architectural expression of character and emotion, were not matters in the minds of joint-stock bankers. A bank was a business beset by competition: its job was to make money for its shareholders and its reasons for building were worldly. 'Not such was the sentiment that poised the Wingless Victory over the Acropolis ... or reared ... the mighty dome of St. Paul.'⁶

1. One of the best surviving examples is the banking hall of Lloyds Bank, St. James's Street, London, branch.

2. Builder, vol.77 (1899, Part 2), p. 357; *ibid.*, vol.80 (1901, Part 1), p. 589; Building News, vol.77 (1899, Part 2), p. 438; *ibid.*, vol.79 (1900, Part 2), p. 251, plate after p. 270; Architectural Review, vol.10 (1901, Part 2), pp. 146-155; A. Graves, *op.cit.*, vol.7 (1906), p. 96; *ibid.*, vol.8 (1906), p. 299; C.H. Reilly, *op.cit.*, pp. 34, 35; N. Pevsner, Buildings of England, Lancashire. The Industrial and Commercial South (London, 1969), p. 170; A. Saint, *op.cit.*, p. 435.

3. C.H. Reilly, *loc.cit.* 4. Architectural Review, *loc.cit.*

5. *Ibid.*

6. *Ibid.*, vol.7 (1900, Part 1), p. 163, in article 'Modern Architecture: Messrs. Barclay's New Bank in Fleet Street' (pp. 163-167).

Art Nouveau was similarly unsuitable. The continental base of the movement would have appealed to more ambitious bankers and the new architectural forms lent themselves to exploitation for commercial purposes, a point which soured the new style in the taste of the devotees of Arts & Crafts.¹ But no style which found its chief publicized expression in museums, institutions and centres of learning could have anything but a passing hold on the attention of bankers.

There were, nonetheless, quite a few occasions when bankers built or utilized buildings remarkably unsuitable for their needs. Instances will be given below. On these occasions they were generally responding to irresistible pressure from conservationist lobbies, now acquiring such organization and backing that the banks could do nothing but comply.² Some banks even acted spontaneously, apparently convinced of the need for environmental protection. A very early example had been set by the directors of the Worcester City & County Bank who, in 1868, bought at Bromsgrove 'one of the finest specimens of the ancient wood-framed structures still left in the county.'³ This building, the former Hop Pole Inn, dating from 1572, was 're-erected and restored', retaining as many old features as possible.⁴ A new manager's house alongside was designed in matching style.⁵

This same Bank acquired 'The Old House' at Hereford in 1882.⁶ Alterations were entrusted to E.H. Lingen Barker, chosen after a competition 'restricted to half a dozen architects from London and the West of England, selected for their special experience in dealing with works of this kind...'⁷ This clearly pleased the Builder, dismayed at the demolition, one after the other, of houses on either side.⁸ However, the Bank's own records suggest that their corporate interest in conservation was less than whole-hearted. Indeed, the acquisition was nearly abortive, rescued only by negotiation when the Bank's best bid, of £1600, failed to meet the

1. Frank Russell (ed.), op.cit., p.16.

2. See examples below, in relation to Guildford and Chester.

3. Littlebury's Directory and Gazetteer of the County of Worcester (1873), pp. 102, 103.

4. Ibid.

5. Ibid.

6. Builder, vol.42 (1882, Part 1), p. 702; Building News, vol. 42 (1882, Part 1), p. 696.

7. Builder, loc.cit.

8. Ibid.

auctioneer's reserve, and the house had been sold to a private buyer who could not, in the event, complete the purchase.¹ Even £1600 had been more than the Bank intended, but a director 'took upon himself' to bid £1000 more than authorized.² 'The Old House' was acquired by Lloyds Bank in 1889³ and given by them to the Corporation in 1921. It is still one of the main attractions of central Hereford (plate 75).

Less troublesome than an old building was a purpose-built bank in a style sympathetic with its site or surroundings. This was, of course, what Hall had already designed at Salisbury⁴ and Nesfield at Saffron Walden,⁵ but these had been exceptional. Bankers were now prepared to extend a sensitive treatment more widely, and there are notable examples: at Stratford-on-Avon the Birmingham Banking Company built what is now the Midland Bank, in 1883, full of drama, colour and originality, and enriched with Shakespeare's bust and carvings of scenes from his plays⁶ (plate 76). In the same year, the Wilts & Dorset Bank opened a Gothic branch, quite outside their usual style, alongside the George & Pilgrim inn in Glastonbury, a famous medieval hostelry⁷ (plate 77). At Canterbury, in 1887, the new High Street bank of Messrs. Hammond & Co. was built in a kind of baronial Tudor, a style thought more appropriate, after local intervention, than Early English⁸ (plate 78).

No doubt in some cases the initiative for a meaningful and sensitive design came from the architect rather than the banker.⁹ The Liverpool firm of Woolfall & Eccles were particularly good at environmental building, designing a villa-type branch in suburban Huyton for Parr's Bank¹⁰ (plate 51),

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1. Lloyds Bank Archives: A16b/1, pp.132,135,138,144,225,297.
 2. Ibid.,p.135. 3. i.e. at the takeover of the Worcester City & County Bank.
 4. See Chapter Four, p.162. 5. Ditto.
 6. N. Pevsner & A. Wedgwood, The Buildings of England, Warwickshire (London, 1966), p. 418; D. Hickman, Warwickshire (Shell Guide, 1979), p.164. Both sources give architects as Harris, Martin & Harris, and sculptor as Barfield of Leicester.
 7. The building is dated 1883 but there is reason to believe (Central Somerset Gazette, 24.9.1864, 1.10.1864, etc.) that the site had been taken and developed nearly 20 years previously and a Gothic style may have been used from then.
 8. Builder, vol.52 (1887, Part 1), p.190; Building News, vol.53 (1887, Part 2), p. 454.
 9. For the extent generally to which architects influenced bank design in this period, see below, pp. 216-221.
 10. Building News, vol.93 (1907, Part 2), p. 285, plate after p.304.

and a picturesque kind of cottage at Ludlow for the North & South Wales Bank, opposite the famous Feathers inn¹ (plate 34). They also planned a lively Gothic branch for the North & South Wales Bank at Wrexham, to match the church tower, but the design (plate 79) was rejected by the London, City & Midland Bank who took over the company when building was about to begin.²

The main cases of bankers' compliance with local feelings were at Guildford and Chester. The 'Old Guildford Society', a formidable pressure group dedicated to the protection of High Street frontages,³ persuaded the Capital & Counties Bank in 1899 not to demolish the façade of the old premises of Haydon & Smallpiece, private bankers, which they had taken over in 1883.⁴ The event is of much interest. The Capital & Counties Bank was a large, tough company with an unimpressive record of building.⁵ It took the combined energy of H.R.H. the Princess Louise, Marchioness of Lorne, and the Lord Lieutenant of Surrey, to defeat the Bank's intention.⁶ Relief at this success was so enormous that a brass plate was attached to the preserved elevation commemorating the outcome of the struggle (plate 80). From that date, the Capital & Counties Bank was noticeably more imaginative, taking over an Elizabethan building in Rochester⁷ and agreeing to a design at Gravesend as Gothic as anything built in the Revival⁸ (plate 24).

At Chester, the moving force in conservation was the Duke of Westminster. It was he, in 1901, who persuaded the Bank of Liverpool, planning a 'quaint' stone building as its contribution to the re-development of St. Werburgh Street, to conform to an overall half-timbered first-floor design of John Douglas⁹ (plate 81). Respect for Chester was something

1. Ibid.

2. Ibid., vol.101 (1911, Part 2), p. 763, plate after p.778: see also below, p.215.

3. See article in Architectural Review, vol.6 (1899, Part 2), p.5.

4. Dark Horse, vol.9, no.5 (April 1928), p.222.

5. Most early branches were either in the style of Aldershot (illus. in Builder, vol.42 (1882, Part 1), p.220) or Landport (illus. in Building News, vol.53 (1887, Part 2), p. 682, plate after p. 684). The 'handsome branches', illus. in Bankers' Magazine, vol.52 (1891, Part 2), pp. 693-703, were taken over from amalgamated banks.

6. Dark Horse, loc.cit.

7. Builder, vol.80 (1901, Part 1), p.119.

8. Architect, vol.76 (1906, Part 2), plate after p. 148.

9. Building News, vol.81 (1901, Part 2), p. 519, plate after p. 538. See also obit. of John Douglas in Journal of RIBA, vol.18 (1910-11), pp. 589, 590.

which bankers took seriously, remembering perhaps the incongruity of Parr's bank of 1860.¹ Classical designs were thereafter avoided: the North & South Wales Bank (with Grosvenor Club attached), also by John Douglas,² dated 1883³ (plate 82), and the Liverpool Union Bank of 1893⁴ (plate 59) and the National Provincial Bank,⁵ dated 1896 (plate 83), probably both by T.M. Lockwood, confirmed the resolve. It is interesting, too, that Lloyds Bank, having taken over the classical Chester bank of Williams & Co. in 1897, set about vigorously to redevelop the adjacent shops in a careful black and white revival, carried over the pavement in best local tradition⁶ (plate 84). The Bank had built sympathetically before, notably at Shrewsbury in the 1870s,⁷ but the development of bank-owned land with the sole aim of the visual improvement of the street, was something quite new for Lloyds.

Although Guildford and Chester were exceptional, there were of course other conservationist lobbies and it would have been absurd, for instance, in a town like Bath, for a bank to depart from elegant and classical traditions.⁸ The South of England generally was becoming well protected. The London & Provincial Bank, building on a famous inn site at Maidstone in 1905, matched the style of the demolished building 'in consideration of public opinion'⁹ (plate 33). At Haslemere, in 1914, the London, County & Westminster Bank, accused of

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1. See Chapter Four, p.153.
 2. Building News, vol.42 (1882, Part 1), p.696; *ibid.*, vol.47 (1884, Part 2), p.442.
 3. But altered in 1908 (*ibid.*, vol.95 (1908, Part 2), p.365: cf. N. Pevsner & E. Hubbard, Buildings of England, Cheshire (London, 1971), p.163.
 4. Building News, vol.64 (1893, Part 1), p.767, plate after p.768; A. Graves, *op.cit.*, vol.5 (1906), p.81.
 5. The name and date are carved on the bank but the building does not appear to have been described by the architectural press.
 6. Also by T.M. Lockwood & Sons (Building News, vol.82 (1902, Part 1), p.5): see also N. Pevsner & E. Hubbard, *op.cit.*, p.165.
 7. A jettied, gabled design replaced in 1970s.
 8. The Bristol & West of England Bank, for instance, built very carefully in Milsom Street in 1891: 'The classic elevation of the previously existing buildings has been restored ...' (Builder, vol.61 (1891, Part 2), p.132; cf. Building News vol.61 (1891, Part 2), p.166). For work of 'The Old Bath Preservation Society', see Architectural Review, vol.26 (1909, Part 2), p.17.
 9. Building News, vol.89 (1905, Part 2), p.865.

destroying 'quaint old frontages', felt it wise to re-use old materials and follow the earlier style.¹

At Esher, the London & County Bank, in 1887, had been forced to build picturesquely because their branch was part of a village hall and amenities project originated by the Duke of Albany² (plate 85). This is interesting not as another instance of ducal pressure, but as a sign of the increasing involvement of banks in wider schemes of rebuilding and development. Again, there was nothing new in a bank being associated with plans for urban enrichment,³ but the difference now was that redevelopment was usually suburban. Often, associations were formed by agreement, convenience and mutual advantage: this was clearly the case at Esher, and in the outskirts of Manchester and London, where banks were planned in combination with new offices for the nascent district councils.⁴ More usually, however, redevelopment was a commercial venture, planned and executed by bankers on land, adjoining a branch, deliberately bought for exploitation. It will be remembered that the subject of the B.N.D.C. competition of 1902 had been two shops and a branch bank.⁵ As return on capital investment, banks received substantial rents from shops and offices, the latter usually occupying 'Bank Chambers' in branches built deliberately too tall for the bank's own purposes.⁶ At Reading, in 1898, the Metropolitan Bank planned no less than ten shops in a terrace adjoining its branch.⁷ Even by 1892, the London & Westminster Bank was receiving in rents an income equal to 2¼% per annum on the whole amount at which bank premises stood among its assets.⁸

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1. Builder, vol. 106 (1914, Part 1), p.44.
 2. Building News, vol. 53 (1887, Part 2), p.611.
 3. For instance, at Derby, in late 1830s (see Chapter Two, p.61).
 4. i.e. at Great Harwood (Building News, vol.72 (1897, Part 1), p.485, plate after p. 486) and Loughton (Architectural Review, vol.9 (1901, Part 1), p. 263).
 5. See above, p.189 .
 6. This shape of building was perhaps itself a factor in popularizing the central gable. cf. at Aberdeen, in 1889, when Flemish Gothic was chosen because the bank 'was too high and narrow for the ordinary Classic methods of treatment' (Building News, vol.56 (1889, Part 1), p.87).
 7. Architect, vol.60 (1898, Part 2), p.169. A club was also included.
 8. Bankers' Magazine, vol. 53 (1892, Part 1), p.292.

The architectural point about this involvement is that the design of a bank could be dependent on the style deemed suitable and necessary for the buildings and functions with which it was associated. The London & South Western Bank, for example, built its Wimbledon Common branch as three cells - a central bank and two flanking shops.¹ The bank was obviously the most important unit but the success of the design depended on the integrity of the whole (plate 86). It is unlikely that the Birkenhead branch of the Bank of Liverpool, by Douglas & Minshull,² would have been quite so Gothic without the associated redevelopment (plate 20).

Another point is that increasingly, although not yet to any significant extent, questions of the appearance of urban buildings were matters of interest to sectors of local government created by legislation in 1894,³ and to other supervisory interests. In London, the baroque exterior to Lloyds Bank's St. James's Street branch, completed in 1912, was necessary as part of the Crown Estate Commissioners' wider proposals for the block between King Street and Jermyn Street.⁴ In Edinburgh, the Dean of Guild Court had approbatory powers,⁵ and even urban district councils, in England, could show a close interest in deposited plans, as W. Watkin & Son of Lincoln discovered when they were designing a new bank at Sleaford.⁶ Such interest, however, lay mainly in the enforcement of building regulations and by-laws.⁷ Only exceptionally was the style of the elevation a matter for approval, as at Brighton, in 1901, when the Capital & Counties Bank chose not only to build a branch close to the Royal Pavilion but also to redevelop council-owned land nearby.⁸

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1. Architect, vol.56 (1896, Part 2), plate after p. 362.
 2. Building News, vol.81 (1901, Part 2), p.139, plate after p.134.
 3. Urban and Rural District Councils were created by 56 & 57 Vic., c.73. A Housing & Town Planning Act was passed in 1909 (see Architectural Review, vol.27 (1910, Part 1), pp.52-54, and later issues).
 4. Builder, vol.106 (1914, Part 1), p.703.
 5. cf. Building News, vol.87 (1904, Part 2), p.69, mentioning approval by Edinburgh Dean of Guild Court of new premises of British Linen Company.
 6. Lloyds Bank Archives: A50b/85. The architects made a total of 36 journeys to Sleaford for various matters in connection with the new bank.
 7. Particularly, as earlier, with regard to frontage lines.
 8. Building News, vol.80 (1901, Part 1), p.263.

There were, then, a variety of external factors which influenced bank design, encouraging the breakdown of traditional styles and yet preventing the comprehensive acceptance of new ones. All these factors were significant because branch banking was again in a period of rapid expansion; this internal growth had its own implications for bank design, quite apart from national, background movements in architectural taste, and these must now be examined.

The fundamental change in banking, mentioned at the opening of this chapter, was associated with a more liberal interpretation of the scope of the banking service. Some accommodation for the trading classes had been inherent in the philosophy of joint-stock banking,¹ although the North & South Wales Bank was still defending its interest in this class of business as late as 1889.² The multiplicity of banks was to the customer's advantage. In 1897 the Bankers' Magazine was 'told of a large seaport town in which ... merchants ... have gone round from one bank to another, and asked them on what terms they would do their bills.'³ The move, less specifically, was towards 'the small-propertied body',⁴ a term which included middle class suburbia and minor commercial expansion in the wake of improved communications. The Liverpool Union Bank, in 1898, looked forward to branch profits 'from the rapidly growing residential suburbs and country towns served by the Lancashire & Yorkshire Railway.'⁵ In London, the private bankers, unwilling to change their attitudes to overdrafts and the nature of business,⁶ left the field unopposed to joint-stock banks, doubling and re-doubling their outlets in the boundless conurbation.⁷

1. cf. L.H. Grindon, Manchester Banks and Bankers ... (Manchester, 1878), p.237.

2. Bankers' Magazine, vol.49 (1889), p.347.

3. Ibid., vol.64 (1897, Part 2), p.114.

4. Ibid., vol.48 (1888), p.30.

5. Ibid., vol.65 (1898, Part 1), p.452.

6. Ibid., vol.47 (1887), pp. 24-26.

7. Ibid.; places like Tottenham Court Road in London were particularly favoured. There were four banks there by 1892 (ibid., vol.54 (1892, Part 2), p.58).

In the north of England, too, suburbs and dormitory settlements were increasingly attractive to bankers. Whereas, in the early 1860s, only Manchester and Liverpool had had more than two offices of one bank,¹ Birmingham by 1887 had 32 banking offices, Bradford 12, Leeds 11, Liverpool 47, Manchester 36 and Sheffield 6.² By 1893, Birmingham had 44 offices, Bradford 13, Leeds 19, Liverpool 64, Manchester 67, and Sheffield 21.³ Although suburban competition was the main incentive to growth, banking enclaves were beginning to develop in city centres, as Corn Street had done in Bristol in the 1850s.⁴ In Manchester, King Street attracted the best business, while Park Row in Leeds seemed, in 1902, 'almost entirely taken up with bank and insurance buildings.'⁵ In such a close and contested environment a considerable influence on bank design was clearly the need for a competitive distinction. It is not to be wondered why a small bank like William Williams, Brown & Co., of Leeds, should have commissioned Waterhouse for a Park Row palace⁶ (plates^{87 and} 88), or why Oliver & Dodgshun should have designed something so original in the same street for the West Riding Union Bank⁷ (plate 56).

Some suburban expansion was opportunist. The Worcester City & County Bank stepped in without hesitation when mergers left Walsall, a town of 62,000 people, with only two banks in 1888.⁸ On the other hand, some banks preferred to expand outlets by takeover and amalgamation. In 1885 the National Provincial Bank, with an unrivalled history of branch development,

1. See Chapter Four, p. 165.

2. Bankers' Magazine, vol. 48 (1888), p. 132; cf. Building News, vol. 54 (1888, Part 1), p. 633, referring to 11 in Bradford, excl. Post Office and other savings banks.

3. Bankers' Magazine, vol. 57 (1894, Part 1), p. 178.

4. See Chapter Two, p. 84.

5. Building News, vol. 83 (1902, Part 2), p. 541.

6. Builder, vol. 71 (1896, Part 2), pp. 511, 519; *ibid.*, vol. 75 (1898, Part 2), p. 490; Building News, vol. 70 (1896, Part 1), p. 857, plate after p. 858; *ibid.*, vol. 75 (1898, Part 2), p. 714; A. Graves, *op.cit.*, vol. 8 (1906), p. 160. Interior illustrated in Burmantofts Catalogue, 1902 (copy in Leeds School of Architecture Library).

7. Building News, vol. 83 (1902, Part 2), p. 541, plate after p. 542; A. Graves, *op.cit.*, vol. 6 (1906), p. 12.

8. Lloyds Bank Archives: A16b/1.

was publicly cautious about further growth.¹ Clearly, there was room here for tactical advice from leading banking theorists who agreed, with reluctance, on the wisdom of pre-emptive possession: 'if your choice comes to lie betwixt your going there, and allowing another bank to do so ... the choice ceases to be optional. Better the Midgeley business, minus fresh expense and trouble, than, so to speak, minus itself.'²

In comparison with Scotland, English customers were still 'under-banked'. In 1887, for instance, Edinburgh had 55 offices and Glasgow 100.³ The figures in relation to population were even more revealing. Manchester, the most 'banked' English city, had an office for every 9,484 people;⁴ the Scottish equivalent was Perth, with a bank for every 2,705.⁵ By 1893, however, the gap between England and Scotland had narrowed. Two of the Scottish centres (Dundee and Greenock) had no increase in offices and in other towns the ratio of increase was less than in England.⁶

If competitive pressure led to distinctive buildings in city centres, it is reasonable to suppose it had also an influence in suburbia. The first bank to exploit the fabric of its branches as a tool of business was the London & South Western. If any one bank set a style for building in the late Victorian era it was this one. And yet it was a relative newcomer.⁷ Founded in 1862, the London & South Western attempted in its early years to do business in the areas suggested by its name.⁸ Its most ambitious building project had been James Weir's Bristol branch, completed in 1880.⁹ However the South and West were so unprofitable that the Bank had to close eight of its branches, including Bath, Plymouth and Southampton, to stay in business.¹⁰

1. Bankers' Magazine, vol.45 (1885), p.587.

2. G. Rae, The Country Banker ... (11th ed., London, 1899), p.288; cf. Bankers' Magazine, op.cit., p.118: 'opening a new office is rather a convenience to the customer than an advantage to the bank: an unavoidable incident in the business ...'.

3. Bankers' Magazine, vol.48 (1888), p.132. 4. Ibid. 5. Ibid.

6. Ibid., vol.57 (1894, Part 1), p.178.

7. P.W. Matthews & A.W. Tuke, History of Barclays Bank Limited (London, 1926), contains a history of the L. & S.W.B. as Chapter LVI (pp.351-9).

8. Ibid., p.351. 9. See Chapter Four, p. 152 (plate 52).

10. P.W. Matthews & A.W. Tuke, op.cit., p.352.

With this retrenchment came a new, alternative policy of rapid metropolitan expansion, first south of the river, then in the northern suburbs and out to New Barnet.¹ This unhesitant and systematic advance was all the more startling in a bank which had earlier reduced its capital and used up reserves to cover the liabilities of its country branches.² Now it swept itself to success, grabbing corner sites and plots near suburban stations,³ building shops to let, and taking land on lease until there was money to buy the freehold.⁴

In banking terms it was a strategy of colossal risk, succeeding only by a show of solid self-confidence at Annual General Meetings. Competitors thought it took ten years to bring a new London branch to profitability.⁵ While other bankers took annual opportunity to write down the book value of their premises, sometimes by a redemption fund,⁶ transferring large sums to capital and reserves to cover increasing exposure,⁷ the London & South Western reported with pride to shareholders the yearly increase in the cost of premises. It was splendidly managed. In 1884 the money was said to be 'spread over many branches - some greatly enlarged, some newly completed, some in process of erection, and all, in our judgement, good value for the money at which they now stand in our books.'⁸ In 1890, as the premises account grew over £200,000, the chairman tried a new, more subtle approach, appealing to shareholders themselves to attest to the value of local expenditure.⁹ 'There are no persons better able to judge them than the shareholders of this

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1. Ibid., pp.351-9, incl. statistics, p.354. New Barnet was reached in 1893 (Building News, vol.64 (1893,Part 1),p.867).
 2. P.W. Matthews & A.W. Tuke, op.cit., p.352.
 3. For instance, at Waltham Green (Building News, vol.60 (1891,Part 1), p.362).
 4. Bankers' Magazine, vol.51 (1891,Part 1),p.542; *ibid.*, vol.52 (1891,Part 2), p.496.
 5. Ibid., vol.60 (1895,Part 2), p.259, reporting Chairman of London Joint Stock Bank: '... his own experience was that it took ten years in London to make a branch pay.'
 6. As announced by the Preston Banking Company (*ibid.*, vol.47) (1887), p.788).
 7. cf. Report of London & Yorkshire Bank in *ibid.*, vol.50 (1890), p.301, and editorials in *ibid.*, and other issues, *passim*.
 8. Bankers' Magazine, vol.44 (1884), p.1023.
 9. Ibid., vol.50 (1890),pp. 461, 1568.

bank, because a great many of them live close to these branches and see the style of buildings there, particularly the new ones.¹

This style had been set by the Bank's principal architects, James Edmeston (of J. & J.S. Edmeston), succeeded at his death² by Edward Gabriel (of Edmeston & Gabriel). Although Gabriel was called architect to the bank in 1892,³ and again in 1898,⁴ several commissions went to George Truefitt and to his firm, Truefitt & Watson.⁵ At least one job, too, went to Eugene Beaumont.⁶

The branches themselves were unremarkable, their indifference being all the more apparent from the disproportionate and uncritical attention they received in the architectural press.⁷ This attention was, of course, part of the overall strategy for publicity. Bank after bank won description and illustration,⁸ the pervading Mixed Renaissance and debased classical styles, such as Forest Gate⁹ and Harlesden¹⁰ (plates 89, 90) being without doubt one of the main influences on bank design in the 'eighties and 'nineties. There was just a little variation: Gabriel's Clerkenwell branch of 1895¹¹ (plate 91) was more conventionally classical than most of his others, while Willesden¹² (1893; plate 92) had a hint of Art Nouveau. But it cannot be said that Gabriel produced anything to match the Bank's new and adventurous approach to the practice of banking. Even the branches by Truefitt and his firm (plates 93, 94) were nothing remarkable, particularly by comparison with his earlier originality in the provinces.¹³

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1. *Ibid.*, p.1568.
 2. Edmeston's death was recorded at the opening of the Bank's new head office in 1888 (*ibid.*, vol.48 (1888), pp.868-77).
 3. Building News, vol.62 (1892, Part 1), p.369.
 4. *Ibid.*, vol.75 (1898, Part 2), p.751.
 5. In fact, Truefitt & Watson were called architects to the Bank in 1893.
 6. Architect, vol.66 (1901, Part 2), p.248 (West Ealing Branch).
 7. There was coverage by all the architectural journals, and especially by Building News. Only the London & County Bank enjoyed a similar treatment but their branches, unlike those of L. & S.W., were over a broad sweep of south-east England.
 8. At least 20 were illustrated between 1880 and 1901.
 9. Building News, vol.60 (1891, Part 1), p.162.
 10. *Ibid.*, p.772.
 11. *Ibid.*, vol.68 (1895, Part 1), p.371; Architect, vol.56 (1896, Part 2), plate after p. 378.
 12. Building News, vol.64 (1893, Part 1), p.369, plate after p.388.
 13. See Chapter Three, p.122; Chapter Four, p.161.

The head office of the London & South Western Bank epitomized their strategy and beliefs. The Bank wanted the whole corner site between Leadenhall and Gracechurch Streets but could not afford to develop it all at once.¹ In 1888 a temporary head office, designed by James Edmeston but completed by Edward Gabriel, was opened on part of the site with extraordinary publicity.² A verbatim report of speeches at the opening banquet was carried by the Bankers' Magazine in an illustrated report.³ Management was euphoric: the new building was 'emblematic of stability and prosperity', a fitting head office for a Board of directors who had 'encircled London with more than 50 branch banks ... which are an ornament to their several districts, and a credit to the ... Bank.'⁴ Yet the building (plate 95) was already too small. Extra accommodation was sought nearby,⁵ interim rebuilding elsewhere on the site was needed in 1904,⁶ and the whole area was demolished in 1909 to make way for Gabriel's new head office, opened in 1912⁷ (plate 96).

What competition there was to the London & South Western's metropolitan expansion came from other joint-stock banks: the City private bankers, save two, had no territorial ambitions.⁸ The exceptions were Martin's Bank, which began expanding into South East London and as far into Kent as Sittingbourne, from 1886,⁹ and the bank of Messrs. Barclay, Bevan & Tritton, which acquired a West End outlet in 1888, by

1. Building News, vol.102 (1912, Part 1), p. 718.
2. Ibid., vol.54 (1888, Part 1), p. 871; ibid., vol.55 (1888, Part 2), p.334, plate after p. 336; Builder, vol.52 (1887, Part 1), p.56; Bankers' Magazine, vol.48 (1888), pp.868-77.
3. Bankers' Magazine, loc.cit. 4. Ibid.
5. Ibid., vol.59 (1895, Part 1), p.471.
6. Building News, vol.102 (1912, Part 1), p.718.
7. Ibid.; ibid., vol.96 (1909, Part 1), p.10 (referring to 'completion' of bank begun in 1886); Builder, vol.102 (1912, Part 1), pp.233-5; Bankers' Magazine, vol.91(1911, Part 1), opp. p. 577.
8. cf. Bankers' Magazine, vol.47 (1887), p.88, referring to a new branch of Martin's Bank: 'This is the first extension of business made to private banks in London, in the way of opening branch offices, which we have ever had occasion to record.'
9. Ibid.; ibid., vol.49 (1889), p.112.

merger with Ransome & Bouverie,¹ and then opened a branch in Cavendish Square in 1894.²

By contrast, private bankers elsewhere, more at risk from amalgamations, showed spirit and adaptability. Many chose to publish their accounts³ and some 200 new branches were opened in the ten years from 1886.⁴ The most ambitious private banks were the Tyneside rivals, Lambton & Co., and Hodgkin, Barnett, Pease & Spence, owing their strong position to the freak collapse of joint-stock banking in Newcastle in the 1860s.⁵ By 1896, Hodgkin, Barnett & Co. had branches at Newcastle, North and South Shields, Morpeth, Alnwick, Rothbury, Shotley Bridge, Jarrow, Amble, Gateshead, High Shields, Westgate Road (Newcastle) and Bellingham.⁶ From around this date the bank began a policy of purpose-building; its Collingwood Street head office⁷ (plate 97) recalled the east front of Houghton Hall, Norfolk, the first floor window decoration deriving from the Palazzo Thiene at Vicenza. Among branches, Morpeth and Blyth (plates 98 and 101) showed some novelty, while North Shields (plate 99) was classical and Hexham (plate 100) echoed the style of Collingwood Street. The partners had no allegiance to any one architect.⁸ Lambton & Co., on the other hand, employed J.W. Dyson for most of their early branches,⁹ and were content with buildings like Elswick¹⁰ and Consett¹¹ (plates 102, 103), much humbler than the style of their rival.

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1. P.W. Matthews & A.W. Tuke, op.cit., p.52; Bankers' Magazine vol. 50 (1890), p.1470.
 2. Bankers' Magazine, vol. 59 (1895, Part 1), p.168.
 3. *Ibid.*, vol.50 (1890), p.2.
 4. Aggregate of figures in annual volumes of *ibid.* between vol. 47 (1887) p.88, and vol.61 (1896, Part 1), p.171
 5. M. Phillips, op.cit., p.119.
 6. Bankers' Magazine, vol.59 (1895, Part 1), p.289.
 7. Builder, vol. 61 (1891, Part 2), p.265; Building News, vol. 61 (1891, Part 2), p.485; M. Phillips, op.cit., p.285.
 8. Head office was by R.J. Johnson (refs. as above); other architects used included Stephen Wilkinson (Builder, vol.77 (1899, Part 2), p.266), F.W.Rich (*ibid.*, vol.71 (1896, Part 2), p.430), and F.R.N. Haswell (Lloyds Bank Archives: N. Shields branch, historical file).
 9. Chester-le-Street (Building News, vol.71 (1896, Part 2), p.590) and Hexham (Builder, vol.73 (1897, Part 2), p.345) were among his main commissions.
 10. Builder, loc.cit.; Building News, vol.72 (1897, Part 1), p.543.
 11. Building News, vol.76 (1899, Part 1), p.874; *ibid.*, vol.79 (1900, Part 2), p.306.

The point was that Dyson had been commissioned to design banks specifically for the working class. When Lambton & Co. wanted a rather better building, for Wooler,¹ or Forest Hall² (plate 104), they gave the commissions elsewhere. The policy of extending business to poorer districts was not accepted without misgivings by the banking profession and it is ironical that two private banks, traditionally associated with the landed classes, should have opened the way. 'It is by no means certain', wrote one correspondent to the Bankers' Magazine, 'that branches planted in the overcrowded outskirts of a huge city, with its swarms of miners, factory hands, or unemployed, can ever get together so good or lucrative a business as that which offers in a quiet little country town ...'³ Most reservations, however, were less contentiously presented as criticism of a 'tendency... to open branches wherever the slightest prospect of success is held out ...'⁴

An encouragement to bankers to open in working class districts was the erosion of potential business by the savings banks. It was an annoyance to commercial bankers that a depositor in the Post Office Savings Bank could withdraw his money without paying a penny stamp.⁵ It was also apparent to bankers that the independent, local savings banks, although reducing greatly in overall numbers,⁶ were holding their own in the northern industrial centres, and even expanding their business with purpose-built branches.⁷ Leeds, Liverpool, Hull and Manchester had new savings banks between 1882 and 1884 which could more than match in appearance the branches of their

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1. Builder, vol.86 (1904, Part 1), p.528; by F.W. Rich.
 2. Building News, vol.91 (1906, Part 2), p.45; by White & Stephenson.
 3. Bankers' Magazine, vol.55 (1893, Part 1), p.99.
 4. Ibid., vol.57 (1894, Part 1), p.218.
 5. Ibid., vol.50 (1890), p.1631.
 6. Discussed in ibid., vol.59 (1895, Part 1), pp.702-4.
 7. Ibid.

commercial competitors.¹ The Hull savings bank, completed in 1884 to designs by R. Clamp² (plate 105), was a particularly fine example of what could be achieved, albeit with great difficulty, on a budget of £4,000.³

There was, therefore, a style of building for the working class, as much as for middle-class suburbia. Another new phenomenon was building for the retired and for those on holiday. Branches opened at seaside towns like Clacton⁴ and Southend,⁵ with little in the way of corporate business; the 'rising watering-place' of Newquay was reached by the Devon & Cornwall Bank in 1900,⁶ and Frederick Wheeler's London & County Bank branch at Littlehampton (plate 106) was, even in 1901, the 'principal architectural work in the town'.⁷ None of these buildings, however, has any significance when compared with the results of the infectious extravagance at Southport.

It will be remembered that Southport was the town which lost its bank in 1857 because the customers were 'depositors and not borrowers.'⁸ It remained without a bank until 1866, when the Manchester & Salford Bank opened in Lord Street.⁹ Nine years later the old post office was sold to Parr's Bank¹⁰ and the competition began in earnest. Late in 1879 the Southport and West Lancashire Bank opened 'very ornate' premises at the corner of Lord Street by the municipal buildings.¹¹ The architects, Mellor & Sutton, were local,

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1. See Building News, vol.46 (1884, Part 1), p.832 (Leeds); ibid., vol.42 (1882, Part 1), plate after p. 602 (Liverpool); ibid., vol.44 (1883, Part 1), p.526; ibid., vol.47 (1884, Part 2), p.362; ibid., vol.48 (1885, Part 1), p.128, and plate after (all Hull); ibid., vol.47 (1884, Part 2), p.34 (Manchester).
 2. See refs. to Hull above.
 3. For the difficulties, cost, etc., see C. Donald Hebden, The Trustee Savings Banks of Yorkshire & Lincoln (1981), p.135.
 4. Building News, vol.77 (1899, Part 2), p.441, plate after p. 442 (see plate 28).
 5. Bankers' Magazine, vol.62 (1896, Part 2), p.405.
 6. Building News, vol.78 (1900, Part 1), p.195, plate after p.196.
 7. Architect, vol.66 (1901, Part 2), p.72.
 8. See Chapter Four, p.164.
 9. E. Bland, Annals of Southport ... (Southport, 1903), p.175.
 10. Ibid., p.199.
 11. Ibid., p.211; Architect, vol.24 (1880, Part 2), p.197.

and the cost was around £12,600.¹ This was nothing, however, compared with the branch of the Preston Bank, by E.W. Johnson, completed in 1889² (plate 107). This was followed by Parr's Bank's new branch of 1892 (plate 108), a massive Mixed Renaissance building by William Owen,³ whose 'Queen Anne' style Wigan premises for the same bank (plate 109) had opened the year before.⁴ Then came the opulent Bank of Bolton, 1895, designed by their architects Bradshaw & Gass⁵ (plate 110).

In such a residential district, none of these palaces could have been built with the expectation of profitability. Rather, they were monuments to an uncontrollable competition which showed itself in an unreasoned display of extravagance. It was the philosophy of the 'loss-leader', of marketing to attract potential custom in the knowledge that the gambit of first acquaintance would be unprofitable. This, also, was why newly-formed joint-stock banks built quickly and with pretensions: why, for instance, the Mercantile Bank of Lancashire, founded in 1890, chose a rich terracotta design for West Didsbury⁶ (plate 111), recalling features of the façade of the Certosa di Pavia,⁷ and why the Palatine Bank of Manchester, established in 1899, and a little too far from King Street for its own good, opted for unusual neo-Norman⁸ (plate 112).

The ultimate result of the introduction of new styles was the impracticability for most banks of continuing the characteristic 'in-house' presentation which many had adopted in the 'seventies and 'eighties. Some harmony was possible for, say, the London & South Western Bank, developing in a relatively small territorial radius; or for the Bucks & Oxon Union Bank, expanding in those and surrounding counties, with a series of rather ugly branches, like Stony Stratford⁹ (plate 113),

1. Architect, loc.cit.

2. Building News, vol.56 (1889, Part 1), p.332, plate after p.334; E. Bland, op.cit., p.241; N. Pevsner, The Buildings of England Lancashire 2. The Rural North (London, 1969), p.234.

3. Building News, vol.62 (1892, Part 1), p.697, plate after p.716.

4. Ibid., vol.60 (1891, Part 1), p.621; A.Graves, op.cit., vol.6 (1906), p.35.

5. Building News, vol.68 (1895, Part 1), p.439, plate after p.440; A. Graves, op.cit., vol.1 (1905), p.265.

6. Building News, vol.81 (1901, Part 2), p.10, plate after p.12.

7. For instance, the window balusters recall the Certosa's candelabrum shafts (cf. W.J. Anderson (see Biblio), p.77).

8. Building News, vol.96 (1909, Part 1), p.69.

9. Completed in 1888 for £2845 (Lloyds Bank Archives: B1338a/8).

Watford¹ (plate 114), and Thame² (plate 115). It was possible, too, for the Leicestershire Banking Company, staying faithful to the ideas of 'our friend Mr. Goddard, our architect.'³ But it was pointless for banks like Lloyds, the London & County, and the London & Provincial, developing nationally, to attempt uniformity even if it were administratively possible to achieve it.⁴ The consequence of amalgamations was that banks of different origin, taste and materials became merged in corporate unity. There was therefore a dimension of inherited buildings to complicate the planning of new ones.

The factors which brought about the collapse of in-house styling worked equally to undermine the position of bank architect. The kind of situation which Gibson had enjoyed with the National Provincial Bank and Chatwin with Lloyds never quite returned.⁵ In the case of the National Provincial, Gibson appears to have ended his association in the early 'eighties, when he was about 65 years old.⁶ He was succeeded for a time by C.R. Gribble, an architect of more contemporary classical taste, who built or altered several major branches, including Gloucester⁷ (plate 116), Cardiff,⁸ Hereford,⁹ Newport¹⁰ and York.¹¹ His style lacked Gibson's flair and he made little impact. His initials were often miscast by the architectural press, which caused him to write testily to Building News in 1893.¹² The interest of this letter lies

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1. Completed in 1890 for £3550 (Dark Horse, May 1961, from branch records).
 2. Builder, vol.59 (1890, Part 2), p.71 (By C.P. Ayres of Watford).
 3. Bankers' Magazine, vol.55 (1893, Part 1), p.491. Although, of course, Goddard could at times produce an unusual style, as at Bedworth (see above, p. 184).
 4. It was possible, however, to produce uniformity in certain districts, as shown by the Lancashire & Yorkshire Bank, and their commissions to Maxwell & Tuke at Haslingden, Whitefield and Heywood (Building News, vol.60 (1891, Part 1), p.328) and to Jesse Horsfall at Ravensthorpe and Skelmanthorpe (*ibid.*, vol.95 (1908, Part 2), p.473).
 5. See Chapter Four, pp. 166-168.
 6. Ditto, p.157. He was born in 1817. cf. D.N.B. which mentions he appears to have retired from practice around 1883.
 7. D. Verey, Buildings of England Series, Gloucestershire, The Vale and the Forest of Dean (London, 1970), p.249; cf. illus. in Bankers' Magazine, vol.51 (1891, Part 1), p.55.
 8. Builder, vol.60 (1891, Part 1), p.216.
 9. *Ibid.*, vol.63 (1892, Part 2), p.267; Building News, vol.63 (1892, Part 2), p.476.
 10. Builder, *op.cit.*, p.210; Building News, *op.cit.*, p.336.
 11. Building News, vol.64 (1893, Part 1), pp.4, 82; Builder, vol.66 (1894, Part 1), p.257.
 12. Building News, *op.cit.*, p.82, where he had been called W.J. Gribble; the Builder, *loc.cit.*, called him G.H. Gribble.

in the reference to his own position, then and for some years past, as the National Provincial's 'standing architect',¹ a title which did not prevent the Bank from passing over him for buildings of real importance, like the branches at King Street, Manchester,² and Piccadilly, London³ (plate 117). Both these commissions went to Alfred Waterhouse, with Gribble being responsible at least at Manchester, only for internal arrangements.⁴ After 1894, the National Provincial abandoned allegiance to anyone, employing, for instance, Perkin & Bulmer at Leeds,⁵ probably T.M. Lockwood at Chester,⁶ and W.D. Caröe (better known for the Adelphi Bank, Liverpool⁷) at Cambridge.⁸

Lloyds Bank employed J.A. Chatwin as late as 1897 (Cardiff)⁹ and 1898 (Stratford-on-Avon)¹⁰ but by then he was approaching seventy. His son, Philip, joined him for considerable work in Birmingham, around 1900,¹¹ but never achieved his father's relationship with the Lloyds Bank directors. By 1891, J.A. Chatwin had developed, in his own words, into 'consulting architect',¹² reporting upon plans and specifications of regional architects - that is to say architects at some distance from Birmingham - and receiving five guineas for each appraisal of small works and ten for the large ones.¹³

1. Building News, loc.cit.
2. Builder, vol.60 (1891,Part 1),p.378; Building News, vol.60 (1891,Part 1),p.625; A. Graves, op.cit., vol.8 (1906), p.160.
3. Builder, vol.64 (1893,Part 1),pp.408,409; Building News, vol.66 (1894,Part 1),pp.698,733; Architect, vol.53 (1895, Part 1), plate before p.193; *ibid.*, vol.60 (1898,Part 2), plates after pp.8, 24; *ibid.*, vol.62 (1899,Part 2), plate after p. 248; A. Graves loc.cit.
4. Building News, vol.60 (1891,Part 1), p.625.
5. *Ibid.*, vol.74 (1898,Part 1), p.218.
6. See footnote 5, p.196 . 7. See above, p. 183 .
8. N. Pevsner, The Buildings of England, Cambridgeshire (London, 1970), p.239.
9. Builder, vol.73 (1897,Part 2), p.241.
10. *Ibid.*, vol.74 (1898,Part 1), p.377; *ibid.*, vol.77 (1899, Part 2), p.181; Building News, vol.74 (1898,Part 1), p.546.
11. Building two banks and altering two others (Building News, vol.78 (1900,Part 1), p.124.
12. Lloyds Bank Archives: Book no. 777, pp. 16,17.
13. *Ibid.*

The architects chosen for these regional branches were often those who had done work for banks which Lloyds took over: for instance, Lloyd Oswell was from the Salop Old Bank¹ and Aston Webb had been commissioned by the Worcester City & County Bank;² Thomas Worthington had succeeded George Truefitt as architect to Cunliffe, Brooks & Co. in the north-west,³ and J.W. Dyson had been with Lambton & Co. of Newcastle, as has been mentioned above.⁴

In the south of England, Lloyds entrusted many branches to A.R. Stenning, who produced the occasional surprise, as at West Kensington⁵ (plate 118) and Caterham⁶ (plate 31), although Enfield⁷ (plate 119) was nearer the norm. Work was also given, before the turn of the century,⁸ to Horace Field, beginning an association with Lloyds which was to last for thirty years.⁹ It appears that the Bank, in these years, had certain 'approved' architects: F.W. Bedford of Leeds wrote to Lloyds in 1903 asking to join their 'list'.¹⁰ He was turned down, but work was given later to his collaborator, Sydney D. Kitson.¹¹

The main architect, however, of Lloyds Bank in this period, and the virtual successor to Chatwin, was F.W. Waller, member of a well-known family of Gloucestershire architects.¹² In partnership with his son, Waller designed such prestigious Lloyds branches as Gloucester¹³ (plate 116), Cheltenham¹⁴

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1. Builder, vol.66 (1894, Part 1), p.276.
 2. Lloyds Bank Archives: A16b/1, p.59.
 3. Ibid.: Book no. 779, p.27.
 4. See p. 205 .
 5. Building News, vol.65(1893,Part 2),p.269, plate after p.288.
 6. Ibid.,vol.61 (1891,Part 2),p.414; A. Graves, op.cit., vol.7 (1906),p.247.
 7. Building News, vol.65 (1893,Part 2),p.269,plate after p.288.
 8. Probably Hampstead was his first branch for Lloyds, in early '90s (Lloyds Bank Archives: Hampstead Branch, historical file; obit. in Builder, vol.174 (1948),p.766).
 9. See further, Chapter Six, pp.251,255.
 10. Lloyds Bank Archives: Book no. 780, p.6.
 11. This was Vicar Lane, Leeds, branch (Builder, vol.99 (1910, Part 2),p.368); for an example of collaboration with Bedford, see article on Leeds School of Art in Architectural Review, vol.15 (1904,Part 1), pp. 164-68.
 12. See biographical note in D. Verey, op.cit., p.36.
 13. Lloyds Bank Archives: Book no. 778, pp. 126 etc.
 14. Ibid.: Book no. 779, pp. 1, etc.

(plate 120), Swindon¹ and Dover,² as well as London, St. James's Street (plate 13), one of the chief monuments of Edwardian baroque.³ At times he reported and explained to the main Board,⁴ and travelled the South with R.V. Vassar-Smith, who later became Chairman, investigating the potential for a good building.⁵

The biggest rival to Lloyds in this period was not the National Provincial Bank, but the London, City & Midland, another bank of Birmingham origin developing rapidly from a new metropolitan foothold.⁶ This company had no purpose-built branches before 1877,⁷ but after that date used a variety of local architects, like William Bakewell at Leeds⁸ (1892), James Ledingham at Bradford⁹ (1893), and F.B. Osborn at Coventry¹⁰ (1897). Their most interesting branch, however, was at Hexham, by George Dale Oliver, opened in 1896¹¹ (plates 121, 122). As well as being a pleasing treatment of a difficult site, the external frieze, mingling Renaissance putti with dated, contemporary coinage,¹² was refreshingly original. It is therefore the more curious that, also in 1896, plans were being made for Southampton branch¹³ (plate 123) which were to set a

1. Ibid.: Book no. 883, p.90.
2. Ibid; Builder, vol.91 (1906,Part 2), pp. 436,547.
3. See above, p.182 .
4. Lloyds Bank Archives: Book no. 880, 28/2/1898; *ibid.*, Book no. 883, p.90.
5. As at Torquay, in 1900 (*ibid.*, Book no. 881,pp.239,240).
6. For an article on this Bank, making comparison with Lloyds, see Bankers' Magazine, vol.76 (1903,Part 2),pp. 7-14. See also Edwin Green, The Making of a Modern Banking Group ... (London, 1979), pp. 34, etc.
7. E. Green, The Making of a Modern Banking Group ... (London, 1979), p.6.
8. Builder, vol.59 (1890,Part 2), pp. 53, 349; *ibid.*, vol.62 (1892, Part 1), p.146; Building News, vol.59 (1890,Part 2), p.595; *ibid.*, vol.62 (1892,Part 1),p.237: for Bakewell himself, see D. Linstrum, West Yorkshire Architects and Architecture (London, 1974), p.371.
9. Builder, vol.64 (1893,Part 1),p.268; Building News, vol.62 (1892,Part 1), p.763; *ibid.*, vol.65 (1893,Part 2),p.460: for Ledingham, see D. Linstrum, *op.cit.*, p.380.
10. Builder, vol.67 (1894,Part 2),p.248; Building News, vol.67 (1894,Part 2),p.483; *ibid.*, vol.73 (1897,Part 2),p.507, plate after p. 508.
11. N. Pevsner, Buildings of England, Northumberland (London, 1957), p.182.
12. There is a sovereign dated 1896, and a penny dated 1897.
13. Building News, vol.79 (1900, Part 2),p.464: for date of opening, see Bankers' Magazine, vol.63 (1897,Part 1), p.295; *ibid.*, vol.64 (1897,Part 2), p.233.

style of conservatism unparalleled among other banks in intensity, duration, and extent.¹

The architect mainly associated with this style was T.B. Whinney of London, although Southampton branch, opened in 1897,² had been designed jointly with the local firm of Lemon & Blizard.³ Whinney's association with the Midland Bank (as it became) was to result in more than 200 branches,⁴ work which almost excluded him from outside commissions.⁵ In any event, the Bank was developing so fast that some work had inevitably to go elsewhere. Most of this was shared by Gotch & Saunders of Kettering, who established the connection by designing the Midland's local branch in 1904,⁶ and Woolfall & Eccles of Liverpool, architects to the North & South Wales Bank, taken over in 1908.⁷

The unusual feature of these three relationships was their comprehensive control of the Midland's architectural presentation until comparatively recent times.⁸ This is not to say they were responsible for policy - a point which will be taken up later⁹ - but they were able to create a national identity of style out of a background of mergers and inherited traditions as complex as any emerging bank had to face. A branch like Peterborough, dated 1902¹⁰ (plate 124), had counterparts the length and breadth of Britain, the beginning of a style which even the 1920s and 1930s adapted very little.¹¹

Another of the major modern banks, Barclays, became important in this period as well. Barclay & Company Limited, a joint-stock bank, was formed in 1896 by the merger of twenty private banks, of which the nucleus was the old Lombard Street bank of Messrs. Barclay, Bevan & Tritton.¹² The new company

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1. An astylar design by Whinney for Acton branch (illus. in Architect, vol.72 (1904, Part 2), after p.152) seems not to have begun any trend.
 2. But not publicized until 1900. See footnote 13, ^{p.212} above.
 3. Ibid.
 4. See Whinney's obit. by H. Austen Hall in Journal of RIBA, vol. 33 (1926), p.491.
 5. Ibid.
 6. A. Graves, op.cit., vol.3 (1905), p.279.
 7. The Woolfall & Eccles drawings are in the custody of the Midland Bank's Archivist (Accession 123).
 8. See E. Green, Buildings for Bankers ... (London, 1980), p.7.
 9. See below, p. 215 .
 10. Not apparently recorded in architectural journals.
 11. See Chapter Six, pp.238,239.
 12. See P.W. Matthews & A.W. Tuke, op.cit., pp. 1-29.

had 182 offices at the outset, as varied in style as they were scattered in distribution,¹ and the task of evolving a corporate image for the future was too difficult at first to attempt. Branches like Hampstead High Street (plate 125) and Leicester (plate 126) showed no obvious direction,² and the Bank came increasingly to put its trust in Sir Arthur and A.C. Blomfield, architects to the Bank of England.³ Sir Arthur Blomfield's first branch for Barclays (although possibly designed before the merger) was the rebuilding of Messrs. Gosling's private bank premises in Fleet Street, in 1899⁴ (plate 127). This had very much to conform with the general architectural treatment around Temple Bar, including Blomfield's own branch of the Bank of England,⁵ and only in later contracts were the Blomfield family able to develop the style which they felt appropriate, or which the Bank requested. The first of A.C. Blomfield's branches was probably Chelmsford⁶ (1905; plate 128); he also designed Guildford⁷ (1914; plate 41), and Luton⁸ (1915; plate 129), and other Barclays' branches of the Edwardian and later era show the same general style, even if the architect was local.⁹ It was Barclays' pleasant, domestic classical style which was to inspire the neo-Georgian revival of the 1920s.

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1. Bankers' Magazine, vol.62 (1896, Part 2), pp.46,47.
 2. Neither branch appears to have been recorded in the architectural press: Hampstead is a re-fronting of an earlier building (Min. List) and Leicester is dated externally 1909.
 3. Sir Arthur Blomfield had been appointed architect to the Bank of England in 1883; he died in 1899 and was succeeded by his son, Arthur Conran Blomfield, who held the post for 20 years (W. Marston Acres, The Bank of England from Within 1694-1900, vol.2 (London, 1931), p.588.
 4. The various sources, as follows, suggest that the building was designed by Sir Arthur Blomfield but completed, and certainly publicized, by A.C. Blomfield (Builder, vol.74 (1898, Part 1), p.387; Building News, vol.74 (1898, Part 1), p.635, plate after p.654; Architectural Review, vol.7 (1900, Part 1), pp.163-7; A. Graves, op.cit., vol.1 (1905), p.212).
 5. See p. 181, footnote 7. Another nearby bank in this general style was F.W. Hunt's London & Westminster Bank (also still standing), completed in 1898 (Architect, vol.60 (1898, Part 2), plate after p.200).
 6. Builder, vol.88 (1905, Part 1), p.494; R.A. Exhibitors, vol.1 (1973), p.155.
 7. Building News, vol.106 (1914, Part 1), p.812, plate after p.814; R.A. Exhibitors, loc.cit.
 8. Building News, vol.108 (1915, Part 1), p.635, plate after p.636; R.A. Exhibitors, loc.cit.
 9. For instance, Chertsey branch by C.G. Miller 'in an expert Wren style ...' (I. Nairn & N. Pevsner, Buildings of England. Surrey (London, 1962), p.131).

While Barclays Bank was still moving towards self-expression, assisted to a greater or lesser extent by the Blomfields, managers and directors of Lloyds and the London, City & Midland were voicing architectural feelings stronger than those of the architects whom they employed. In the case of the Midland, Edward Holden (Joint General Manager, 1891, Managing Director, 1898, Chairman 1908) dictated policy, backed by Samuel Murray (Joint General Manager, 1898).¹ A mutual understanding with T.B. Whinney had probably existed from the late 'nineties,² but the long association with Woolfall & Eccles was only possible when the firm had been brought round to Holden's way of thinking. It has already been mentioned that their design for the Wrexham branch of the North & South Wales Bank was rejected by the London, City & Midland,³ who 'decided to erect a Renaissance façade to correspond with those characteristics which distinguish' their branches.⁴ It would seem that Woolfall & Eccles were hurt by this, as their abortive design was eventually exhibited, no doubt with pique, at the Royal Academy.⁵ The disagreements did not end there. In 1913 Holden recorded in his diary an interview with 'Mr. Woolfall, architect of Liverpool' about plans for branches at Warrington, Birkdale, Llandilo and Barmouth.⁶ 'I complained', he wrote, 'that he was not working on my lines, but was introducing his own features ...'.⁷

In Lloyds Bank, matters of style were for arrangement by group discussion. In the first instance, approval or rejection lay with the Premises Committee.⁸ It was they, for example, who found the elevation of Bute Docks, Cardiff, branch

1. ex. inf. Mr. E. Green, Archivist, Midland Bank.

2. i.e. from the date of Southampton branch.

3. See above, p. 195.

4. Building News, vol. 101 (1911, Part 2), p. 763.

5. R.A. Exhibitors, vol. 6 (1982), p. 325. See above, plate 79.

6. Preface to Midland Bank Archives catalogue of Woolfall & Eccles drawings.

7. *Ibid.*, which also mentions that some drawings bear marks of the Midland Bank's Board's approval or disapproval.

8. For the origins of this body, see Chapter Four, pp. 169, 170.

too decorative in 1891¹ and passed Horace Field's plan for Bournemouth branch in 1899.² Thomas Worthington's individualism was particularly difficult to accept: his drawings for Sale were 'of somewhat too ornamental a character for a Bank'³ and his proposals for nearby Broadheath 'seemed to require considerable alterations and re-arrangement ...'.⁴

Certain decisions, however, were reserved for the main Board, although the criteria for submission are not clear. Perhaps guidelines on this were agreed in 1899 when the General Manager presented a report to the Board on the subject of branch premises.⁵ The text of the report has not survived. In any event, it was the Board who had agreed in the first place that Field 'may be selected' for the job at Bournemouth⁶ and the Premises Committee asked their views on the style of expensive branches like Leicester, Rugby and Swindon.⁷ In the case of Rugby, the Board considered early proposals capable of improvement.⁸ Less clear are the reasons why the Board should have been involved in the appearance of minor branches, like Bristol Street, Birmingham,⁹ and Byker, near Newcastle.¹⁰ After 1910, the Board's involvement in individual branches, even in the major developments at Manchester and London St. James's Street, appears to have ceased.

Among the scores of smaller banks it is likely that questions of style were still to a large extent influenced by the architects themselves. As well as freelance specialists, appropriate enough in an age which saw the first purpose-built bank erected as a speculative investment by the freeholder,¹¹

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1. Lloyds Bank Archives: Book no. 777, p.15.
 2. Ibid., Book no. 778, p.129.
 3. Ibid., Book no. 779, p.27.
 4. Ibid., p.61.
 5. Lloyds Bank Archives: Book no. 881, p.122.
 6. Ibid., p.206.
 7. Lloyds Bank Archives: Book no.882,pp.97, 279; *ibid.*, Book no. 883, p.90.
 8. Ibid., Book no. 882, p.279.
 9. Ibid., Book no. 884, p.82.
 10. Ibid., p.154.
 11. The earliest was probably the building (still standing) in Threadneedle Street, London, erected 'to suit the requirements of banks and insurance offices' by the freeholder, Mr. W. Bass (Building News, vol.58 (1890,Part 1),p.652, plate after p.653). A later, West End, design for banking premises and chambers, initiated by the freeholders, the Norwich Union, was published in the Architect, vol.75 (1906,Part 1), p.288.

there were local architects who had such an important regional following that they attracted banking contracts as a matter of course.

With the virtual retirement of Norman Shaw from banking commissions,¹ the only freelance specialist of truly national importance was Alfred Waterhouse, who, in this period, designed premises for the National Provincial Bank at Manchester² and London,³ for William, Williams Brown & Co., at Leeds,⁴ and for Foster & Co. at Cambridge.⁵ Such a territorial range was beaten only, perhaps, by W.W. Gwyther, although he was unrecognized in his lifetime by his own profession.⁶ Between 1895 and 1899, Gwyther had many prestigious commissions, including the Pall Mall, London branch of the Williams Deacon and Manchester & Salford Bank⁷ (plate 130), the Bishopsgate, London, branch of the Bank of Scotland⁸ (plate 131), the head office of Pease & Co. at Hull,⁹ and the Yorkshire Banking Company's office at Leeds¹⁰ (plate 132). These contracts brought him to the attention of the National Provincial Bank, for whom he designed at least two branches, Aberystwyth¹¹ (plate 133) and Walsall¹² (plate 134), and he may have been seen as a successor to C.R. Gribble.

Gwyther died, however, in 1903 when his London position was already being eroded by J. Macvicar Anderson, an architect whose Renaissance style was more Italian.¹³ His main bank commissions were the Commercial Bank of Scotland, at the corner

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1. His last bank was Parr's at Liverpool, jointly with Willink & Thicknesse.
 2. See above, p. 210 .
 3. Ditto, p. 210 .
 4. Ditto, p. 200 .
 5. Ditto, p. 191 .
 6. His death was noted in Journal of RIBA, vol.11 (1903-04), p.116, without comment or detail.
 7. Architect, vol.53 (1895, Part 1), plate before p.193.
 8. Ibid., vol.59 (1898, Part 1), plate after p. 320; Bankers' Magazine, vol.62 (1896, Part 2), pp. 371, 372; C.A. Malcolm, The Bank of Scotland 1695-1945 (Edinburgh, n.d.) p.165.
 9. Building News, vol.72 (1897, Part 1), p.110.
 10. Builder, vol.77 (1899, Part 2), pp.429, 491.
 11. Building News, vol.86 (1904, Part 1), p.375.
 12. Ibid.
 13. Gwyther, for instance, had introduced bay windows to the Bishopsgate branch of the Bank of Scotland (plate 131), while Anderson seems never to have used English (or Flemish) Renaissance motifs.

of Birchin Lane and Lombard Street,¹ the British Linen Company's showpiece bank in Threadneedle Street,² now the Chief London Office of the Bank of Scotland³ (plate 73), and new premises, since demolished, for Coutts & Co. in the Strand⁴ (plate 135).

Another London architect of importance was W. Campbell Jones. Although his more important commissions were in the 1920s,⁵ his long career had begun with the London & County Bank in the early 'nineties.⁶ For this company he did certain London-area branches, working as far into the provinces as Henley-on-Thames⁷ and Colchester⁸ (plate 54). He designed the Bank's new Lombard Street head office in 1907.⁹ By this date he had already attracted the notice of other banks, having designed the Grimsby branch of Smith, Ellison & Co. of Lincoln, opened in 1899¹⁰ (plate 58). His largest commission in London, in the period of this Chapter, was the head office of the Hong Kong & Shanghai Bank, completed in 1914.¹¹ When the London & County Bank joined with the Westminster Bank in 1909, he continued to do some work for the new company (the London, County & Westminster Bank),¹² his style moving from Renaissance towards neo-Georgian,¹³ perhaps under the influence of Blomfield's work for Barclays.

1. Building News, vol.56 (1889,Part 1), p.888.
2. Builder, vol.85 (1903,Part 2),pp.206,338; Architect, vol.70 (1903,Part 2), plates after pp. 8, 40, 88, 104, 152,312,392.
3. See also above, p. 191 .
4. Architectural Review, vol.16 (1904),pp.263, 271-4. He had probably also designed the Union Discount Company's bldg. in Cornhill. Bankers' Magazine, vol.52 (1891,Part 2),p.42, mentions the architect as 'Anderson'.
5. See Chapter Six, p.243 .
6. Perhaps his earliest commission was High Barnet branch (Builder, vol.63 (1892,Part 2),p.461).
7. Ibid., p.462.
8. Building News, vol.86 (1904,Part 1),p.761, plate after p.762.
9. Architectural Review, vol.21 (1907,Part 1),pp.323-332.
10. See above, p. 186 , footnote 6 ; p. 189.
11. Builder, vol.107 (1914,Part 2), pp.429, 430.
12. His obit. (Journal of RIBA, vol.59 (1952),p.229) mentions that he was responsible for some 50 branches in London and the Home Counties for the Westminster Bank; many of these were probably, strictly speaking, for the London & County and the London, County & Westminster Banks.
13. cf. Builder, vol.111 (1916,Part 2), pp. 5,7, with illus. of his Addlestone, Surrey, branch for the London, County & Westminster Bank.

As far as Sussex was concerned, the London & County Bank, and later the London, County & Westminster, showed continuing allegiance to the talented Frederick Wheeler, of London and Horsham.¹ On the evidence of Chichester² (plate 23), Littlehampton³ (plate 106), Petworth⁴ (plate 15) and other places,⁵ Wheeler designed no two banks alike. He is a good example of the type of architect mentioned above whose regional importance was so strong that his employment for local banks was inevitable. Another instance is G.J. Skipper of Norwich, whose Norfolk & Norwich Savings Bank of 1903⁶ (plate 136) and Norwich branch of the London & Provincial Bank, 1911⁷ (plate 137), were each more expensive, no doubt, than the bankers would have wished. In Wales, the London & Provincial used J. Glendinning Moxham of Swansea, who came to notice in 1890 on the publication of his interesting design, prepared jointly with J. Buckley Wilson, for the Llanelly branch of the South Wales Union Bank⁸ (plate 43). Moxham's London & Provincial branches at Neath⁹ (1894; plate 138), Llandrindod Wells¹⁰ (1903; plate 139) and Swansea¹¹ (1915; plate 140) showed equal spirit in a variety of directions.

In North Wales, the Wirral and Merseyside most work was done by John Douglas of Chester (the firm of Douglas & Fordham, later Douglas & Minshull),¹² and the Liverpool practices of Grayson & Ould,¹³ Willink & Thicknesse,¹⁴ Woolfall & Eccles,¹⁵

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1. There is a good appreciation of Wheeler's Sussex banks in I Nairn & N. Pevsner, Buildings of England. Sussex (London, 1965), pp. 245, 297, 310.
 2. See above, p. 123 .
 3. Ditto, p. 207 .
 4. Ditto, p. 182 .
 5. It seems likely, for instance, that the Tudor-Gothic Capital & Counties Bank at Horsham, now a branch of Lloyds and built around 1900, was also a Wheeler design.
 6. Building News, vol. 77 (1899, Part 2), p. 513; *ibid.*, vol. 79 (1900, Part 2), p. 109, plate after p. 128; *ibid.*, vol. 81 (1901, Part 2), p. 241.
 7. Builder, vol. 100 (1911, Part 1), p. 780.
 8. See above, p. 125 .
 9. Architect, vol. 52 (1894, Part 2), p. 121.
 10. Building News, vol. 84 (1903, Part 1), pp. 9, 10.
 11. *Ibid.*, vol. 108 (1915, Part 1), p. 157, plate after p. 158.
 12. See obit. of John Douglas in Journal of RIBA, vol. 18 (1910-11), pp. 589, 590.
 13. Who designed, for instance, the new Bold Street branch of the Liverpool Union Bank (Builder, vol. 48 (1885, Part 1), p. 284, and the Old Swan branch of the Bank of Liverpool (Building News, vol. 91 (1906, Part 2), p. 255, plate after p. 254).
 14. As well as Parr's Bank, designed jointly with Norman Shaw, they built, for instance, the Aintree branch of the Bank of Liverpool (Building News, vol. 78 (1900, Part 1), p. 475).
 15. See above, pp. 213, 215 .

J. Francis Doyle¹ and Edmund Kirby. Kirby had a private association with the North & South Wales Bank,² for whom he did an early Gothic branch at Llanrwst³ (1880), and a very late one at Laird Street, Birkenhead⁴ (1908; plate 141), but the Bank gave most work to Woolfall & Eccles.⁵ The best-known bank by Kirby is actually at York, the present-day Barclays Bank, in Mixed Renaissance style, at the corner of Parliament Street and High Ousegate⁶ (plate 29). As this appears to date from 1901,⁷ it must have been commissioned by the York Union Bank and completed just before its merger with Barclays in 1902.

Other Lancashire architects associated with banks were Briggs & Wolstenholme of Blackburn and Liverpool,⁸ Bradshaw & Gass of Bolton,⁹ and Maxwell & Tuke of Manchester. Among clients of the last-named were the Lancashire & Yorkshire Bank,¹⁰ the Manchester & Liverpool District Bank,¹¹ and the Preston Banking Company.¹² The main firm in Manchester, however, were Charles Heathcote & Sons (earlier, Heathcote & Rawle), who designed the head office of the Lancashire & Yorkshire Bank¹³ (1889; plate 26), the Spring Gardens branch of Parr's Bank¹⁴ (1903; plate 142), and the enormous Lloyds Bank branch at the

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1. Who designed, for instance, the Rhyl branch of the North & South Wales Bank (Building News, vol. 78 (1900, Part 1), pp. 755, 756, and the Liverpool East branch of the Bank of Liverpool (ibid., vol. 100 (1911, Part 1), p. 841, plate after p. 856).
 2. ex. inf. Mr. E. Green, Archivist, Midland Bank.
 3. Builder, vol. 39 (1880, Part 2), p. 489.
 4. Building News, vol. 100 (1911, Part 1), p. 490, plates after p. 491.
 5. See above, p. 213 . 6. Ditto, p. 183 .
 7. P. Nuttgens, York (Studio Vista Series, London 1971), p. 74.
 8. Building News, vol. 72 (1897, Part 1), p. 485; ibid., vol. 96 (1909, Part 1), p. 69 (with Thornsley).
 9. Architects to the Bank of Bolton for whom they designed such bldgs. as Southport branch (see above, p. 208) and head office (Architect, vol. 54 (1895, Part 2), plates after pp. 332, 350).
 10. See above, p. 185 , footnote 11 .
 11. Building News, vol. 48 (1885, Part 1), p. 872; Builder, vol. 48 (1885, Part 1), pp. 779, 780.
 12. Builder, vol. 60 (1891, Part 1), p. 74. 13. See above, p. 183 .
 14. Premises combined with those of the Economic Assurance Society: Builder, vol. 82 (1902, Part 1), p. 592; ibid., vol. 85 (1903, Part 2), p. 587; Building News, vol. 82 (1902, Part 1), p. 307.

corner of King and Cross Streets¹ (1912; plate 14). Elsewhere, they built a major branch of the National Provincial Bank at Worcester, opened in 1906.²

Two other practices in the north of England deserve particular mention, the first being Perkin & Bulmer of Leeds, whose work for the Yorkshire Penny Bank will be mentioned later,³ although they worked for other bankers too, at least in Leeds.⁴ The other practice was the York firm of Demaine & Brierley whose association with the York City & County Bank began when the partnership was still Atkinson & Demaine,⁵ and lasted nearly forty years. Later banks were built in the name of the London Joint Stock Bank⁶ with which the York City & County merged in 1900. The leading partner was Walter H. Brierley who was responsible for important banks at Doncaster⁷ (1896; plate 9) and Sunderland⁸ (1902; plate 10), and from whom the firm, as Brierley & Rutherford, was to develop a wider banking clientele in the 1920s.⁹

With such strong local firms handling a fair proportion of branch bank development it can be appreciated that designs were more likely to reflect the wishes and experience of the local architects than preconditions of the bankers. The latter, however, would have been more sensitive to accusations of extravagance than the evidence of a score of publicized major branches might suggest. The cost of the average branch bank, in the 1890s, appears to have been between £5,000 and £6,000.¹⁰ With the larger banks reporting global assets of around £35 million,¹¹ several average branches could be built in a year,

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1. See above, p. 182 .
 2. Builder, vol.91 (1906, Part 2), p.602.
 3. See below, p. 231 .
 4. See above, p. 210 . They also worked for the National Provincial Bank at Whitby (Builder, vol.45 (1885, Part 2), p.62). For the firm itself, see D. Linstrum, op.cit., p.383.
 5. In 1880, for instance, this partnership built Goole branch (Builder, vol.38 (1880, Part 1), p.743). For the firm, see D. Linstrum, op.cit., p.371.
 6. cf. articles on W.H. Brierley in Country Life, 23/9/1982 and 30/9/1982.
 7. See above, p. 181 .
 8. Ditto, p. 181 .
 9. See Chapter Six, p.250 .
 10. Occasionally rising to around £10,000 for branches in important areas of cities like Coventry (Building News, vol.73 (1897, Part 2), p.507) and Birmingham (ibid., vol. 78 (1900, Part 1), p.124).
 11. The assets of Lloyds Bank, on 31st Dec. 1899, were as much as £44m. (Annual Report).

with still enough money for the occasional big one in a position of importance. The trouble was that the larger branches attracted disproportionate attention and this level of spending was taken as representative of the joint-stock philosophy. Banks therefore suffered in the wider intellectual attack on materialism. 'Our modern buildings ... are ... only artifice ... to mislead the undiscerning,' thought the Quarterly Review.¹ 'Throughout England the professional expenditure on country seats, and highly ornamental banks, and warehouse buildings, is a melancholy show of ignorance and waste.'²

It must not be forgotten that bankers were accountable to shareholders, having to justify ever increasing expenditure on material matters which might otherwise be distributed in dividends. Although no other bank appears to have attempted the bravado of the London & South Western, referred to at length above,³ others were anxious to convince shareholders that they 'always acted on economic principles'⁴ before building. The constant transfer of profits to capital and reserve funds,⁵ in proportion to the rising risks of branch proliferation, and the marking down of property values to levels well below the probable market value of sale,⁶ seemed to add an element of professional mystique which the bankers took pains to explain.⁷

A major discomfort for bankers was that they lost some of the moral support of their own lobby. Whereas Gilbert, in

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1. Quarterly Review, vol.176 (1893),pp. 54, 55.
 2. Ibid. cf. article 'Bank & Insurance Buildings' in Architects' & Builders' Journal, vol.39 (1914,Part 1),p.259, typical of continuing criticism: 'Unfortunately it is of the nature of the case that wealthy corporations should build pompously and lavishly as an expression of their prosperity rather than of their taste.'
 3. See above, p.202 .
 4. The phrase used by the Chairman of the London & County Bank (Bankers' Magazine, vol.53 (1892,Part 1), p.466).
 5. cf. above, p.202 .
 6. Many banks had done this before (see Chapter Two, pp. 79,80) and now even the most reluctant company followed suit (cf. Annual Report of Bristol and West of England Bank in Bankers' Magazine, vol.50 (1890),p.434: 'In the past it had not been thought necessary to take that step, and this was the first time ...').
 7. That is to say, at Annual General Meetings.

his early vade-mecum, had argued without reservation the case for good premises,¹ George Rae, in some respects his successor, was more cautious. First published in 1885,² Rae's book, The Country Banker, was in the form of a compendium of letters on what he called 'the machinery of banking in motion.'³ Being therefore less philosophical than Gilbert's, his ideas on practical matters, like choice of premises, were the more important. Rae was able to accept that to some people a large, expensive building was re-assuring,⁴ and others experienced 'a sense of reflected dignity, as they pass under the Grecian portico of your rivals with the eyes of the Market Square upon them.'⁵ But why, he questioned, do people enter a bank in the first place? - either to borrow money or deposit it.⁶ In the former case, they did not want to appear to be short, in the latter, they did not want to be touched 'by needy neighbours.'⁷ In short, an insignificant bank was likely to be as popular as a big one.

To re-establish their confidence, bankers had at first to retreat behind the kind of unexceptionable clichés which had been used forty and fifty years earlier.⁸ New premises were reported as 'good, useful and substantial'⁹ or just 'a good piece of work.'¹⁰ In the 'nineties, however, came sentiments of pride and a sense of contribution to urban improvement, again echoes of earlier defences. The City Bank, in 1890, invited shareholders to an inspection of their remodelled chief office;¹¹ in 1891, the London Joint Stock Bank, at its Jubilee

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1. See Chapter Two, p. 76.
 2. By John Murray, London. Rae was Chairman of the North & South Wales Bank. A new edition of his book was published in 1976 for the British Bank of the Middle East.
 3. In first para. of original Preface.
 4. G. Rae, The Country Banker (11th ed. London, 1899), p.172.
 5. Ibid. 6. Ibid.
 7. Ibid. 8. cf. Chapter Three, pp.123,124.
 9. Bankers' Magazine, vol.44 (1884), p.1017.
 10. Ibid., vol.48 (1888), p. 229.
 11. Ibid., vol. 50 (1890), p.1359.

dinner, presented staff with a lithographed card comparing the original bank of 1840 with the 'present handsome structure.'¹ In the same year, the London and Yorkshire Bank reported their new Scarborough branch (plate 18) as a 'great ornament to the town.'² Then the Leicestershire Banking Company began routinely to describe new branches as 'handsome',³ and in the end the North & South Wales Bank, Rae's own company, could not resist self-advertisement: Rae himself, as Chairman, reported a new Birkenhead branch, in 1894, as a 'model' bank, combining 'beauty, efficiency and economy.'⁴

But these were hardly admissions of extravagance. The only bank openly to argue the case for a grander style of building was Lloyds, whose chairman, Thomas Salt, told shareholders in 1896 'that it is an absolute necessity for our business to have good and commodious premises.'⁵ In the following year, his address expanded this theme, arguing with force and conviction that 'it is absolutely necessary, if you are to do successful banking, to have expensive and convenient premises. You cannot help it. I could point out places where, with a small bank, we were doing only a moderate business: and when we improved our premises, and made them more convenient and handsome ... we increased our business very profitably and very rapidly.'⁶

Shortly afterwards, the Bankers' Magazine sided with Lloyds, without expressly making the association, by criticizing 'a tendency to underrate the importance of first class premises. We are no advocates of mere palatial buildings and shining mahogany counters minus ... brains and integrity ... , but there is undoubtedly very much to be said in favour of the banking management which endeavours, so far as possible, to secure for the basis of operations in a particular town the best site and

1. Ibid., vol.51 (1891, Part 1), p.65.

2. Ibid., vol. 52 (1891, Part 2), p.498.

3. e.g. *ibid.*, vol.55 (1893, Part 1), p.491, in respect of branches at Ashby, Wellingborough and Grantham, and *ibid.*, vol. 57 (1894, Part 1), p.461, in respect of Loughborough.

4. *Ibid.*, p.478.

5. Annual Report (1896).

6. *Ibid.* (1897). Reported in full in Bankers' Magazine, vol. 63 (1897, Part 1), p.473.

the best building consistent with the funds of the institution.'¹ Such a building would, in the provinces, overawe 'that portion of the population least conversant with banking principles and methods ...'² - a view of the naivety of country people contrasting with Rae's appraisal of their shrewdness.

Salt's ultimate justification had been the welfare of his staff: 'we must have commodious premises, not only for the purpose of carrying on our business conveniently, but also for the health and comfort of our clerks, who deserve so much at our hands. That is another reason.'³ No shareholder aware of his own conscience could take exception to this, however unconvinced he might be by the broader logic. Improvement in the working conditions of staff was an issue as old as Gilbert.⁴ That conditions in many urban banks, with their crowded, dusty, gas-lit rooms, were unsatisfactory, was hardly a contentious proposal. And yet the only person, other than Salt, who seems to have argued the point directly, was Rae. In 1888, at the annual meeting of the North & South Wales Bank, Rae claimed that his bank's new Castle Street, Liverpool, branch would 'save much in the improved health of our staff.'⁵ Shareholders were given statistics of earlier sick leave, amounting to 10% of the staff at any given time.⁶ 'At present there is only one on the sick list. We must congratulate ourselves on this satisfactory state of affairs, and we believe the recent introduction of the electric light will be a further improvement in this respect.'⁷ A similar defence was made for their Seacombe branch in 1896, described as handsome premises enlarged and improved 'for the convenience of our customers and the welfare of our staff.'⁸

The mention above of electricity is a pointer towards one of the technological developments of the late 19th century which complicated the costing and planning of larger buildings. A patented system of electric bells and alarms had been available in 1879,⁹ but the use of electricity for lighting

1. Bankers' Magazine, vol. 67 (1899, Part 1), pp. 238, 240.

2. Ibid. 3. See above, p. 224, footnote 5 .

4. See Chapter Two, p. 77.

5. Bankers' Magazine, vol. 48 (1888), p. 441.

6. Ibid. 7. Ibid.

8. Ibid., vol. 61 (1896, Part 1), p. 473.

9. Installed then, for instance, by Julius Sax in the Paddington branch of the London Joint Stock Bank (Builder, vol. 37 (1879), pp. 596, 641).

seems not to have been used in a bank before the new Lombard Street office of Lloyds, completed in 1887.¹ Here, 246 Edison-Swan lamps were powered by a dynamo coupled to a 16 h.p. Otto gas engine, 'with secondary batteries in case of need.'² The installation was by Clark, Muirhead & Co. under the superintendence of Henry Lea & Thornbery of Birmingham.³ In the following year, the new London & South Western Bank's head office was built with fittings designed for both electricity and gas,⁴ and from 1890 it became quite normal to build large new banks with dynamos,⁵ or wire them for electricity, in cities like Cardiff,⁶ Coventry⁷ and Lincoln,⁸ and wait until the Corporation could supply the current. The cost of installation in a building already erected, estimated at £500 for a relatively small London bank in 1893,⁹ was too much to make conversion attractive. Even after 1900 electricity was only sanctioned for large new urban branches, acceptable at Leicester, for example, in 1904,¹⁰ but not for Burford¹¹ or Sandgate¹² in the same year. The supply was often unreliable in any case, too defective at Cheltenham in 1902 to power a lift.¹³ Nevertheless, it is surprising, in view of the overall improvements in safety, cleanliness and working conditions which electricity made possible, that its adoption in many

1. See above, p. 179 .

2. Bankers' Magazine, vol. 47 (1887), p. 1180.

3. Ibid.

4. Ibid., vol. 48 (1888), pp. 868-77; cf. Building News, vol. 54 (1888, Part 1), p. 871.

5. As at Manchester, where Lloyds Bank sold the dynamo in 1908 when there was a public power supply (Lloyds Bank Archives: Book no. 782, p.19).

6. Ibid.: Book no. 777, p.103.

7. Ibid.: Book no. 778, p. 92.

8. Builder, vol. 73 (1897, Part 2), pp. 82, 83.

9. Lloyds Bank Archives: file no. 5460.

10. Ibid.: Book no. 780, p. 77.

11. Ibid., p. 13.

12. Lloyds Bank Archives: Book no. 779, p. 226.

13. Ibid.: Book no. 987, 31 Jan. 1902.

branches was delayed until as late as the end of the 1920s.¹

There was a similar reluctance to install central heating.² Lloyds Bank approved a tender of £86 for warming Ludlow branch in 1890, only if two of the six radiators were omitted.³ At Cardiff, in the following year, the same bank would agree to warm only the public area of a new dockland branch.⁴ The cost of installing full central heating in a large new branch, like Cheltenham, in 1902, was £435.⁵ Cheltenham was also one of the first country branches of Lloyds to have a telephone: the estimate for installation was £37 and the receiver was placed in the sub-manager's room.⁶ It was therefore regarded as an instrument of utilitarian and emergency use, rather than a medium of routine business by senior branch management. This was confirmed by a letter of the Premises Committee to the manager of Heswall branch, who asked for advice in the case of fire: 'he should communicate by telephone with the Birkenhead Fire Brigade and ask for their services.'⁷

Technology reached also the strong room. Dalton & Co. produced a time lock in 1885,⁸ and in 1890 Hobbs Hart & Co. manufactured a safe door 7ft. high, 3½ ft. wide, 3ft deep, and weighing nearly 4 tons.⁹ Circular doors were being marketed in 1900.¹⁰ As was the case one hundred years earlier, safe doors were the most expensive and specialized equipment which banks possessed;¹¹ a redundant door was worth hauling from London to Manchester for re-use,¹² or stock-piled indefinitely against future need.¹³

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1. cf. J.R. Winton, Lloyds Bank 1918-1969 (Oxford, 1982), pp.33,48.
 2. For earlier heating proposals see Chapter Two, p. 77.
 3. Lloyds Bank Archives: Book no. 777, p.5. 4. Ibid., p.45.
 5. Lloyds Bank Archives: Book no. 779, p.30. 6. Ibid., p.224.
 7. Lloyds Bank Archives: Book no. 783, p.8.
 8. Bankers' Magazine, vol.45 (1885), pp. 47, 48.
 9. Ibid., vol.50 (1890), p.762.
 10. Lloyds Bank Archives: Book no. 778, p. 183.
 11. See Chapter One, p. 39.
 12. Lloyds Bank Archives: Book no. 784, p. 3.
 13. Ibid.: Book no. 777, p.5; cf. *ibid.*, file 607.

Electricity, central heating, telephones and safe doors were all aspects of the increasing range of premises matters which might have been thought suitable for a defined head office function. And yet such a service department, not directly concerned with profitability, was slow to reach definition. Lloyds Bank had a Premises Committee, but this was, of course, composed of directors.¹ The London, City & Midland Bank had formed a Branch Extension Committee in around 1900,² but it may never have been convened³ and the bank's outside architects exercised the administrative function until 1920.⁴ Similarly, Barclays Bank had no formal Premises Department until that year.⁵

At Lloyds Bank a building inspector, at first under the Chief Inspector but later under the Secretary, had been appointed in 1902.⁶ He liaised with local authorities and such bodies as the London Sanitary Protection Association who made recommendations for the installation and maintenance of lavatories.⁷ He was not concerned with bank design but travelled widely among branches to improve and standardize working conditions. He also responded to regional alarms: in 1905, when diphtheria broke out at Aberdare, he visited the branch and reported back on the drainage to the Premises Committee.⁸ As his duties widened, the building inspector gained support staff.⁹ When his assistants were increased to three, in 1912, the small team was officially recognized as the Premises Department,¹⁰ although independence from the Secretary took a little longer.¹¹

There was, then, among late Victorian and Edwardian banks, no unity of architectural presentation and no common approach to central control. Perhaps the darkest years had

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1. See Chapter Four, p. 170.
 2. E. Green, The Making of a Modern Banking Group ... (London, 1979), p.35.
 3. ex. inf. Mr. E. Green, Archivist, Midland Bank. 4. Ditto.
 5. ex. inf. Mr. G. Miles, Archivist, Barclays Bank.
 6. Lloyds Bank Archives: Book no. 779, p. 167.
 7. e.g. *ibid.*, p.227; Lloyds Bank Archives: Book no. 780, pp. 41, 71; *ibid.*, Book no. 782, p.4.
 8. *Ibid.*, Book no. 780, p. 146.
 9. An assistant first appears in January, 1908, Staff List.
 10. i.e. in the published Staff List.
 11. About a year.

been in the middle 'nineties when the Halifax bank competition, responsible for the publication throughout the architectural press of extravagant and ambitious designs,¹ seemed to promise a future of building as profligate as funds would allow. It should have been a shock to mainland bankers that the directors of the Isle of Man Banking Company, searching Britain in 1899 for an exemplar on which to base their new premises at Douglas, decided to follow the French neo-classical lines of an assurance company's office in Aberdeen, commissioning the same architect² (plate 143).

Scotland, in fact, was now developing more sensibly than England in terms of its banks, although for many years the trammels of High Renaissance splendour seemed inescapable. This was not only so with commercial banks, like the Clydesdale's Dundee branch of 1881³ (plate 144), but even with the new Glasgow Savings Bank of 1896⁴ (plates 145, 146). The £25,000 spent on this little building could only have been an embarrassment to the National Debt Office,⁵ keeping expenditure on English savings banks down to one-fifth of that figure.⁶ But the style of Scottish banks was already moving quickly in two other directions, while its legacy of masks and vases was still influencing London, decorating buildings like Kidner & Berry's head office of the Capital & Counties Bank, completed in 1893⁷ (plate 147). One Scottish trend was towards a fresher, simpler classical style which had^{not} impressed the Manxmen at Aberdeen: perhaps the best banking counterpart was T.P. Marwick's

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1. Builder, vol.68 (1895, Part 1), pp.282,361; *ibid.*, vol.69 (1895, Part 2), pp.48, 314; *ibid.*, vol.70 (1896, Part 1), p.470; Building News, vol.68 (1895, Part 1), p.178; *ibid.*, vol.69 (1895, Part 2), p.115; Architect, vol.54 (1895, Part 2), plate after p.200; A. Graves, *op.cit.*, vol.4 (1906), p.158.
 2. Building News, vol.76 (1899, Part 1), pp.266, 441,442; *ibid.*, vol.82 (1902, Part 1), p.842; Builder, vol.76 (1899, Part 1), p.170; *ibid.*, vol.82 (1902, Part 1), p.596. The architect was A. Marshall Mackenzie.
 3. Building News, vol.26 (1881, Part 2), p.287, plate after p.286.
 4. *Ibid.*, vol.70 (1896, Part 1), p.167; F. Worsdall, Victorian City (Glasgow, 1982), p.67, makes it clear that this was an enlargement of an earlier savings bank.
 5. Even this was regarded, by Glasgow standards, as a bldg. 'of a plain and simple character', restrained 'in deference to the desire of the National Debt Commissioners' (Building News, *loc.cit.*).
 6. e.g. at Hull. See above, p.207.
 7. Builder, vol.64 (1893, Part 1), p.495; Building News, vol.64 (1893, Part 1), p.92.

Kilmarnock branch of the National Bank of Scotland¹ (plate 148). The other trend was influenced by Mackintosh's modern style and characterized in Glasgow by A.N. Paterson's bank of 1910² (plate 149). Here the only concessions to Glaswegian tradition were the sculptured figures of Prudence, Adventure, Commerce and Security, symbolic of banking.³

In England, too, the Edwardian era was showing some hopeful signs, but recovery was fitful. 'Queen Anne' was becoming a colourful, attractive, relevant style, although baroque caught the public eye. Respect was growing for heritage and environment, but it did not stop the displacement of Crosby Hall in Bishopsgate for the premises of the Chartered Bank of India, Australia and China.⁴ There was some good innovative building. Pare's new bank in Leicester, opened in 1901,⁵ (plates 150, 151) showed a timeless dignity and strength reminiscent of the Bank of England. Martin's Bank used Ernest Newton⁶ and Professor Beresford Pite⁷ to produce choice little branches unfettered by tradition and precedent (plates 152, 153), and commissioned Newton to design a London head office⁸ (plate 154). Originality was shown by the young Edward Maufe, apparently prompted by Edwin Cooper's premiated design for Marylebone Town Hall⁹ to attempt an icy classicism for the Capital & Counties bank in St. Albans, opened in 1914¹⁰ (plate 155). But men like Webb,

1. Building News, vol.82 (1902, Part 1), p.917, plate after p.918.
2. Ibid., vol.99 (1910, Part 2), p.295, plates after p.296.
3. Ibid. A bank which linked the two developments, and an interesting contrast with the Glasgow Savings Bank of 1896, was the Aberdeen Savings Bank of 1906, by Kelly & Nicol, illus. in Architect, vol.75 (1906, Part 1), plates after pp.96, 112.
4. See above, p. 187, for Crosby Hall.
5. By Everard & Pick (Builder, vol.81 (1901, Part 2), passim; Architectural Review, vol.14 (1903, Part 2), pp.199-202; Architect, vol.72 (1904, Part 2), plate after p.152; A. Graves, op.cit., vol.3 (1905), p.71; C.J. Billson, Leicester Memories (Leicester, 1924), p.26.
6. W.G. Newton, The Work of Ernest Newton, R.A. (London, 1925), p.210, mentions branches at Bromley (plates, pp.42-44) and Chislehurst for Martin's Bank, and also a branch at Batley for the London & Yorkshire Bank.
7. Architectural Review, vol.26 (1909, Part 2), p.32; R.A. Exhibitors, vol.5 (1981), p.318.
8. Never built. Builder, vol.108 (1915, Part 1), pp.135, 429; vol.122 (1922, Part 1), p.178; Building News, vol.108, (1915, Part 1), p.493, plate after p.494; R.A. Exhibitors, op.cit. p.221.
9. Illus. in Building News, vol.101 (1911, Part 2), plate after p.778.
10. Architects' & Builders' Journal, vol.41 (1915, Part 1), pp.112, 113; Royal Academy Exhibitors 1905-70, vol.5 (Wakefield 1981), p.130; Architects' Journal, vol.53 (1921, Part 1), p.273 suggests design was influenced by St. Alban's Town Hall, a neo-classical building very close.

Voysey and Lethaby, the intellectual vanguard of architectural thinking, were never commissioned. Banking, once a legitimate and favoured area of work for leading architects of the day, was now at some distance from the profession's cultural centre.

If the reasons for optimism were therefore qualified, there was at least one happy story, one pointer to better times, which it is fitting to end on. Although not in itself a story of architectural advance, it was a measure of the maturity of banking, of an outlook which promised to lay for good the last ghost of immoderate spending.

The story concerns the Yorkshire Penny Bank. Founded in 1856 as a provident association, it functioned at first as both a provident society and a savings bank, although the latter role soon became dominant.¹ The constraints of the 1863 Savings Bank Act made it advisable for the bank to be reconstituted as a company limited by guarantee, with the name of The Yorkshire Penny Bank.² By the end of 1893 it had 947 branches and owed £7.3 million to depositors.³ In other words it had become a huge organization locked in competition with commercial banks among the suburbs and townships of the industrial West Riding. With the confidence of paper wealth, the Bank built some fine branches, including large, Gothic buildings at Sheffield, Halifax (plate 21) and Leeds (plate 22), all by Perkin & Bulmer.⁴ Leeds, the last of these, was opened by the Duke of Devonshire in 1894.⁵ Building work had taken many years, the cost was said to be around £50,000 to £60,000,⁶ and the fairy-tale design was published in Germany as an example of contemporary British architectural thinking.⁷ Nowadays, the bank is still a massive and mysterious contribution to the townscape of central Leeds.

1. Bankers' Magazine, vol.58 (1894,Part 2), p.508.

2. Ibid. 3. Ibid.

4. For Halifax and Leeds, see above, pp.192,193 . For Sheffield, see Builder, vol. 54 (1888, Part 1),p.91.

5. The ceremony prompted the article in Bankers' Magazine, loc.cit.

6. Builder, vol.62 (1892,Part 1),p.486, quotes £30,000 to £40,000; Building News, vol.67 (1894,Part 2), p.271, quotes c. £50,000; ibid., vol.89 (1905,Part 2), p.183, quotes c. £60,000.

7. Apparently chosen as representative of work of 20th century [sic] in Berlin publication, Architektur des XX. Jahrhunderts (Building News, vol.89, loc.cit.).

With such obvious marks of prosperity, money again poured in from working class depositors, to such an extent that the Bank's constitutional structure seemed precariously inadequate for liabilities which, in 1911, exceeded £18 million.¹ It was too risky to go on. Co-ordinated by the Bank of England, two groups of commercial banks stepped in, the one subscribing capital for a new company, the Yorkshire Penny Bank Limited, to take over the liabilities and assets, the other giving individual guarantees to underwrite depreciation of securities.²

The Press were very heartened.³ Bankers could now show unity, compassion and collective responsibility. By the same token they were, unwittingly, concluding an era of banking architecture as effectively as its interruption a little later by the Great War.

The main points of this chapter can be summarized as follows:-

1) The practice and philosophy of banking were in rapid evolution; some banks acquired national networks by amalgamation and internal expansion.

2) Conventional styles for banks were to a large extent superseded by new hybrid designs reflecting the variety and confusion characteristic of the wider architectural scene.

3) The Arts & Crafts and Art Nouveau movements made no real impact on bank design, but led to a tolerance of polychromy and the use of decorative internal faience. Mixed Renaissance, combining Italian, Flemish, French and native elements, was the most common late Victorian style. In the Edwardian period, a promising neo-Georgian trend was emerging from 'Queen Anne'. Imported marble was widely used, especially for banking halls, in prestigious positions.

4) Banks did not escape the influence of conservationist lobbies.

1. Journal of the Institute of Bankers, vol.32 (1911),p.496.

2. Ibid., pp. 407, 408.

3. Ibid., p.408.

5) Variations in style resulting from amalgamations and territorial development made allegiance to one architect impossible, and discouraged all banks except the London, City & Midland from attempting a consistent architectural presentation.

6) Private banks in London expanded very little. Provincial private banks, more at risk from absorption, sometimes developed branch networks when joint-stock bank opposition was weak. The character of local banks reflected the social standing of their district.

7) The very large banks had definite views on the architectural image they wished to present. Other banks were influenced by national architects, specializing in bank design, and by strong local partnerships.

8) Banks were generally more cautious and less extravagant than the impression of certain well-publicized buildings would suggest.

9) Technological progress seemed to invite a full-time Premises Department earlier than such bodies were created.

10) The Great War began when bank design was showing at least some promise for future improvement, but the banking system was only just arriving at some kind of professional maturity.

CHAPTER SIX:

THE 20TH CENTURY : PRESTIGE GAINED AND LOST

In a history spanning two centuries, the architecture of banking reached the summit of its achievement in a brief space of ten or twelve years after the Great War. In this decade a number of factors came together: wartime building restrictions were lifted; banks merged and entered another period of branch expansion on a scale which has shaped the distribution of today; and there was informed and persistent analysis of policy and construction. It was not possible before the 1920s to explore the architecture of banking in such depth, and it has not been possible since.

The fact that this golden age should have happened at all was a matter of surprise to banker and architect alike.¹ The banking profession, finding it was behaving in a way satisfactory to the architectural press, tried even harder to win support and approbation. Never had goodwill between the two professional bodies been so strong and never had the inclination to spend on material matters been matched by such availability of funds, and the internal administration to employ them.

The factor which contributed most to this happy state of affairs was rather lost in the trauma of the War. Amid colossal relief that the fighting was over, the constitutional importance of 1918, in terms of banking, was understandably overlooked. Yet in that year the National Provincial amalgamated with the Union of London and Smiths Bank, the London, City & Midland joined with London Joint Stock Bank

1. e.g. Bankers' Magazine, vol. 125 (1928, Part 1), p.54: 'it is a rather remarkable coincidence' that the post-war period saw so much rebuilding; and Architect & Building News, vol.122 (1929, Part 2), p.577: 'Since the War the architectural activity of the great banking houses has been quite remarkable ...'.

Lloyds merged with Capital & Counties, Barclays with the London, Provincial & South Western, and the London, County & Westminster with Parrs. The banking empires of today were beginning to take shape. In the case of some of these amalgamations, rationalization of title took a little longer,¹ but the mainstream of development had reached an enormous, placid estuary, virtually untroubled by other merging waters for some fifty years.

Placidity could almost be called the keynote of the 'twenties architectural scene: it was not a complacent uninterest, but a state of mind confident that past mistakes had been understood and corrected. Fewer banks meant that the need for aggressive, competitive building had largely passed, while the policy of each company was open to greater critical exposure. Mindful of this, the banks put into practice the lessons taught by conservationist lobbies at Chester, Guildford and elsewhere.² In some towns this kind of unofficial local pressure had never died away. The National Provincial, for example, had little choice of styles at Stratford-on-Avon³ (plate 1) and Ludlow⁴ (plate 2) in the early 'twenties, where 'the inhabitants ... through the medium of the authorities and societies interested in the preservation of local amenities, approached the directors of the bank with a request that half-timber buildings should be erected.'⁵

The difference now was that such pressure was largely unnecessary. Banks were only too pleased to build a half-timber design whenever an aura of medievalism brought it to

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1. Lloyds and Barclays had no change of name in 1918, but the London, City & Midland became the London Joint City & Midland, a title shortened to Midland in 1923, and the London, County & Westminster became the London County Westminster & Parrs, a title shortened to Westminster, also in 1923. The National Provincial incorporated the words 'and Union Bank' until 'and Union' was dropped in 1924. Also in 1918 Martin's Bank merged with the Bank of Liverpool to form the Bank of Liverpool & Martins, a name not shortened to Martins Bank until 1928. The Manchester & Liverpool District Bank became the District Bank in 1924.
 2. See Chapter Five, pp. 195-97.
 3. Builder, vol.128 (1925, Part 1),p.596.
 4. Ibid.; Banker, vols. 11, 12 (1929, Part 2),pp.89-99.
 5. Builder, loc.cit.

mind. The Manchester & Liverpool District Bank employed it at Chester¹ (plate 3), Barclays at Canterbury² (plate 4), the National Provincial at Leatherhead³ (plate 5), and Lloyds at Tewkesbury⁴ (plate 6). In other places, where there was a particular local monument, some kind of neo-Tudor or Jacobean could be more appropriate. Examples were at Ely⁵ (plate 7) and Sevenoaks⁶ (plate 8) by Lloyds, and at Eton⁷ (plate 9) by Barclays. On other occasions, a later period style might be more advisable. The Midland commissioned Sir Edwin Luytens to design their branch at 196a Piccadilly, London, in a red-brick 17th century style (plate 10), echoing St. James's Church nearby, rather than the 20th century commercialism which overshadowed it.⁸

Less conscientious were the sham-Tudor frontages widely adopted by banks in suburban parades. But this trend was no more than conformity with reigning taste and banks were not specifically responsible for its adoption.

The facet of conservation which won bankers most respect was the rescue and conversion of old buildings, some inherently unsuitable for banks, and their use as branches in a way which subordinated the image of the bank to the original character or purpose of the building. This was a tradition dating back to the Worcester City & County Bank, whose renovations at

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1. Ibid., vol.125 (1923, Part 2), plate after p.643; p.653.
 2. Banker, vol.1 (1926, Part 1), pp.289,290,298.
 3. Builder, vol. 133 (1927, Part 2), pp.574, 576.
 4. Banker, vol.2 (1926, Part 2), pp. 81, 82.
 5. Banker, vols. 49, 50 (1939, Part 1), pp.380-88 (the branch was built in 1924).
 6. Ibid., vols. 13, 14 (1930, Part 1), pp.486-96; Architectural Review, vol.70 (1931, Part 2), p.105; Royal Academy Exhibitors, vol.6 (Wakefield, 1982), pp.304, 305.
 7. Banker, vols. 45, 46 (1938, Part 1), pp. 189-200.
 8. Builder, vol. 124 (1923, Part 1), plates after pp. 26, 770; Building News, vol. 124 (1923, Part 1), pp. 459, 473; Architect, vol.110 (1923, Part 2), p.2, plate after p.7; Architects' Journal, vol.57 (1923, Part 1), p.797; R.A. Exhibitors, vol.5 (1981), p.67; E. Green, Buildings for Bankers (London 1980), passim. The associated architects were Whinney, Son & Austen Hall.

Bromsgrove and Hereford were recorded in Chapter Five.¹ Most of the major banks can produce first-class examples from between the Wars in a wide range of buildings: Barclays,² for instance, rescued the Victorian Corn Exchange at Romsey,² (plate 11), the Westminster preserved the Elizabethan 'Golden Lion' ceiling at Barnstaple,³ and Martins restored a medieval house at York.⁴

Environmental concern extended to far less spectacular details, like re-using tiles from an old house at Andover,⁵ and building with local flints, Chilmark stone and sand-faced tiles at Amesbury.⁶ Some banks even went to the trouble of pulling down sound and serviceable branches which were considered ugly or out of character, replacing them with others of more suitable external design. An early example, in 1921, was the remodelling by Lloyds of their branch at Rye⁷ (plates 12, 13).

In the rare case when an existing building of note was demolished for a new branch, banks took pains to explain the reason. Lloyds only pulled down the George inn in Northampton because it was 'very badly built; great expense would have been necessary to make it habitable or even safe.'⁸ For other banks, however, cost was not the first consideration, even in speculative reconstruction. In 1925 Barclays created a branch in Faversham in a building expensively 'restored ... to what was conceived to be its condition before it was converted into a shop.'⁹

This kind of sensitivity contributed in large part to the banks' good relations with the architectural press: '... in almost all the cases of modern bank rebuildings it is only fair ... to mark the very high standard of architecture which

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1. q.v., pp. 193, 194.
 2. Architect & Building News, vol.122 (1929, Part 2), p.617.
 3. Architectural Review, vol.66 (1929, Part 2), pp. 197, 198.
 4. Bankers' Magazine, vol. 123 (1927, Part 1), p.490 (quoting Bank's Annual Report).
 5. Builder, vol.112 (1917, Part 1), p.368.
 6. Ibid., vol.127 (1924, Part 2), p.394.
 7. Architect, vol. 106 (1921, Part 2), p.275, plates after p.282.
 8. Builder, vol. 121 (1921, Part 2), p.653.
 9. Ibid., vol. 128 (1925, Part 1), p.112.

is maintained in this class of building. It would indeed be hard to find another class of modern building in which there are so few enormities, such a small proportion of mediocrity, and so many really great expressions of architecture.¹ This observation in the Builder, typical of many in other journals, was not of course based solely on acts of conservation. It reflected a broad architectural policy for improvement characterized, especially in provincial branches, by the use of neo-Georgian designs.

The Georgian Revival was particularly suited to the 'placid' stance of the bankers. The reason for this suitability was open to conjecture. To some people neo-Georgian was representative of the age in which British banking developed;² to others it was appropriate as the last true period of native design before architecture lost its way;³ to others again it was the style most compatible with the nature of country towns.⁴ No doubt there was some truth in all these views but they miss the central point that neo-Georgian had also evolved by a process of natural selection. Rooted in the Queen Anne resurgence of some forty years earlier, the style, as appropriate for banking, had been forming in Edwardian times under the influence of Barclays.⁵ With the phasing out of less suitable designs, like baroque and Art Nouveau, neo-Georgian was inevitable for the 1920s.

The bank which had to move most to accommodate neo-Georgian was the Midland Bank (so-called from 1923), which left the War years with a policy of consistent design based on the Italian Renaissance. Branches were to be 'at once recognisable.'⁶ In 1926 the Bank had a scheme to introduce an even more rigorous exterior conformity, based on designs by Sir Edwin Lutyens, but this was abortive.⁷ Three years

1. *Ibid.*, vol.140 (1931,Part 1), p.999.

2. Banker, vol.1 (1926, Part 1), pp. 182, 380.

3. Builder, vol. 140 (1931,Part 1),p.999. 4. *Ibid.*

5. See Chapter Five, pp. 213, 214.

6. Architects' Journal, vol.53 (1921,Part 1),p.272.

7. E. Green, *op.cit.*, p.19. The aim was a 'standard branch'.

later, J. Alfred Gotch one of the more important architects regularly commissioned by the Midland, defended the Bank's position in the matter of uniform style.¹ Gotch 'confessed that he was not a great believer in the doctrine that a bank ought to conform closely to the style of the town in which it was built. If it was quietly and sensibly designed it would not jar with anything ...'.²

In the end, it was T.B. Whinney, the Midland's most prolific architect, who produced their best neo-Georgian.³ His Henley-on-Thames branch⁴ (plate 14), inspired other architects, among them the Midland's own firm commissioned to build at Eccles some years later.⁵ Another talent of Whinney was his ability to superimpose classical elements in stone on a red-brick structure, a presentation popular also with Barclays, as at Moseley⁶ (plate 15), and with the National Provincial, as at Hendon⁷ (plate 16).

Despite the Georgian predominance, purely classical designs never died away absolutely. Sometimes the environment gave little scope for anything else. The Midland, while loosening allegiance to Italian Renaissance in the provinces, found it inevitable for Pall Mall, where T.B. Whinney's branch, opened in 1926⁸ (plate 17), captured all the grandeur of St. James's. Likewise, the extraordinary tradition of Southport led to a National Provincial Bank of 1933⁹ (plate 18) 'out to beat the band'¹⁰ and worthy of Milsom Street, Bath. At

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1. Builder, vol.136 (1929, Part 1), p.372. 2. Ibid.
 3. For Whinney, see also Chapter Five, p.213.
 4. Architects' Journal, vol.64 (1926, Part 2), pp.45-52; Banker, vol.1 (1926, Part 1), pp.182-4.
 5. Banker, vols. 37, 38 (1936, Part 1), pp.291-300.
 6. Architect & Building News, vol.121 (1929, Part 1), p.458; Architects' Journal, vol.71 (1930, Part 1), p.907.
 7. Architect & Building News, vol.119 (1928, Part 1), p.589.
 8. Ibid., vol.117 (1927, Part 1), p.1088; Banker, vol.4 (1927, Part 2), pp.48-54; Architects' Journal, vol.66 (1927, Part 2) p.417; Architectural Review, vol.61 (1927, Part 1), pp.222,223.
 9. Banker, vols. 27, 28 (1933, Part 2), pp.73,74.
 10. Ibid.; C.H. Reilly's comment.

other times, however, it was simply a matter of local preference, as with the National Provincial at Wolverhampton in 1920¹ (plate 19), Lloyds at Northampton in the following year² (plate 20), and the Westminster at Maidstone in the 1930s³ (plate 21).

Another distinct style was brought about by contemporary American trends. One of the earliest examples was the National Bank at Liverpool, a building still standing at the junction of James Street and Derby Square⁴ (plate 22). The actual bank was confined to the ground floor and basement of the nine storey building, the remaining floors being let at lucrative city rents.⁵ The importance of this structure, which is not given the attention it deserves,⁶ is that it was planned in 1920, before Philip Sawyer's article in the New York journal Architecture had time to influence British designs with such banks as the Rhode Island Hospital Trust Company's Building at Providence, Rhode Island⁷ (plate 23). Liverpool's trans-atlantic connections made it particularly receptive to American influence, and the Bank of British West Africa⁸ (plate 24) was another fine example of what later became nicknamed the 'Classic-cum-steel frame manner.'⁹ American influence was also noticeable in 1926 in certain of the competitive designs for the new head office of the Bank of Liverpool & Martins.¹⁰

Even after Sawyer's article the style did not spread widely. For one thing it was clear that there were cultural distinctions between Britain and America in banking practice,

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1. Builder, vol.119 (1920, Part 2), p.604.
 2. Ibid., vol. 121 (1921, Part 2), p.653.
 3. Banker, vols. 33, 34 (1935, Part 1), pp. 236-48: Reilly thought it very vulgar.
 4. The architect was T. Arnold Ashworth. Building News, vol. 120 (1921, Part 1), p.343; Architects' Journal, vol.53 (1921, Part 1), pp. 641, 659; ibid., vol.58 (1923, Part 2), pp.282-93, and vol.59 (1924, Part 1), pp.90, 91.
 5. Ibid.
 6. For instance, not included in Liverpool Heritage Bureau, Buildings of Liverpool, (Liverpool, 1978).
 7. P. Sawyer, 'Planning the Modern Bank' and editorial and other comments in Architecture, vol.43 (no.3, 1921), pp.65-87.
 8. By Briggs & Thornely. Builder, vol.119 (1920, Part 2), p.605; Architects' Journal, vol.53 (1921, Part 1), p.243.
 9. A phrase coined by Eric L. Bird in Architects' Journal, vol.68 (1928, Part 2), pp.498-505.
 10. See below, pp. 257, 259 .

a fact which struck an American architect contributing to Sawyer's review: 'One very conspicuous condition impressed me everywhere in England, and that was the abnormal amount of time the bankers wasted in their efforts to be polite.'¹ Appropriate to this attitude were 'antiquated and mid-Victorian buildings, structures that do not convey the impression that they were intended to be banking-houses in any way whatever.'² The American fondness for a massive, lofty banking-hall, with open plan seating, was suited to their 'rapid-fire methods' of business.³ If English bankers as a whole were unimpressed by the Americans' savoir faire, they were all the less likely to adopt their building style.

Where the American influence did take hold it was not through any change of banking ethics but because high inner-city rates made it attractive to maximize income. The taller the building, the greater the return from rented offices. And once a building was over five or six storeys, an American-type appearance was difficult to avoid. In fact, at Glasgow, which was the first British city after Liverpool to adopt the American style, it was specifically copied. Here, two similar banks were built in the late 1920s, one the Renfield Street branch of the Bank of Scotland⁴ (plate 25) by Andrew Balfour & Stewart, the other the St. Vincent Street branch of the Union Bank of Scotland⁵ (plate 26) by James Miller. The Union Bank had sent their General Manager to America, where he had studied the latest designs.⁶ These banks were followed by others, like Keppie & Henderson's Sauchiehall Street branch of the

1. Architecture, vol.43 (No.3, 1921),p.80.

2. Ibid.

3. Ibid.

4. Architects' Journal, vol.66 (1927, Part 2), p.511.

5. Ibid., p.512; ibid., vol.68 (1928, Part 2), pp.498-505; Architectural Review, vol. 64 (1928, Part 2), pp. 106-11; Banker, vols. 31, 32 (1934, Part 2),pp. 258-70; R.A. Exhibitors, vol.5 (1981), p.156.

6. Bankers' Magazine, vol. 126 (1928, Part 2), pp. 373-87.

Bank of Scotland, in 1931¹ (plate 27).

Manchester was also influenced by American thinking, first in the building of the Manchester & County Bank in Piccadilly, designed by Mills & Murgatroyd and opened in 1928² (plate 28), and later, and more subtly, in the Midland Bank's King Street branch, opened in 1935 to designs by Lutyens³ (plate 29). In the City of London, however, bankers were employing architects of such taste and reputation that American façades were not wanted, even if the idea of using them were acceptable. Professor A.E. Richardson's dream of an American-style Bank of England⁴ (plate 30) would have been taken even less seriously by bankers than by the architectural profession.

It is worth dwelling in some detail on London, not because it had any particular influence on provincial styles but because it represented the best aspects of a generally good period. The need to rebuild head offices was brought about by a substantial increase in business, much of it arising from the 1918 amalgamations: a large expansion of branch networks brought a need for tighter co-ordination at the centre, outstripping the resources of existing departments.

The first of the major new buildings was the Westminster Bank in Lothbury, designed by Mewès & Davis⁵ (plate 31). The drawings were exhibited at the Royal Academy in 1921,⁶ some years before the commencement of building, which lasted until

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1. Architect & Building News, vols. 127, 128 (1931, Part 2), pp. 190-2; Architects' Journal, vol. 74 (1931, Part 2), pp. 674, 675; Builder, vol. 148 (1935, Part 1), pp. 1105, 1108.
 2. The partner was James Hembrow. Architect & Building News, vol. 120 (1928, Part 2), p. 282; Architects' Journal, vol. 67 (1928, Part 1), p. 262.
 3. Builder, vol. 149 (1935, Part 2), pp. 361, 371, etc.; Architect & Building News, vol. 143 (1935), pp. 241-4; Architects' Journal, vol. 82 (1935, Part 2), pp. 444-8; Banker, vols. 35.36 (1935, Part 2), pp. 64-76; E. Green, op.cit., pp. 20, 21.
 4. Builder, vol. 121 (1921, Part 2), p. 783.
 5. Ibid., vol. 120 (1921, Part 1), pp. 437 ff.; Building News, vol. 122 (1922, Part 1), p. 130, and plates after; Architect, vol. 105 (1921, Part 1), pp. 296, 316; ibid., vol. 113 (1925, Part 1), pp. 320-321; Architects' Journal, vol. 53 (1921, Part 1), pp. 440-5; ibid., vol. 73 (1931, Part 1), pp. 842, 846, 847; Architect & Building News, vols. 125, 126 (1931, Part 1), pp. 380, 423-7, 480; Architectural Review, vol. 70 (1931, Part 2), pp. 68-70; Banker, vol. 2 (1926, Part 2), pp. 344-56; ibid., vols. 7, 8 (1928, Part 2), pp. 184-96.
 6. R.A. Exhibitors, vol. 5 (1981), p. 149. A model was also exhibited.

1930. Also completed in 1930 was the head office of Lloyds Bank, between Lombard Street and Cornhill, designed by Sir John Burnet & Partners in association with Campbell Jones, Sons & Smithers¹ (plate 32). The drawings had been exhibited in 1927,² the year after building had started.

Much longer in construction was the head office of the Midland Bank between Poultry and Princes Street (plate 33), designed by Sir Edwin Lutyens, with the interior planning by Gotch & Saunders.³ The drawings were exhibited in 1925 and 1928.⁴ The Poultry section was completed in 1930 but the elevation to the Princes Street section was not opened until 1939.⁵

Such long periods of construction gave the opportunity for exhaustive cover by the architectural press. In terms of external design, the banks, all of which remain, were quite distinct. The Westminster (replacing the earlier building by Cockerell & Tite)⁶ was seen as an Italian Renaissance design, modelled on no specific precedent;⁷ Lloyds was more broadly classical, the most massive and monumental;⁸ the Midland was

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1. Builder, vol.132 (1927, Part 1), opp. p.54, p.722; *ibid.*, vol.134 (1928, Part 1), pp.63, 410,413, 496, 497; *ibid.*, vol.145 (1933, Part 2), p.857; Architect & Building News, vol.117, (1927, Part 1), pp.45, 771, 778; *ibid.*, vol.124 (1930, Part 2), pp.138, 142-7; *ibid.*, vol.136 (1933), p.237; Architectural Review, vol.70 (1931, Part 2), pp.37-39; Banker, vol.3 (1927, Part 1), pp.202-8; *ibid.*, vols. 9,10 (1929, Part 1), pp.68-70; *ibid.*, vols. 15, 16 (1930, Part 2), pp.113-29; J.R. Winton Lloyds Bank 1918-1969 (Oxford, 1982), pp.51-57.
 2. R.A. Exhibitors, vol.1 (1973), p.243.
 3. Architect, vol.113 (1925, Part 1), p.321, plate after p.330; Architect & Building News, vol.118 (1927, Part 2), pp.570,571, 600, 654, 655; Architects' Journal, vol.61 (1925, Part 1), pp. 692, 693; *ibid.*, vol.68 (1928, Part 2), pp.124,355,356, etc.; Banker, vols. 9,10, (1929, Part 1), pp.181-92; Bankers' Magazine, vol.132 (1931, Part 2), pp.50-83; E. Green, *op.cit.*, pp. 1, 10-16.
 4. R.A. Exhibitors, vol.3 (1978), p.177; *ibid.*, vol.5 (1981), p.67.
 5. Banker, vols. 49,50 (1939, Part 1), pp.369-88; E. Green *op.cit.*, p.16.
 6. See Chapter Two, pp. 49,50.
 7. See Reilly's comment in Banker, vol.2 (1926, Part 2), p.352.
 8. cf. Bankers' Magazine, vol.130 (1930, Part 2), p.360.

the most 'modern', without risking too much criticism from conservative City interests.¹ Barclays did not rebuild until 1959² (plate 34): when they did, it was very much with the feel of the Midland's head office, a style which had gained greater acceptance by the building of the Bankers' Clearing House in 1940³ (plate 35).

Scarcely less awesome than the three head offices of the 'twenties were some of the major City branches, like Mewes & Davis's Threadneedle Street branch of the Westminster Bank⁴ (plate 36), Sir Edwin Cooper's office for the National Provincial⁵ (plate 37), abutting on the Midland's head office, and Lutyens's Leadenhall Street branch of the Midland (plate 38), designed in conjunction with Whinney, Son & Austen Hall.⁶

A different style of building was practised by the London merchant bankers marking their commercial independence by an architectural uniform based on the use of red brick. The precedent for this had been Norman Shaw's Bishopsgate office for Baring Brothers,⁷ but the connection was overlooked by commentators in the excitement of so much rebuilding. Indeed, Messrs. Schroeder's premises of 1924⁸ (plate 39), the first in the new style, and designed by Messrs. Joseph, were thought

1. It was modern in the sense of representing a new trend summarized by Reilly as 'the desire to give expression to mass rather than to detail' (Banker, vol.1 (1926, Part 1)p.85).
2. The date is on the foundation stone.
3. Architect & Building News, vol.151 (1937),p.109; R.A.Exhibitors, vol.3 (1978),p.230. The architects were Whinney, Son & Austen Hall, a firm very much associated with the Midland Bank.
4. Builder, vol.141 (1931, Part 2),p.913; Building News, vol.128 (1925, Part 1),p.12; Architect & Building News, vols. 125,126 (1931, Part 1),p.281; Architectural Review, vol.70 (1931, Part 2),pp.67, 68; Banker, vol.2 (1926, Part 2),pp.344-56; R.A. Exhibitors, vol.5 (1981),p.149. Awarded London Architecture Medal, 1930.
5. Builder, vol.142 (1932,Part 1),pp.760 ff; Architects' Journal, vol.73 (1931, Part 1),p.647; Architectural Review, vol.71 (1932, Part 1),pp.135-48; Banker, vols. 21, 22 (1932,Part 1), pp. 84-94; R.A. Exhibitors, vol.2 (1977),p.74.
6. Builder, vol.138 (1930,Part 1), p.130; R.A. Exhibitors, vol.5 (1981),p.67; E. Green, op.cit., pp. 1,19. There were other grand banks in the West End, especially in Piccadilly, where Barclays and the Westminster both had branches by W. Curtis Green (see esp. Architectural Review, vol.63 (1928, Part 1), pp. 88-92.
7. See Chapter Five, pp. 186, 187.
8. Architects' Journal, vol.62 (1925, Part 2),pp.475, 484; Bankers' Magazine, vol.121 (1926, Part 1),pp.736-53; Banker, vol.2 (1926, Part 2),pp.166-76.

to have introduced red-brick to the City.¹

The banks of Messrs. Hambros² and Messrs. Lazard³ followed in 1926 and 1927, the former using pilaster strips to add a certain dignity (plate 40), the latter deliberately informal (plate 41), as the 'directors suggested that it should give the impression of a country bank moved to London, and expressed a preference for red bricks, simple lines, and the elimination of unnecessary ornament.'⁴ The bank of Messrs. Morgan & Grenfell, designed on a difficult site in Great Winchester Street by Mewes & Davis,⁵ moved more towards classical lines (plate 42), but the red-brick tradition was kept alive in Lombard Street, in 1931-33, by two clearing banks - Martin's, and its neighbour Williams & Glyn's - both rebuilding to designs by Sir Herbert Baker & A.T. Scott⁶ (plate 43).

Mention of Baker draws attention to the greatest of all rebuildings in this period, that of the Bank of England (plates 44, 45). The demolition of most of Soane's work and the systematic reconstruction within his perimeter wall, produced the only storm cloud in this summertime of bank

1. Bankers' Magazine, op.cit., p.741.
2. By Niven & Wigglesworth. Builder, vol.130 (1926, Part 1), pp.349, 352; Architect & Building News, vol. 117 (1927, Part 1), pp. 55-57; Architectural Review, vol.60 (1926, Part 2), pp. 14-17; Bankers' Magazine, vol.124 (1927, Part 2), pp.26-33; Banker, vols. 49, 50 (1939, Part 1), pp. 101-12.
3. By A.V. Heal. Builder, op.cit., pp.1026, 1029-33; Architect & Building News, vol.115 (1926, Part 1), plate after p.592; ibid., vol.119 (1928, Part 1), p.208; Architectural Review vol.59 (1926, Part 1), pp.270-5; Bankers' Magazine, vol.125 (1928, Part 1), pp.48-62; Banker, vol.2 (1926, Part 2), pp. 166-76; R.A. Exhibitors, vol.4 (1979), p.22.
4. Builder, loc.cit. Reilly (Banker, loc.cit., p.168) described the bank as a 'buxom country wench with ... glowing red cheeks.'
5. Architects' Journal, vol.63 (1926, Part 1), pp. 451-5; Architectural Review, vol.60 (1926, Part 2), pp. 20-23; Bankers' Magazine, vol.126 (1928, Part 2), pp. 694-703; R.A. Exhibitors, vol.5 (1981), p.149.
6. Builder, vol.143 (1932, Part 2), after p.16; Architect & Building News, vol.124 (1930, Part 2), pp. 715-21; ibid., vols. 131, 132 (1932, Part 2), p.8; Architects' Journal, vol.73 (1931, Part 1), pp.373-7; ibid., vol.79 (1934, Part 1), pp. 81-86; Banker, vols. 17, 18 (1931, Part 1), pp. 111-26; ibid., vols. 27, 28 (1933, Part 2), pp. 144-55, 226-34; R.A. Exhibitors, vol. 1 (1973), p.75.

design. Dismissed by Goodhart-Rendel as 'incongruous and ignorant',¹ castigated by Summerson as a 'tragi-comedy of incompatibles',² Baker's work was spoilt from the outset by a certain reluctance to publicize the intended design. This 'portentous silence' led to an article on the 'Destruction of the Bank of England' as early as 1921.³ Yet when Baker's plans were revealed they seemed, in the short term, to show fears were unfounded. There was respect and even approval,⁴ although the resilient ghost of Soane ensured a level of support well below that accorded for the contemporary clearing bank reconstructions.⁵ Furthermore, the Bank of England's unique constitutional status led to its criticism more as a Department of State than a bank,⁶ and public buildings were, in the nature of things, more susceptible to critical review than those in the private sector.

The interest shown generally by the architectural press in the progress of bank design was one of the phenomena of the age. At first reflecting and reporting the bank architectural scene, the journals later took an active and less dispassionate stance in the direction it was going. The subject as a whole broke in 1921 with a small article in the Architectural Review by F.H. Shann, a Lloyds Bank building inspector.⁷ Shann thought the first bank, ever, had probably been a hole in the ground, in contrast to which were 'the magnificently decorated and lavishly equipped banks in the chief cities of America ...'.⁸

As if on cue, came the article in the American journal Architecture, already mentioned above,⁹ while at the same time

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1. H.S. Goodhart-Rendel, English Architecture Since the Regency (London, 1953), p.238.
 2. J. Summerson, Georgian London, (Pelican Books, London, 1962), p.158.
 3. Architects' Journal, vol.54 (1921, Part 2), p.649.
 4. e.g. Architect, vol.108 (1922, Part 2), pp.55-57; Baker's plan 'shows the most careful consideration of the means by which the chief features of the work of Soane can be preserved and amalgamated ... The official statement regarding the scheme ... leaves little ground for criticism, except that the authorities have shown themselves, if anything, over-cautious in their desire to retain Sir John Soane's work unaltered.' cf. *ibid.*, vol.113 (1925, Part 1), p.319, and Architects' Journal, vol.56 (1922, Part 2), pp. 173, 174.
 5. But Reilly was not too critical in Banker, vols.17,18 (1931, Part 1), pp.95-102.
 6. cf. Chapter One, p.6. 7. Architectural Review, vol.49 (1921-Part 1), pp. 43-45.
 8. *Ibid.*, p.43.
 9. See p.240.

in Britain an even more comprehensive article appeared in Architects' Journal.¹ Spanning 43 pages, the treatment was very broad, beginning with comments by 'Aero' on the design of banking premises, describing specific new banks in London, Liverpool and elsewhere, and discussing layout, equipment, strong rooms, and questions of ventilation, heating and lighting.²

The Builder followed with 'Bank Façades and Their Influence' in 1923,³ a thoughtful article on whether any design can say unequivocally 'I am a banking establishment' to the man in the street, and whether branches should be committed to a uniform style.⁴ This was followed closely by 'The Design and Planning of Banks' by J. Hembrow, also in the Builder.⁵ A partner in Mills & Murgatroyd, Hembrow became the national authority on strong room design,⁶ as well as an advocate of the windowless bank, an idea which he floated with little success in 1927.⁷

An attempt to classify bank design was made by the Architect & Building News in 1928.⁸ First, came the banks proper, undistorted by chambers or living accommodation above; then the other banks, which divided themselves architecturally according to the inclusion or omission of a horizontal break, to indicate the change of function.⁹ The most satisfactory kind was obviously the self-contained bank, as it was an architectural unit fulfilling a single function.¹⁰ Many of these were single-storey banks, which nevertheless showed a great variety of design (examples, plates 46,47). The fact that many new branches were in suburban positions where chambers and staff flats were unnecessary, was a happy accident of progress. When unity of expression extended to a three or four storey façade, the upper floors owned but not occupied by the Bank, the 1920s mind saw something of a moral dilemma which had not troubled the Victorians.¹¹

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1. Architects' Journal, vol.53 (1921,Part 1),pp.233-76.
 2. Ibid. 3. Builder, vol.125 (1923, Part 2),p.633. 4. Ibid.
 5. Ibid., pp.653-5.
 6. See his obit. in Journal of RIBA, vol.63 (1956),p.215.
 7. Builder, vol.133 (1927, Part 2),pp.768-70.
 8. Architect & Building News, vol.120 (1928,Part 2),pp.137-41.
 9. Ibid. 10. Ibid.
 11. Ibid.; cf. ibid., vol.122 (1929,Part 2),p.578.

From this point, the architectural journals tended only to exhibit the extraordinary fecundity of branch building, or reiterate established principles of design.¹ The scope for illustration was so wide and interest so contagious, that the Bankers' Magazine began its own series on premises in 1925. The initial article² is of value because the topics were geared very much to the kind of issues then exercising Premises' Managers, that is to say, the benefits of a corner site, the disadvantages of a plot in a suburban terrace, and the question of housing for the manager.³ As Gilbert and Rae had shown in the 19th century, there were certain questions affecting banking premises which only bankers themselves were in a position to raise.⁴ But then philosophy grew stale: the few articles which followed, in later issues, discussed particular buildings in much the same way as did the architectural journals.⁵

A chief cause for the magazine's retreat from architectural matters was the appearance of the rival journal, the Banker, in 1926. Less ponderous than its rivals,⁶ the Banker set out from the beginning to win a wider market than finance and banking law could ever attract. The medium of bank buildings was already a source for popular interest: when augmented with advertisements by builders and strong room contractors, and stiffened by a regular series of articles by C.H. Reilly,⁷ Professor of Architecture in the University of Liverpool, the formula for success seemed all too easy.

It is difficult to exaggerate the richness of Reilly's early contribution to the evolution of bank design. A man of

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1. The only important exception was the article 'Art and the Banks' in Builder, vol.140 (1931, Part 1), p.999.
 2. Bankers' Magazine, vol. 120 (1925, Part 2), pp. 321-6.
 3. Ibid., p.325, makes the fresh and important point that 'the manager would far rather live elsewhere.'
 4. See Chapter Two, pp. 75-78; Chapter Five, p.223.
 5. A useful feature of these articles, however, is the publication of photos. of interiors.
 6. i.e. the Journal of the Institute of Bankers, as well as the Bankers' Magazine.
 7. For the career of (Sir) Charles Reilly (1874 - 1948), see obit. in Builder, vol. 174 (1948), p.161; Architect & Building News, vol. 193 (1948), p.111; Journal of RIBA, vol. 55 (1948), p.175. In all these, however, his contribution to the development of bank architecture is neglected.

proven academic stature, with considerable knowledge of banking,¹ Reilly wrote nearly a hundred articles in the Banker over a period of some eighteen years, a tireless marathon which the outbreak of war could scarcely interrupt.²

His technique was to examine new branches of all the major banks individually, although not necessarily in sequence. When his appetite outstripped supply, he turned to Europe, Australia, America and Canada.³ When new building ceased entirely in the Second War, he re-hashed his earlier material.⁴ Working wholly from photographs (which occasionally misled him),⁵ never meeting the architects whose work he discussed,⁶ Reilly sat in self-imposed, isolated judgement on the policy of the banking dynasties. Anecdotal, amusing, always frank, sometimes caustic, his opinions were unchallenged and bankers took them seriously. Never had the profession been so susceptible to outside views, and never had there been a man of such authority to give them.

It was due to Reilly that the mood of change ultimately came about, that acquiescence in the 'placid' stance turned to impatience for something new. And yet it had not been Reilly's original intention to upset or embarrass his readership. The motive which inspired him was an honest belief that bankers could break with their traditional caution and afford, literally, the role of the dilettante.⁷

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1. No doubt deriving in part from the journal's editorial staff.
 2. Very rarely (vols. 5, 6 (1928, Part 1), pp. 166-73; and vols. 21, 22 (1932, Part 1), pp. 177-94) the Banker published instead articles by Professor A.E. Richardson of the University of London.
 3. Particularly in and after the Depression, but an article on French banks, without photos., had appeared as early as 1927 (Banker, vol. 3 (1927, Part 1), pp. 427-49).
 4. In a series of numbered articles, 1941-3, entitled 'Bank Buildings of Merit.'
 5. In the case of Lloyds, for instance, he was not certain whether historic Hereford branch (see Chapter Five, p. 194) was original or fake (Banker, vol.2 (1926, Part 2), pp.80,82), and he accepted the interior of Corn Street, Bristol (see Chapter Two, pp. 83-85, and Chapter Four, plate 15), albeit with some surprise, as contemporary (ibid., vols. 11,12 (1929, Part 2), pp. 356-65).
 6. Neither did he refer back questions, preferring to air them on the printed page.
 7. 'Surely it is time that the leaders of the banking world should, as the greatest builders in the country, make a study of modern English architecture, and discover who are the good architects and who are the bad ... For there is no real danger' (Banker, vol.1 (1926, Part 1),pp.292,294).

The difference between Reilly and the many other critics and commentators was, therefore, idealism. He craved for the personal element to reveal itself in a world of corporate insensitivity. He was little interested in fitting up and problems of internal security: for these he gave space to Hembrow.¹ Nor was he concerned particularly with the concept of what was 'bank-like', a point which had interested the architectural press. Indeed, in the first sentence of his first paper he dismissed the notion of 'bank architecture', arguing that architectural styles and treatment should be all-embracing.² Reilly looked for architecture good in its own right by companies who had the resources to achieve it.

'It seems to me,' he wrote, 'that bank directors have the most delightful task in the world. They alone can be patrons of architecture in the Renaissance manner ... let them enjoy the pleasure of discriminating connoisseurship. Let each director have his pet architect, searched for like a Derby winner, and run him against his colleagues' candidates.'³

To appreciate Reilly's early achievement it is necessary to understand the overall position before 1926. Most banks distinguished between architects for branches and architects for head offices, or offices of exceptional importance. The mention already made of London shows the calibre of architects chosen for the more prestigious work. For more normal branches, the practice varied considerably, as the following résumé indicates.

The Midland gave nearly all work to T.B. Whinney (of Whinney, Son & Austen Hall), Woolfall & Eccles of Liverpool, and Gotch & Saunders of Kettering.⁴ However, two new firms were added: Brierley & Rutherford of York, introduced by the London Joint Stock Bank in 1918,⁵ and Elcock & Sutcliffe, who

1. e.g. Banker, vol. 2 (1926, Part 2), pp. 527-38.

2. Ibid., vol.1 (1926, Part 1), p.85.

3. Ibid., pp. 292, 293.

4. cf. Chapter Five, p.213.

5. See Chapter Five, p. 221.

did branches as far apart as Harrow¹ and Ripon.²

Lloyds had a less rigid policy, using a variety of contract and staff architects for small branches, reserving more important commissions for Edward Maufe,³ introduced via the Capital & Counties Bank in 1918, and Horace Field, Lloyds own discovery in the late 19th century.⁴ The Westminster Bank had much the same policy as Lloyds, using W. Campbell Jones⁵ and E. Guy Dawber⁶ for normal branches, and Mewès & Davis for important work in London.⁷ Barclays were quite eclectic, giving local branches to architects who were also customers.⁸ In the north, the District Bank used Francis Jones, the very talented partner in Jones & Dalrymple,⁹ continuing a policy of imaginative building which stretched back more than fifty years.¹⁰

A different policy was pursued by the National Provincial Bank. After experimenting with various architects between 1920 and 1922,¹¹ the Bank gave virtually all subsequent work to two salaried officers who rapidly gained great experience. These men were F.C.R. Palmer and W.F.C. Holden. At first known as Surveyor and Assistant Surveyor, they were re-titled Architect and Assistant Architect from about 1923.¹² This was an astonishing partnership. No more fitting sequel to the rich period of Gibson could possibly have been found and Reilly never mastered his own amazement.

By definition alone, the position of salaried architect was disliked by Reilly. Running against his principles of patronage, it suggested an element of cautious subservience,

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1. Architect & Building News, vol. 124 (1930, Part 2), p.443.
 2. Architects' Journal, vol. 64 (1926, Part 2), pp. 45-52, 77-85.
 3. Later Sir Edward Maufe (architect of Guildford Cathedral). Reilly wrote an article in 1928 (Banker, vols. 7, 8 (1928, Part 2), pp. 175-80) on branch banks by W. Edmund Maufe [sic].
 4. See Chapter Five, p.211.
 5. cf. obit. in Journal of RIBA, vol.59 (1952), p.229.
 6. See R.A. Exhibitors, vol.2 (1977), p.133.
 7. See above, pp.242, 244.
 8. Banker, vol.1 (1926, Part 1), p.289.
 9. The connection seems to have come about soon after the First War (cf. Builder, vol.125 (1923, Part 2), p.643).
 10. cf. Chapter Four, pp. 171, 172.
 11. e.g. Briggs & Thomley at Blackburn (Building News, vol.123 (1922, Part 2), p.399) and Paul Waterhouse in London (Builder, vol.122 (1922, Part 1), p.720).
 12. I am grateful for biographical notes from Mr. R. Reed, archivist, National Westminster Bank. For Holden's obit., see Journal of RIBA, vol.60 (1953), p.296.

hardly conducive to free-ranging architectural expression.¹ And yet Palmer and Holden were so good that time after time he could only admit their success, groping for points of criticism, marvelling at the consistent standard of such a formidable output, scratching his head at their versatility.² 'I do not know the history of Messrs. Palmer and Holden,' he wrote in 1932, 'but ... they must have been caught young.'³ Branches like Edgware⁴ (plate 48), Ludlow⁵ (plate 2), and Chelmsford⁶ (plate 49) testify to their brilliance.

When Palmer died in 1935, Reilly wrote a touching tribute to the man he had never met and wondered if the standard could continue.⁷ But Holden rose to the occasion, producing in Osterley⁸ (plate 50, 1936) the kind of branch which Reilly had always wondered if the partnership could produce - a bank in an original, modern design.⁹ Reilly was beaten, without regret, recrimination, or even, it seemed, awareness of his past prejudice. 'By virtue of his salaried position', he wrote in 1939, 'Holden is freer in his attack than usual bank architects ... he can suggest all kinds of new things.'¹⁰ Never had a volte-face been so painless.

In the case of the other banks, Reilly was very much the winner, gradually raising the tempo of his criticism. He disliked the architect who had one hundred and twenty branches in hand at once (in Reilly's eyes one hundred too many), but

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1. cf. Reilly's admission of 'prejudice against the official salaried architect' in Banker, vols. 23, 24 (1932, Part 2), pp. 74-82.
 2. e.g. ibid., vols. 11, 12 (1929, Part 2), pp. 89-99; ibid., vols. 15, 16 (1930, Part 2), pp. 210-20; ibid., vols. 19, 20 (1931, Part 2), pp. 77-90.
 3. Ibid., vols. 23, 24 (1932, Part 2), p. 75.
 4. Builder, vol. 134 (1928, Part 1), p. 136.
 5. Ibid., vol. 128 (1925, Part 1), p. 596.
 6. Architect & Building News, vol. 120 (1928, Part 2), p. 137.
 7. Banker, vols. 33, 34 (1935, Part 1), pp. 288-98.
 8. Architect & Building News, vol. 148 (1936) pp. 230, 231; Banker, vols. 41, 42 (1937, Part 1), p. 255; ibid., vols. 45, 46 (1938, Part 1), pp. 172-82.
 9. The challenge was made in Banker, vols. 23, 24 (1932, Part 2), pp. 74-82. There was one question he would like to ask them: 'Can they design a bank in the modern manner free from traditional proportion and details ...?'
 10. Ibid., vols. 51, 52 (1939, Part 2), pp. 76-90.

it was some years before the culprit could be identified with the Midland.¹ By then, in any case, the work of Lutyens, introduced to bank work by Reginald McKenna, the Midland's chairman,² had softened most of Reilly's dislike for the Bank's past habits.³

Lloyds he favoured more, but had no time for their use of so-called building inspectors. His attack culminated in 1937, when he described them as 'largely ex-office boys and bank clerks who had drifted into the department and waited there to be promoted by seniority ...'⁴ This was unkind, and perhaps inaccurate,⁵ resting on the information of one of Reilly's ex-students who had a temporary job in their department.⁶ Reilly did not name Lloyds in his attack, but took pains to eliminate the alternatives.⁷

Barclays, in the early years, fared worse than anyone. Reilly was deeply troubled by a situation where scarcely two banks together were by the same architect.⁸ Only pleasant standard lettering saved Barclays two thousand local branches from total disharmony.⁹

His influence was quick and positive. The Westminster discovered Septimus Warwick¹⁰ (plate 51), and Barclays gave more and more work to Peacock & Bewlay,¹¹ particularly in the

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1. Ibid., vols. 37, 38 (1936, Part 1), pp. 291-300. First mention of a bank which gives 'literally hundreds of branches to one architect' had been in *ibid.*, vol.1 (1926, Part 1), p.291.
 2. E. Green, *op.cit.*, pp. 5, 7.
 3. Reilly recognized the importance of Lutyens's commissions: 'This fact alone may alter the whole outlook in England towards bank buildings' (*Banker*, vol.1 (1926, Part 1), p.87).
 4. Ibid., vols. 41, 42 (1937, Part 1), pp.297, 298.
 5. Some building inspectors, like F.H. Shann, were qualified architects.
 6. *Banker*, loc. cit. 7. Ibid.
 8. Ibid., vol.1 (1926, Part 1), pp. 289, 290.
 9. Ibid., p. 289.
 10. Drawings of five of his branches were exhibited at the Royal Academy (*R.A. Exhibitors*, vol.6 (1982), p.223).
 11. Reilly recognized the improvement in 1931, when many commissions had been given to E.C. Bewlay, one of the four Vice-Presidents of R.I.B.A. (*Banker*, vols. 19, 20 (1931, Part 2), pp. 79-86).

Midlands (plate 52). Robert Holland Martin, president of the Architecture Club, delighted Reilly with a policy statement in 1927 that his Bank would in future take the greatest care in the selection of architects.¹ Their best work was done by Darcy Braddell,² of Braddell & Deane, whose Maidstone branch (plate 52) was a particular favourite of the contemporary press.³

But Reilly's greatest success was with Lloyds. In his opening article, entitled 'Bank Directors and Architecture', Reilly had thrown down a challenge: 'Which of the five great banks', he asked, 'has yet had the good sense as well as the distinction, and even the appreciation of advertisement value, to employ one of the returned Rome scholars in architecture?'⁴ The idea appealed immediately to Sir Austin Harris, Lloyds Bank's Deputy Chairman, and the case was argued through the Bank's Premises Committee in October 1926.⁵ In future, Lloyds would give one branch bank design to every returning Rome scholar, and in practice this arrangement included at least one man who had returned some years previously.⁶ The early commissions were wholly successful, as Reilly had predicted. The Banker, in an editorial, paid tribute to the acceptance of 'a duty which, in any other country, would fall to the Government.'⁷ Reilly himself, even many years later, never lost sight of his gratitude.⁸

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1. This was Reilly's own paraphrase (ibid., vol.3 (1927, Part 1), pp. 258-63) of Holland Martin's address at the Annual Meeting in January 1927 of the Bank of Liverpool & Martins. The official report of the speech is a little different: '... it is our intention, whenever we build a branch, to put up a dignified building worthy of the Bank and one that will add to the artistic amenities of the town in which it is built.' (Bankers' Magazine, vol.123 (1927, Part 1), p.490).
 2. For Reilly's satisfaction with Braddell, see Banker, vols. 15, 16 (1930, Part 2), pp.308-20.
 3. Banker, loc.cit.; Architect & Building News, vol.120 (1928, Part 2), p.283; Architects' Journal, vol.72 (1930, Part 2), pp.187-9; Architectural Review, vol.64 (1928, Part 2), p.193; ibid., vol.65 (1929, Part 1), pp.182, 183.
 4. Banker, vol.1 (1926, Part 1), p.292.
 5. Lloyds Bank archives, ref. Book no. 796, p.56.
 6. i.e. H. Chalton Bradshaw, who returned in 1920. Bradshaw had held the first Rome scholarship in architecture in 1913, and he completed his studies there when the War was over. See below for his banks.
 7. Banker, vol. 1 (1926, Part 2), p.450.
 8. e.g. ibid., vols. 57, 58 (1941, Part 1), p.204: 'it will be remembered ... that this was the bank which ... stepped in when the Government failed to give any commissions to the returned British Prix de Rome men ...'.

This was a spectacular boost for Reilly's new series, a triumph for architect and banker alike. The first Rome scholar employed was H.C. Chalton Bradshaw, for Caversham branch¹ (plate 54). His orthodox style pleased Lloyds, who gave him other work later at Crowborough² and Caterham-on-the-Hill.³ Even better was the work of P.D. Hepworth, whose memorable Southwark branch was completed in 1928⁴ (plate 55). In this year, Lloyds, with their established architects like Horace Field and Edward Maufe doing fine work at Richmond⁵ (plate 56) and Muswell Hill⁶ (plate 57), must have felt they could do little wrong.

And yet even here was the seed of disillusion. Ten years of variation on a Georgian theme was becoming too much for some sectors of architectural opinion. On the one hand, students' designs, thirty years earlier the barometer of taste,⁷ were still Georgian in 1931 and 1932⁸ (plates 58, 59); on the other hand, reporting of new branch banks had almost ceased in the architectural journals. As far as Lloyds were concerned, the Rome scholars brought the problem home. Staines branch of 1930⁹ (plate 60), by S. Rowland Pierce, gave notice of something more modern. Then came Orpington in 1931,¹⁰ by Edwin Williams (plate 61), and the Bank was facing a problem.

Lloyds, who would have been looking to the Rome scholars for other branches like Southwark, could not really have wanted at Orpington a building which local people called

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1. Lloyds Bank archives, op.cit., p.67; Architect & Building News, vol.120 (1928, Part 2), p.546.
 2. Lloyds Bank archives, ref. Book no. 800, p.131.
 3. Ibid., p.243.
 4. Ibid., ref. Book no.797, p.57; Architect & Building News, vol.119 (1928, Part 1), pp.724,726; ibid., vol.122 (1929, Part 2), pp.467-9; Architects' Journal, vol.70 (1929, Part 2) pp.632-7; Banker, vols. 9,10 (1929, Part 1), pp.272-8; R.A. Exhibitors, vol.4 (1979) p.36.
 5. Builder, vol.132 (1927, Part 1), p.719; R.A. Exhibitors, vol.3 (1978), p.61; Banker, vols.29,30 (1934, Part 1), pp.228-38.
 6. Architect & Building News, vol.118 (1927, Part 2), p.755.
 7. See Chapter Five, pp. 187-89.
 8. Builder, vol.141 (1931, Part 2), pp.963,964; ibid., vol.143 (1932, Part 2), p.47.
 9. Lloyds Bank archives, ref. Book no.798, p.181; Architect & Building News, vol.123 (1930, Part 1), p.851; Banker, vols.9, 10 (1929, Part 1), pp.272-8.
 10. Lloyds Bank archives, ref. Book no.799, p.130; Builder, vol.140 (1931, Part 1), pp.103,104; Architect & Building News, vols.125, 126 (1931, Part 1), pp.52-54; Banker, vols.9,10 (1929, Part 1), pp.272-8; ibid., vols.17,18 (1931, Part 1), pp.358-66.

'Hindenburg's pill-box'.¹ The Architect tried weakly to make the best of things, suggesting the nickname was a compliment to security and strength: 'Has not the quick wit of the general public seized unconsciously on a merit of the design, and emphasized it by a somewhat crude label?'²

The discomfort of Lloyds was not helped by Teddington branch, designed by A. Randall Wells, today a 'listed' building, but at the time a challenge to the limits of bankers' tolerance³ (plates 62, 63). Seen 'with surprise and pleasure' by one journal,⁴ Teddington was quite out of character with Lloyds' traditional buildings. This branch, and Orpington, won Reilly's respect, especially as Williams had been Reilly's pupil.⁵ Other banks, he thought, found it easier to be dull than to be brave;⁶ to Lloyds he gave the title of the most adventurous of the Big Five,⁷ a title they may not have wanted. On the rare occasions when Lloyds wished to be really different, as with Church Street, Liverpool, branch⁸ (plate 64), they first asked Reilly for his opinion.⁹

The last Rome scholar branch to be completed seems to have been Welwyn Garden City, designed by Marshall Sissons in 1929 and opened in 1931.¹⁰ The style was safely neo-Georgian (plate 65) but it was too late to rediscover the mood of six years earlier. Reilly soon began to worry that the Rome scholars scheme had been abandoned by Lloyds,¹¹ and there is certainly no evidence of later commissions. Meanwhile, neo-Georgian became

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1. Architect & Building News, loc.cit. 2. Ibid.
 3. Lloyds Bank archives, ref. Book no.799, pp.92,214,230. Premises Committee took the rare step of asking for a model.
 4. Architect & Building News, vols. 127,128 (1931,Part 2), pp.108,109.
 5. Banker, vols. 17,18 (1931,Part 1), pp.358-66.
 6. Ibid., vols. 19,20 (1931,Part 2),pp.180-92.
 7. Ibid., vols.17,18 (1931,Part 1),p.361.
 8. By Herbert J. Rowse. Architects' Journal, vol.76 (1932, Part 2),pp.496-9.
 9. Banker, vols. 21,22 (1932,Part 1),pp.260-78.
 10. Lloyds Bank archives, ref. Book no.799,p.237; Banker, vols. 13,14 (1930,Part 1),pp.486-96.
 11. Banker, vols. 33,34 (1935,Part 1),p.147: 'I hope the Directors of Lloyds Bank have not forgotten their scheme ...'.

deeper in disgrace¹ and in 1939 one journal was openly referring to 'the stupidities of the Georgian revival'.²

Ironically, the banks were saved from further problems by the Great Depression. By 1934 the rate of new building, which had stood in the late 'twenties at around 300 branches a year,³ had fallen so low that Reilly had to cast around for his material.⁴ He, too, was now rejecting revivalism and making open and urgent requests for a totally modern style.⁵ Each little pointer to a contemporary trend, like the use of steel windows in Mitchell & Bridgwater's otherwise conventional branch of Barclays at Horley⁶ (plate 66), was analysed and welcomed.

When rebuilding picked up in the late 1930s the good relations of ten years earlier between the professions of banker and architect, as expressed in the journals, had broken down. A new surge of Georgian-style branches was largely ignored;⁷ the extravagant coverage of 1928 was replaced by neglect, punctuated only by comment on the few banks which showed something of the spirit of the decade.

Perhaps the most important of these was the new Liverpool headquarters of the Bank of Liverpool & Martins, opened in 1932.⁸ The six competitive designs, of which Reilly had been an assessor, were on view at the Royal Institute of British Architects in 1926⁹ (plate 67). Some, particularly the drawing by the local

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1. Particularly when Reilly could point to the 'First Great Modern Bank Building' in America, built by the Philadelphia Savings Fund Society to designs by Howe & Lascaze (Banker, vols. 37,38 (1936, Part 1), pp.186-202; cf. Architectural Review, vol. 73 (1933, Part 1), pp.101-6).
 2. Architect & Building News, vol. 148 (1936), p.230.
 3. Banker, vols. 13, 14 (1930, Part 1), p.486.
 4. Ibid., vols. 29,30 (1934, Part 1), pp.228-38. His series 'Banks of the Month' was abandoned.
 5. Ibid., vols. 33, 34 (1935, Part 1), pp.236-48.
 6. Ibid., vols. 27,28 (1933, Part 2), pp.244-54; Architectural Review, vol. 77 (1935, Part 1), p.161.
 7. One of the very few exceptions was Lloyds' Epsom branch of 1938 by F.H. Shann (Builder, vol.154 (1938, Part 1), p.694).
 8. Builder, vol.130 (1926, Part 1), pp.551,553-5,838,839; ibid., vol.142 (1932, Part 1), p.315; ibid., vol.143 (1932, Part 2), pp.723 ff.; Architect & Building News, vol.115 (1926, Part 1), pp.348,349; ibid., vol.116 (1926, Part 2), pp.47-50; Architects' Journal, vol.63 (1926, Part 1), pp.525-32; ibid., vol.76 (1932, Part 2), pp.543,544,548, & Supp.; Banker, vols.11,12 (1929, Part 2), pp.73-82; ibid., vols. 23,24 (1932, Part 2), pp.145-56, 240-54; R.A. Exhibitors, vol.3 (1978), p.194; ibid., vol.5 (1981), p.422.
 9. All six reproduced in Architect & Building News, vol.116 (1926, Part 2), pp.47-50.

firm of Willink & Dod, showed more than a hint of American influence. The winning design (plate 68) was by Herbert J. Rowse, who was thereby assured of continued local commissions.¹

Two other banks also well received in the 'thirties were the Municipal Bank in Birmingham by Cecil T. Howitt, opened in 1933² (plate 69), and Lutyens's Midland Bank branch in King Street, Manchester, opened in 1935³ (plate 29). The Birmingham building represented, in banking terms, a new kind of institution.⁴ The result of this was an appearance which distinguished it from the contemporary styles of the competitors. The treatment was a clean neo-Greek, influenced by the nearby Masonic Temple⁵ and smacking of the savings banks of one hundred years earlier, as well as of American provincial designs which were much more recent.⁶ The press saw a pleasing contrast with the nearby 'grotesque' and misapplied Victorian Gothic;⁷ likewise, the Midland's Manchester branch, in bluff, white contrast to its surroundings, was 'a further step in the reclamation of the city centre from its 19th century architectural gloom.'⁸

Howitt went on to become consulting architect to the Edinburgh Savings Bank project, completed in 1940⁹ (plate 70). The similarity with the Birmingham bank is quite apparent. As for Scotland generally, Reilly thought that architects there were better at designing major offices than small branches;¹⁰ his

1. The most important being India Buildings in Water Street (Banker, vols. 25,26 (1933,Part 1),pp.176-84).
2. Builder, vol.140 (1931,Part 1),pp.266,1089,1092-7; *ibid.*, vol.142 (1932,Part 1),p.804; Architect & Building News, vol. 136 (1933),pp.271,275; Architects' Journal, vol.73 (1931, Part 1),pp.891-3; *ibid.*, vol.78 (1933,Part 2),pp.748,755-58; Banker, vols.29,30 (1934,Part 1),pp.75-90; R.A. Exhibitors, vol.4 (1979),p.89.
3. See above, p. 242 .
4. For the banking significance, see Banker, vols. 5,6 (1928, Part 1),pp.393-400.
5. Although Reilly attributed the design to the personal taste of Sir Reginald Blomfield, assessor of the competition (Banker, vols. 29,30 (1934,Part 1),pp.75-90).
6. e.g. Broadway Trust Company's building, Camden, N.J. (1919), plate 41 in New York journal Architecture (vol.43, No.3,1921).
7. Architect & Building News, vol.136 (1933),pp.271,275.
8. *Ibid.*, vol.143 (1935), p.241.
9. *Ibid.*, vol.165 (1941),pp.94,95; Builder, vol.163 (1942, Part 2), pp.25, 26.
10. Banker, vols. 43,44 (1937,Part 2),pp.159-72.

attention had been drawn in 1936 to premises designed by Thomas Marwick, junior, for the National Bank of Scotland¹ (plate 71). Although only a temporary building was wanted, it had been the directors' deliberate intention to break away from classical convention.²

The Second World War brought a further cessation of building and therefore, viewed with hindsight, a reprieve from the disaster which would have overtaken many of the clearing banks if their architectural practices had continued. Despite Holden, Lutyens, Marwick, and certain others, the Georgian grip was inescapable. In a society still structured by class, where a bank account was a mark of the bourgeoisie, it was impossible in bankers' eyes to find any formula of derivative design which expressed sentiments more proper and at the same time more domestic. Yet with the architectural press on another course, with Reilly looking more each year like a malignant headmaster, a total alienation between banker and critic was very much a possibility.

It can be argued that Reilly's influence in the war years was less than constructive. By clinging to his series until 1944, repeating comments and photographs of ten years earlier, he gave the banks little guidance for their policy of the future. Reilly's last article attempted a prophetic look at post-war urban conditions.³ Set in some planned new town environment, banks would build and finance massive buildings, occupying only the ground floor but seeming to inhabit the whole.⁴ While in some ways anticipating the work of the later bank property companies, the vision was closer to the style of building which Liverpool had experienced more than twenty years earlier, with such buildings as the National Bank in James Street.⁵

1. Ibid., vols. 37,38 (1936, Part 1), pp.270-84; Architect & Building News, vol. 145 (1936), pp.302-4.

2. Ibid. Reilly (Banker, loc.cit.) was delighted: 'For a great British Bank to think of clothing itself in anything but the fancy dress of some ten generations back ... is ... a very novel experiment.'

3. Banker, vols. 71,72 (1944,Part 2), pp.135-7.

4. Ibid.

5. See above, p.240 .

The post-war designing of banks need only be discussed here to add a wider perspective to the overall findings of this enquiry. A full analysis of complex trends and factors can only be made at a sufficient distance from events to suggest that the view is balanced. It is, however, safe to propose that three factors will steer the study of the second half of the 20th century into new avenues of research.

The first factor is the rise of planning control. Certain elementary planning powers have been mentioned in earlier chapters¹ and wider powers became available pre-war if authorities chose to adopt the provisions of the 1932 Act.² But the post-war legislation introduced new dimensions of control, including the preservation of buildings of architectural or historic interest.³ Although not at first intended for the preservation of Victorian buildings such as banks, the Acts led to a growing awareness of the importance of commercial monuments and the preservation of many fine urban façades which might otherwise have been demolished by the companies who built them, or their successors.

What this represented essentially was the transfer to officialdom of the aims of the pressure groups and conservationist lobbies of earlier times. Unfortunately, the loss of amateur status was not marked by a consistency of attitude and action on the part of the professionals. A national bank, negotiating changes and alterations through several scores of local councils, found variations of policy which could scarcely have been predicted.

The Chichester controversy of 1958 was a case in point.⁴ Barclays wished, as others had done before them, to rebuild their East Street branch in a neo-Georgian style harmonious with the character of the city. But the City Council, acting on behalf of West Sussex County Council, refused planning permission. They wanted a 20th century design. There was a

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1. e.g. Chapter Four, pp. 173, 174; Chapter Five, p.198.
 2. A point Reilly had raised in 1934 in relation to Newbury (Banker, vols. 31, 32 (1934, Part 2), pp.157-64).
 3. The first Act was the Historic Buildings and Ancient Monuments Act, 1953 (1 & 2 Eliz.II, c.49).
 4. Builder, vol.195 (1958, Part 2),p.491; *ibid.*, vol. 199 (1960, Part 2), pp. 21, 197; from which all refs in this para. are taken.

danger, they thought, of Chichester becoming 'merely a pseudo-Georgian city lacking the refinements of 18th-century architecture.' The authorities were supported by the Georgian Group and the Royal Fine Art Commission. The logic of this aesthetic stance was no help to bankers who, with their next project, might face a determinedly conservationist council at Totnes or Tewkesbury.

As far as 'listed' buildings were concerned, the problem was at first no easier. A recent paper suggests that 'bankers like other urban property interests find ... restrictions ... unpalatable, and have been heard to instruct their architects to design nothing that could conceivably ever be listed at any point in the future.'¹ If this is so, then it is as much a reaction to past confusion as a statement of insensitive policy. Gibson's National Provincial Bank Head Office, and Mewès & Davis's Threadneedle Street branch, were saved,² but not before the demolition of the Birkbeck Bank in Chancery Lane,³ and of the Westminster and Lloyds Bank branches in Colmore Row, Birmingham, part of what was thought to be, in the late 'sixties, 'a frontage badly scarred by third rate architecture.'⁴ If Colmore Row were intact today it would be regarded as a magnificent example of Victorian urban extravagance.

Even when a façade has been retained, the interior has often been destroyed or remodelled, losing its relation to the frontage, as with Lloyds Bank, Worcester, or showing a vastness more suited to the ledger than the silicon chip. Other matters relating to interior planning will be discussed below.

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1. Lord Esher, 'What's in a Façade' in Bankers' Magazine, vol. 221 (1977), pp.8-11.
 2. Architects' Journal, vol.156 (1972, Part 2), p.237.
 3. Architectural Review, vol.138 (1965, Part 2), pp.332, 338-41.
 4. *Ibid.*, vol.145 (1969, Part 1), pp. 42,43,62. The Lloyds branch (formerly the Bank's head office) had been demolished in 1965.

The mention above of 'other urban property interests' introduces the second major factor which has influenced post-war bank design. This is the management and exploitation of urban buildings. From the late 1950s, speculating financiers were buying up retail businesses, selling freeholds to other companies who would lease them back the buildings. In this way, extensive capital was gained for improving retail trade or buying up other concerns.¹

Banks could stay aloof from this movement until town or city centre redevelopments embraced their own premises. Involvement in property speculation was an area of which banks had traditionally fought shy,² but the temptation to redevelop their own freehold land for wider commercial advantage was, in the end, irresistible. Lloyds were among the first, setting up a property company in 1963.³ Their first act was to demolish a handsome, classical bank in central Nottingham and replace it by a functional shop, bank and office block to the detriment of Old Market Square (plates 72, 73). These redevelopments became common among the clearing bankers and the majority add nothing to the quality of urban architecture.

The Nottingham scheme featured a first-floor bank, reached from the ground by escalators, a principle which Barclays had pioneered at Birmingham in 1958.⁴ The rationale for first-floor banking was that high city centre rents made it more profitable to lease the ground-floor for retail shops than to bank on the ground-floor and lease the upper floors as offices. By the same logic, Martin's Bank, choosing a site in Watford in 1962, leased the ground-floor front to a shop and placed themselves behind it.⁵

This was, of course, a negation of one of the traditional philosophies of banking, that premises were a legitimate form

1. See P. Galvin, 'The Banks and their Properties' in Banker, vol.114 (1964), pp.640-5.

2. cf. Bankers' Magazine, vol. 120 (1925, Part 2), p.325.

3. Banker, loc.cit.; J.R. Winton, op.cit., p.182.

4. Builder, vol. 195 (1958, Part 2), pp. 908-10.

5. Architectural Review, vol. 131 (1962, Part 1), pp. 130,131.

of self-advertisement. Other values were undermined by the mood of the architectural press. One bank in London, for instance, departed 'from the worn-out banking tradition of the corner entrance ... which no longer makes commercial or functional sense.'¹ Victorian architects, 'whose banking architecture did so much to de-value classicism in England'² were treated as roughly as their buildings.

The third and most elusive factor has been the changes in banking itself, technologically, ethically, and in response to outside competition. If the basic element common to all banking-halls is the counter,³ so the importance of this division diminishes as cash gives way to alternative systems of credit transfer, and to machine-dispensed money. At the heart of this change is the computer, breaking down traditional office designs as surely as it removes from sight the mechanics of calculation, payment and control. This has coincided with competition from the building societies and the arrival in London of American banks, with their open and informal relationships between staff and customer precincts.⁴ British banks tried various experiments in return, juggling with the arrangement of desks and tills, brightening the public space with murals (plates 74, 75), and even, at Lowestoft, attempting something like a maritime museum⁵ (plate 76).

The most determined attempt to modernize was by the Midland. Following half a century of devolution of work to outside architects, its Premises Department was the smallest among the major banks. It lacked, for instance, the sophistication of Lloyds, where managerial function had divided into Estates' and Architects' Departments in 1945, the former

1. Ibid., vol. 128 (1960, Part 2), p.208.

2. Ibid., vol. 130 (1961, Part 2), p.335.

3. cf. ibid., vol. 136 (1964, Part 2), p.334.

4. See J. Wilson, 'Banks: A Current Account', in Architects' Journal, vol.156 (1972, Part 2), pp. 589-95.

5. Architectural Review, vol. 144 (1968, Part 2), p.347.

dealing with the interpretation of the policy of the directors and general management, the latter with expenditure upon buildings and their contents.¹

The problem with modernization was that it had to encompass every aspect of a bank's business. The Midland were warned in 1964 that their publicity booklet was still advocating a bank account that 'lifts you several degrees up the social scale in the eyes of a lot of people.'² In the same year, the Bank set up a design panel, responsible to the Management Committee, 'to initiate and maintain a consistent corporate image throughout all printed communication, equipment and premises.'³ One result of this was a new concept in bank design based on the use of a flexible system of components. The scheme was tried first at Loughton (plate 77), then at Cambridge, and later extended to about a hundred branches.⁴ With wall-to-wall carpeting uniting public and staff areas, with freedom from the linear prison of a running counter, the Midland publicized a break-through.⁵ But then security became the overriding factor, and, with the universal introduction of the bandit screen, informality of contact seemed as far away as ever.

These three factors, discussed briefly above, combine to make bankers powerless to adopt any comprehensive and consistent architectural appearance in the future. Some buildings will be 'listed', others will be the result of property profiteering, others again will be inherited with greater or lesser degrees of alteration, and a few will be modern, progressive and creditable contributions to the townscape. Examples of the last category can be seen at Shrewsbury (plate 78) and Banbury (plate 79). There will also be an ever-changing sprinkle of experimental branches, as the functional expression of new technology is tested in the public mind. Hembrow, advocating the windowless bank of the 1920s,⁶ would

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1. However, the title 'building inspector' was not changed to 'staff architect' until 1950 (J.R. Winton, op.cit., p.172).
 2. Architectural Review, vol. 144 (1968, Part 2), p.347.
 3. Architects' Journal, vol.150 (1969, Part 2), pp. 724-6.
 4. Ibid.
 5. Ibid.
 6. See above, p. 247 .

never have believed that a bank could be glass-fronted in the 1970s. Cashpoint lobbies, opened from the street by plastic card, threaten even the status of the bank entrance, once an opportunity for a prestigious, focal doorcase.

In short, the premises of banking are moving nearer to the arrangements required by customer service. The new National Westminster Bank tower, dwarfing Gibson's masterpiece (plate 80), may be symbolic of the wealth and dominance of modern international banking in relation to its Victorian antecedents. But at the same time, it gives a misleading impression of what is happening at the level of the High Street branch. Although the private banker, his attitudes, practice and premises are gone for good, the local bank is a 'shop' in a way even more literal than the connotation he had intended and understood. Evolution makes another full circle.

The major findings of this chapter are:-

1) the period roughly 1918-30 was the heyday of the architecture of banking.

2) Neo-Georgian was the dominant style. Half-timber or Tudor designs were popular in older towns, while American influence was noticeable in Liverpool and Glasgow.

3) Most major banks rebuilt their head offices.

4) The architectural policies of the major banks showed contrasts between themselves, and between criteria for head office and branch redevelopment.

5) The interest and respect of the architectural press reached its climax in 1926 to 1931.

6) Professor C.H. Reilly holds a pivotal position in architectural criticism between 1926 and the Second War.

7) Messrs. Palmer & Holden of the National Provincial Bank were the outstanding bank architects in the inter-war years.

8) A reluctance or inability of bankers to escape from Georgian designs led to increasing alienation from the architectural commentators.

9) The post-war scene has been characterized by three factors: the rise of planning control; sophisticated techniques of property management; and changes in the banking profession, in pace with competition from other quarters and technological progress.

CONCLUSIONS

The overall findings of this thesis have been:-

- 1) Private bankers, particularly in London, were traditionally more cautious in their outlook than their joint-stock banking colleagues and therefore more conservative in their choice of premises. The position changed briefly in the High Victorian period when private bankers, for the most part unfettered by branch networks and consequent considerations of uniformity, felt able to adopt more adventurous designs. The Bank of England, the merchant banks, the Yorkshire Penny Bank and the Birmingham Municipal Bank developed their own building styles.
- 2) Savings banks pre-dating 1861 (when legislation broke their monopoly) form a homogeneous group with a significant ratio of Tudor/Gothic designs, reflecting their origins in charity and philanthropy. A relatively broad corpus of source material allows them to be treated with a degree of precision and detail not possible for commercial banks.
- 3) The evolution of bank design has been influenced at various times, and in differing degrees, by factors including:-
 - (a) national architectural trends
 - (b) direct considerations of 'association'
 - (c) the attitude of bankers to their professional image
 - (d) the views of their architects (commissioned, contracted, or salaried)
 - (e) the effects of competition
 - (f) conservationist lobbies

- (g) spontaneous environmental concern
- (h) planning control
- (i) market and managerial sophistication.

- 4) The only style naturally to evolve was neo-Georgian.
- 5) There is room for a distinct study of bank design in Scotland.
- 6) There is room for a distinct study of bank design in London.

APPENDIX ONE

Savings Banks purpose-built by the end of 1852

The following abbreviations appear:-

- S.F. : Surplus Fund (See Chapter Three)
- dir. : directory
- Graves : the appropriate vol. of A. Graves, The Royal Academy of Arts. A Complete Dictionary of Contributors ... 1769 to 1904 (London, 1905, 1906)
- Hitchcock : H.-R. Hitchcock, Early Victorian Architecture in Britain (London & New Haven, 1954)
- Pevsner : the appropriate county vol. of The Buildings of England series
- Colvin : H.M. Colvin, A Biographical Dictionary of British Architects 1600 - 1840 (London, 1978)
- Linstrum : D. Linstrum, West Yorkshire Architects and Architecture (London, 1978)
- Harrison : A. Harrison, West Midland Trustee Savings Bank, 1816 - 1966 ... (1966)
- C.Donald Hebden : C. Donald Hebden, The Trustee Savings Banks of Yorkshire & Lincoln (1981)

NAME OF BANK OR TOWN	Date of Est.	ADDRESS	CLDG. DATE	S.F. at 1838	S.F. at 1843	S.F. at 1848	NUMERICAL COST	STYLE	ARCHITECT	DESCRIPTION IN 1851 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
1. ALMACK	1816	NARROCGATE, no. 11 Junction of FINEE STREET	1835	£98	£210	£280	c. £1,300 (Table)	GOthic	WILLIAM SMITH	Describes other premises 'recently purchased.'	See Table, <i>The History of ... Almack</i> , vol. 2 (Almack, 1887/88), p. 219; Peisner; min. list. Called 'Gothic' (Peisner) and 'playful Gothic' (min. list). Awkwardly pointed corner site. One bay main front between octagonal piers. Ashlar. Three stringy and attic. Tracing panels and some ogee windows leads. Crocketed hood moulds. 'SAVINGS BANK' in raised letters on main front. Sold in 1851 for £270 (Table)
2. ARUNDEL	1818	TARRANT STREET, no. 10	c. 1848-49	£501	£719	£616		CLASSICAL		'The ready-erected savings bank'	Main & Peisner; min. list. Dated 'c. 1840' (Main & Peisner) and 'mid C19' (min. list). Three bays. Shroued. Two stringy. Double-hung sash windows with glazing bars. Two ground floor windows with radiants. Now the Victoria Institute (working main club)
3. ASHCOURNE	1818	CHURCH STREET	c. 1840-43	£1558	£140	£131	c. £2,000 (England)	CLASSICAL		'Savings Bank Buildings'	Bagshaw dir. (1846); P.O. dir. (1848); Peisner; min. list. In 1848, called a neat, stone bldg. 'lovely erected' (P.O. dir.). Called by Peisner 'convenient... à la Barry... c. 1840.' min. list dates 'mid C19'. Three bays. Ashlar. Two stringy. Lower windows in moulded architraves, with dripstones. Big stone-detailed mullion corner cornice. Now Trustee Savings Bank
4. BAKEWELL	1818	BATH STREET	Dated 1848	£609	£245	£88	c. £500 (Lancs)	CLASSICAL		'The bank'	P.O. dir. (1848); White's (shopl.) dir. (1852); min. list. Perhaps the second purpose-built bank at Bolewell, in view of large S.F. withdrawal by 1843, and statement in P.O. dir. that 'A new Savings Bank is commenced in lieu of the old one.' One stringy, several stone. Cornice and parapet. Two windows flanked by pilasters. Now Trustee Savings Bank

(270)

NAME OF BANK OR TOWN	Date of Est.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. drawn by W/1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
5. BATH	1815	CHARLOTTE STREET	1842	£1843	£3818	£6339	£1726		CLASSICAL	GEORGE ALEXANDER	'A building specially erected for the purposes of a bank, in 1842.'	Civil Engineer & Architect's Journal, vol. 5 (1842), p. 30; Graves; Hitchcock; Pevsner; Min. List. Plans exhibited 1840 (Graves). Called 'Eclectic piece of Stralain and Taylor composition stamped by a certain vigor and breadth (C.E. & A.T.); Hitchcock called it the first adaptation of 'Barry's' paradigm ... to financial uses... Three storeys, three bays. Ashlar. First-floor windows with columnar adrials and alternating pediments. Big gables. Tuscan porch. Now Register Office.
6. BEDFORD	1816	HARPOR STREET (Assembly Rooms)	1836	NIL	£1000	£1501	£470			T.G. ELGER	'Buildings erected for the sole use of the savings bank.'	T.A. Blyth, <u>The History of Bedford & Visitors' Guide</u> (London & Bedford [1873]), p. 167; Bedford Central Library: Minutes of Bedford Rooms Company; inf. from Bedford Record Office. The savings bank trustees joined with the managers of the Bedford Rooms and paid for rooms, or perhaps a building, to be erected as 'a separate and distinct part' of the Assembly Rooms, with its own entrance, probably from St. Paul's Square. The bank acquired further property in 1845 and by 1861 was using 10, St. Paul's Square as its address. A purpose-built bank on this new land cannot be ruled out, before 1852. The Assembly Rooms survive (known as the Harper Suite) but 10, St. Paul's Square, was demolished in 1927.
7. BEVERLEY	1818	LARGATE	c. 1842	£1207	£1800	£320	£865		CLASSICAL (2 ii)		'East Riding Savings Bank, Largate [etc], Beverley.'	Pevsner; Min. List. Dated c. 1840 (Pevsner) and c. 1825 (Min. List). Two storeys, three bays [not five, as above authorities], with four giant Ionic pilasters supporting entablature surmounted by pediment. Pevsner draws attention to chapel-like front.

NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.E. at 1838	S.F. Ann. by 11/1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
8. BUCKLESHADE	1846	TOWN HALL	1844	£464	£120	£515	£10			J.T. WING	'Is a building erected for the purpose, by the trustees...'	Slaker's dir. (1850); inf. from Safford Rural Office, Min. List. Probably an annex to the neo-Gothic Town Hall, built 1844 by J.T. Wing (Partner; Min. List). No evidence of this today: Town Hall now converted to shops. Drawings (1841-42) for abortive Assembly Room/Savings Bank scheme, signed by John Elger but recently re-catalogued as H.L. Elmer, are in RISA Drawings Collections.
9. BIRMINGHAM	1827	CANNON STREET, no. 31	c. 1850	£900	NIL	£2100	£3500		CLASSICAL	CHARLES EDGE	'Canon-street, in a building erected for the purpose.'	White's dir. (1849 and 1855); drawings in B'ham Ref. Library (Edge plans, vol. 3), dated 1849. Three storeys, four bays. Rusticated ground floor, with round-headed windows; first floor windows with flat-headed arches; second floor windows round-headed, with double lights. Described by White (1855) as a handsome bldg. erected out of the surplus fund with residence for secretary; but he used the name works in 1849 for the savings bank then at no. 9, Temple Row. It may therefore be that B'ham had two purpose-built savings banks. Both demolished.
10. BOLTON	1818	WOOD STREET, no. 10-12	c. 1849	£1000	NIL	£1100	£2100	£2700 (White and Whellan)	CLASSICAL		'In a newly-erected bank.'	P.A. Whittle, Borough of Bolton... (Bolton, 1855), p. 188; Whellan's dir. (Manchester & Safford, 1853); Min. List. Dated to 1849 in Min. List; Whellan wrote 'erected about two years ago'; Whittle wrote 'built in 1847'. Two storeys, three bays. Rusticated ground floor. Ashlar above.
11. BEADFORD, York.	1818	KIRKGATE, no. 33	1837 (Whellan) 1839 (dir.)	NIL	£1162	NIL	£100				'No. 33, Kirkgate'	White's Leeds dir. (1847); Atkinson & Burton, <u>What's Worth</u> (1851); C. Donald Holden. No details known. Holden (p. 344) states premises were sold in 1852 for £3,060.

NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. at 1838	S.E. Ann. by WMS	S.F. at 1843	S.F. at 1848	KNOW COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
12. BRIDGE-NORTH	1818	BANK STREET	c. 1837	£600	£1750	£800	£1100				'In a building erected expressly for the purpose.'	Harrison (pp. 43, 44, 49) states land was bought in 1836. More land was bought in 1857 and rebuilt premises (modern T.S.B.) opened in 1859.
13. BRIDPORT	1817	EAST STREET, no. 36	c. 1848	£500	Nil	£930	Nil	£900 (B.P.P.)	CLASSICAL		'Savings bank house'	B.P.P., 1849 (202), (p. 403-25; Review; Min. List. Footnote to B.P.P. states that S.F., then amounting to £900, had been spent on premises. Min. List mentions 1847 building lease from borough. Three storeys, three bays. Ashlar. Quatrefoil pinnac. Ground floor windows with moulded architraves; first floor with Ionic pilasters. Tuscan doorway.
14. BRISTOL	1813	ST. STEPHEN'S AVENUE	1831	£3744	£5200	£1855	£10,549	£3500 incl. site (Lattimer)		CHARLES DYER	'In a house erected in 1831, paid for out of the separate surplus fund.'	J. Lattimer, <i>The Annals of Bristol in the Nineteenth Century</i> (Bristol, 1887), p. 54; C.H. Cave, <i>A History of Banking in Bristol from 1750 to 1899</i> (Bristol, 1899), p. 28; Colvin, <i>Sub Dyer</i> , quoting A.P.S.D. No banner illustration. Bank was later reconstructed, and closed 1888, by which date it had cost about £10,000 (Lattimer).
15. BURY, Lancs.	1822	SILVER STREET	1850	£487	Nil	£655	£855				'New building, erected 1850.'	Demolished. Modern T.S.B. on site, perhaps with primary source, but latter not assessed. No secondary material traced.
16. BURY ST. EDMUNDS	1816	CROWN STREET, nos. 1, 2.	Dated 1846	£1600	Nil	£2260	£645	£2300 (Littie)	ELIZABETHAN	L.N. COTTINGHAM (completed by his son, N.J. COTTINGHAM)	'In the savings bank'	Savings bank papers (Anglo Bank archives: C16/51), dated 20 Dec. (1855); <i>Conts. Mag.</i> , vol. 28 (New Series, 1847), p. 648; <i>I.H. London News</i> , vol. 36 (1840), p. 236; Graves; Colvin, <i>Sub Cottingham</i> ; Review; Min. List. Cottingham had been working on adjacent Norman Tower. Bank dated 1846 but major alterations 1857-58 (L.A. archives). Tudor-style red brick, with blue-brick diapering and stone dressings. Two storeys and attic. Four windows range on W. front; five windows range on N. front. Two, three and four-light tracery windows. Now known as Norman Tower Office.

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NAME OF BANK OR TOWN	DATE ESTD.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. from by 1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
17. CAINECROSS, Glou.	1817	WESTWARD ROAD	c. 1842	£500	£625	£25	£200				'Office erected for the purpose.'	1st. ed. 25" O.S. map, sheet 49 (7) The village is a suburb of Stroud and bank was last bldg. on S. side of main road through village, on way to Strathouse. No documentation or illustration. Bank long since demolished but modern Yardley Garage is on site.
18. CAMBRIDGE	1817	SIDNEY STREET, no. 62	1848	£1429	£190	£1917	£119	£3185 (D.P.P.)			'A brick and stone building'	D.P.P., 1849 (200), pp. 403-25; Slater's dir. (1850); Gardner's dir. (1851) Site acquired, and initial £2402 withdrawn from S.F., Nov. 1847 (D.P.P. notes). Became assurance society office before 1900 and virtually rebuilt.
19. CARLISLE	1818	FISHER STREET, no. 38	1842	£1120	£924	£800	£1000				'The Savings Bank'	Mannix & Whallon's dir. (1847); inf. from Cumberland Record Office. Became premises of Cumberland Building Soc. by 1844 (Cumbria R.O.). Demolished October 1978.
20. CHEADLE, Staffs.	1819	BANK STREET	c. 1842	£950	£1150	£60	£359		ELIZABETHAN		'The Savings Bank'	No other documentation, but bank survives, with alterations. Bank Street was called Lower Street at least until 1842 (Pigot's General dir.), probably year when bank was built. Two storeys, painted brick, tiled roof. Three bays, with centre bay projecting, surmounted by shaped gable. Windows mullioned and transomed.
21. CHELMSFORD	1817	HIGH STREET, no. 75	c. 1843	£1930	£2372	£300	£200	£950 building under (Essex Standard)		? JAMES FENTON	'Savings Bank Office'	Essex Standard, 10 and 24 June 1842; inf. from Essex Record Office and Min. H.E.P. Grange. Fenton was the leading Chelmsford architect at that time (Min. Grange). Records of the site are believed destroyed in a fire in 1947. Bank itself long since demolished. No illus. in Spalding Collection (Essex R.O.)

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NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. at 1843	S.F. at 1848	Known COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
2. CHELSEA	1819	KING'S ROAD, no. 142	c. 1840	Nil	£100	£100		CLASSICAL		'In the bank, King's - road. Leasehold, for 91 years, from 29 Sept. 1840 ...	Cadogan Estate Office; Barclays Bank Archives Sited at corner of Pallam Terrace (King's Road) and Markham Street. Cadogan Estate Office confirm it was their lease, but no longer have details. Bank was one story, rusticated, with five windows range. Elaborative broke forward over first and fourth windows to show Doric frieze, carried on Tuscan pilasters, either side of windows. Perpet with five panels, first and fourth giving way to balustrade. Became a branch of London & South Western Bank, later Barclays Bank, who demolished it in 1970s for new branch.
2. CHESTER	1817	GROSVENOR STREET	1852	£2700	£3600	£3970	£3000 (with)	ELIZABETHAN	JAMES HARRISON	[Footnote to 1852 return] :- 'There is a new bank-building in course of erection, which will be the property of the trustees.'	Civil Engineer & Architect's Journal, vol. 14 (1851), p. 331 (illus); T. Hughes, The Stronger's Handbook to Chester... (Chester, 1856), p. 69; White's dir. (1860); Review; min. list. Two storeys, cancellated, twisted chimneys, corner clock tower. First-floor oval windows. Other windows traciced. Recent extension in matching style. Still used by T.S.B.
2. CLITHEROE	1818	CHURCH STREET				[not returned]				'In a room erected for the purpose.'	Neither (Litham Library nor local T.S.B. head office at Preston can elaborate. Bank closed in 1890.
2. COCKERMOUTH	1818	MAIN STREET, no. 4	1846	£120	£120	£50		CLASSICAL		'Bank Office, connected with the secretary's dwelling-house.'	Mannix & Whellan's dir. (1847); J. Bernard Bond - bury, A History of Cocker-mouth (Chichester, 1881), plate 25, and p. 225; Min. list. Three storeys, with centre clock turret cancelled out; ground floor, two 2-light round-headed windows; first floor, three sash windows in moulded architraves; top floor, three plain sashes. Doric doorway. Now offices.

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NAME OF BANK OR TOWN	Date of Est.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. drawn by 1843	S.F. at 1843	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
COLCHESTER	1877	CHURCH STREET, no. 3	c. 1842	£1407	£1760	£714	£1402	CLASSICAL		'A building erected for the purpose of the bank.'	J.J. from Essex Road Office; Min. List. Moved between 1839 (Right's dir.) and 1845 (O.D. dir.) Red-brick bldg. with grey gault-brick front, ground floor stuccoed. Centre front breaks forward with gable and pediment. Two storeys, three bays. New Office.
DEARBY	1818	FRIAR GATE	1840	£240	£2800	£1000	£2800 (Rayshaw)	CLASSICAL	H. J. STEVENS	'In the bank built by the trustees.'	Rayshaw's dir. (1846); Pevsner Stone-faced, symmetrical, never 'listed' and demolished about twenty years ago.
DEVIZES	1817	HIGH STREET, no. 15	1848	£875	NIL	£1525	£900	JACOBSEAN		'In the "Savings Bank".'	P.O. dir. (1855); Harrod's dir. (1865); Min. List. Two storeys, attic and basement. Bath stone. Three bays, centre broken forward. Central curved and ogee-headed gable with parapet coping carried round. Central curved and pierced front. Mullioned and transomed casement windows. Port of Doric columns. New Office.
DEVONPORT	1818	CHAPEL STREET, no. 65	By 1830	£3800	£500	£4800	£6000			'In a house, comprising bank offices, board-room, and private apartments; built expressly for the purpose out of the surplus funds of the bank.'	J.T. Pratt, <u>The History of Savings Banks in England, Wales & Ireland</u> ... (London, 1830), sub Devonport; H.E. Carrington, <u>The Plymouth and Dartport Guide</u> (Plymouth, 1837), p. 4; C.W. Braken, <u>A History of Plymouth and her Neighbours</u> (Plymouth, 1931), p. 265. J.J. from Plymouth Antiques Office, Central Library, and T.S.B. Probably one of the earliest purpose-built savings banks. 1830 balance sheet (in Plymouth & Dartport Weekly Journal, 19 Feb. 1831) shows S.F. at £2000. First bank was in Barrack Street (Braden) but had moved to Chapel Street by 1830 (Pratt). Building believed blitzed; no known illustration. Bank centenary history published 1918, but no copy in British Library, nor in Plymouth Library or local T.S.B.

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NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. 1838	S.F. 1843	S.F. 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
30. DONCASTER	1817	HIGH STREET, no. 16	1843	£1455	£1107	£1443	£1400 (slab-down)	CLASSICAL	W. HURST & MOFFATT	'In a building appropriated for the savings bank.	Doncaster, Nottingham & Lincolnshire Gazette, March 1843; Slater's dir. (1844); inf. from Doncaster archive service, pushing papers of William Shearman, lead antiquary; C. Donald Hebden. Bank was 'of a Rotunda form and in the Strahan style - faced with stone...' (Slab-down and Slater). Hebden states bank closed about 1894 and premises sold to Yorkshire Lenny Bank. Long since demolished.
31. ECCLESTON, Lancs.	1818	TOWNGATE, no. 119	Dated 1849	£90	£146	£215		ELIZABETHAN		'In a bank built for the purpose.'	Two storey, stone and slated cottage, with two light lancet windows and hood-moulds over windows, door, and central plaque 'SAVINGS BANK 1849' style complimentary to neighbouring school, built (on evidence of plaque) 1819 by subscription.
32. ELLESMERE	1817	SCOTLAND STREET	1830	£650	£700	£340	£360 (Minimum) £550 (English)	CLASSICAL		'At the savings bank. Held by the trustees under a building lease from the trustees under the will of ... Earl of Bridgewater ... for 99 years, commencing 25th March 1830.'	Bayshaw's dir. (1851); Harrison; Reviser; Still Guide; 28 Min. List. Dated to 1816 (Min. List) and 1840s (Reviser). Two storeys, three bays. Five windows with moulded architraves and cornice hoods on outside. Plastered cornice with arched fanlight. Words 'BANK FOR SAVINGS' on flags. Still T.S.G.
33. EXETER	1815	BEDFORD CIRCUS	1839	nil	£1000	£3024		CLASSICAL		'A building erected for the purpose, in Bedford Circus, Exeter.'	White's dir (1850); illus. article in Fisher's Request, Westcountry Studies Library, Exeter. Begun 1836. End-of-terrace with three bays and attic facing entrance to Circus, ground floor having pilasters carrying entablature; rounded corner bay of three storeys, with entrance between Ionic columns to entablature. Destroyed in blitz. Very expensive (white), but probably not the full £500 from S.F., as temporary, leased premises of 1829/30 had been fitted up 'with every convenience necessary' (Royal Devonport Telegraph & Plymouth Chronicle, 27 Feb. 1830).

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NAME OF BANK OR TOWN	DATE OF EST.	ADDRESS	DATE	S.F. 1838	S.F. by 1843	S.F. 1843	S.F. 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
34. FINSBURY	1816	SEAFORD(E) STREET, no. 18½	Dated 1840	£250	£3050	Nil	Nil	£250 (EST.)	CLASSICAL	ALFRED BARTHOLOMEW	'In a building in Seaford-street, St. John-street, built especially for the 'trades' purposes.'	Civil Engineer & Architect's Journal, vol. 3 (1840), p. 217 (illus.); The Finsbury & City & London Savings Bank, One Hundred and Twenty Five Years of Progress 1840-1941 (London, 1941), pp. 5, 6; Reviewer; Collins, sub Bartholomew; Min. List. Two storeys, five bays (3-north Palladian windows in centre bays). Shuco. Rusticated ground floor. Bracketed dentil cornice. Inscribed 'FINSBURY BANK FOR SAVINGS. FOUNDED A.D. 1816. ERECTED A.D. 1840.' Now office.
35. GLOUCESTER	1818	COMMERCIAL ROAD, no. 1, 2	1850	£181	Nil	£1330	£1430	c. £1750 (Builder)	CLASSICAL	HAMILTON & MEDLAND	'In the house erected for that purpose in 1850.'	Builder, vol. 9 (1850), pp. 138, 139 (text, plan, and illus.); Reviewer; Min. List. Architectural site (almost triangular) attributed Builder. Three storeys, five bays. Windows on first floor have architraves and antabae. Rusticated ground floor with semi-circular headed windows. Now office.
36. GRANTHAM	1818	FINNIN STREET, no. 14	Dated 1841	£700	£2087	Nil	£200		JACOBEAN	ANTHONY SALVIN	'In a building erected for the purpose.'	Wife's dir (1842); Reviewer; Min. List.; Sabine's obit. in Builder, vol. 41 (1881), pp. 809, 810. Called Jacobean by both Min. List and Reviewer (latter adds 'improved'). Two storeys and two dormers in parapet. Ashlar. Ground floor, two triangular and multilobed windows; first floor, four Ionic half-ords. Flanking windows and central niche with shell key-stone. Moulded cornice, and parapet with work balusters crowned by ball finials. Still T.S.B.
37. HEXHAM	1818	PRIEST POOLE (part of CATTLE MARKET)	1838	£48	£1000	£570	£1056		CLASSICAL	JOHN DOBSON	'The Savings Bank'	Archives of T.S.B. (still on file) include MS. Statement of Works done in the erection of the Savings Bank, Hexham. Copied from MS Dobson's Statement, dated 26th Nov. 1838. Three storeys, altered ground floor. Cornice above first floor windows carrying paired pilasters, on plinths, flanking second floor north window. Three window ranges on first and second floors. 'Listed' only for group value.

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NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. from by 1843	S.F. at 1843	S.E. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
33. HORNCASTLE	1817	UNION STREET	1840s	£198	£2	£218	£319				'In an office built expressly for the purpose.'	No primary or secondary sources, except dir., as follows for address: - At Millstone Street in 1842 (white), but in Union Street by 1849 (R.O.). Union Street re-named Queen Street between 1843 and 1868 dirs. Bank may be demolished but a simple red-brick, one-storey bldg., apparently disused, stands half-way along Queen Street. Nature of this bldg. would match small amount of masonry in S.F., but link is unproven.
37. HOWDEN	1818	CHURCH YARD, no. 9 (but the address is now CHURCH SIDE, and the bldg. is probably 'Minster House')	1851	£126	£214	£300	£432		ELIZABETHAN		'In the new savings bank.'	[F. Clarke], <u>History of ... Howden</u> (Howden, 1850), p. 59, states: 'A public building is being erected in the Church-yard, which is intended for a Savings Bank, a Mechanics' Institute, and also for the magistrates of the district... The foundation stone was laid on the 12th of August, 1850...' But by 1857 (Kelly's dir.), bank was apparently in one of the lower rooms of the Town Hall. Two-storey brick bldg. with stone window dressings. Ground floor with entrance either side and range of four, 4-light, mullioned and transomed windows. Upper floor with two, 9-light windows around central oval. Not 'listed': New used for meetings and functions.
40. HUDDERSFIELD	1818	BUXTON ROAD, no. 23 (early dir. state no. 14 or no. 16)	1837	No return	£362	£117	£556	£440 (Hobbs)			'In a separate building, No. 14, Buxton-road.'	No documentary sources traced. C. Donald Hobbs (pp. 85, 97) states bank was rebuilt in 1887-8.
41. HULL	1818	POSTERNGATE	1830	Nil	£500 "	£1700	£3650	£1196 (Hobbs)	CLASSICAL	GEORGE JACKSON	'Bank for savings, Posterngate, Hull.'	Hull Advertiser, 6 June 1828; White's dir. (1840); J.J. Sheahan, <u>History of ... Kingston-upon-Hull</u> (London, 1864), pp. 517, 518; Colvin, <u>Sub-Jackson</u> ; J. & E. Hall, <u>Georgian Hull</u> (York, 1978-79), fig. 149 (illus.); C. Donald Hobbs, pp. 117, 123. Two storeys, three bays. Storeys divided by raised bands. First floor, two Ionic columns supporting plain entablature and cornice. Altered in 1863 (Hobbs) Demolished.

NAME OF BANK OR TOWN	DATE OF ESTD.	ADDRESS	BLDG. DATE	S.F. 1838	S.F. 1843	S.F. 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1851 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
12. KIRBY LINDALE	1818	MARKET PLACE	1848	£381	£305	£800	NIL	CLASSICAL	GEORGE WEBSTER	'In a house lately erected'	<p>Mason's dir. (1844), p. 350; A. Taylor, 'A Bank and its Building...', in <u>Transactions of the Cumberland & Westmorland Antiquarian & Archaeological Society</u>, vol. LXXIV, New Series (1974), pp. 157, 158; (殖民, sub Webster; Pevenner; Min. List.</p> <p>Dated to 1848 (Mason), 1847 (殖民), c. 1840 (Pevenner, 'on the strength of the double round-arched windows on 1st floor'), and c. 1830 (Min. List). Taylor clarifies as 1847-48.</p> <p>Two storeys, three bays. Stone; rusticated ground floor. Coupled pilasters each end first floor. Porch with two pairs of Doric pilasters and balcony. Open bell turret and clock.</p> <p>SHILL T.S.B.</p>
13. KNUTSFORD	1818	FRANCES STREET	1840	£400	£500	£180	£500 (Bagshaw)	CLASSICAL	ROBERT GREGSON (Pevenner)	'The Savings Bank'	<p>Bagshaw's dir. (1850); Pevenner; Min. List.</p> <p>One storey, two windows. Ashlar. Centre bays forward with doorway, heavy pilasters, entablature, and shallow pediment. Central pediment above cornice.</p> <p>SHILL T.S.B.</p>
14. LAMBETH	1818	HERCULES ROAD, no. 86	Dated 1849	£1034	NIL	£1449	c. £1500 (Mason)	ELIZABETHAN	W.R. NIXON, JNR.	'The Savings Bank Office, Hercules-buildings... upon a building lease of 99 years.'	<p>Minet Library, Lambeth: Trustees' minute book (adj. 11/14/2/4); H. Norton Scantlin, <u>Pennies into Pounds. The Story of the Lambeth Savings Bank</u> (London, 1950).</p> <p>Three storeys, three bays. Ground and first floor windows mullioned and transomed, cusped on ground floor, with hood-moulds on first floor. Oriel windows on first floor centre. Second floor windows without transoms. Small, curved gables at centres of main, and return front, cornice. Main doorway, on return front, surmounted by crenellation and transomed windows. Above ground floor, in recessed panels: 'LAMBETH SAVINGS BANK 1849'. Official's house alongside, in similar style, connected to bank by wall.</p> <p>Demolished</p>

NAME OF GUILD OR TOWN	Date of Birth	ADDRESS	BLDG. DATE	S.F. at 1838	S.E. drawn by WMS	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1851 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
LANCASTER	1825	NEW STREET, adjoining no. 25	c. 1848	£546	NIL	£1186	£20		CLASSICAL		'No. 23, New-street'	Lancaster Guardian, 19 Dec. 1846, 18 Dec. 1847, 16 Dec. 1848, 22 Dec. 1849; R. Simpson, <u>The History and Antiquities of ... Lancaster, 1852</u> , p. 350; Manner's <u>Peabon dir. (1851)</u> ; Min. List (group entry, nos. 17-23 New Street). Dated to 1823 (Simpson) and 1803 (Manner), but c. 1848 seems confirmed by Pass (as above) and S.F. figure. Street has at some time been re-numbered and no. 23 is now an end-of-terrace shop, abutting handsome, two-story, stone bldg, recently visited by National Westminster Bank. This bldg. would seem to have been the savings bank. New Museum stone.
LEEDS	1818	BOND STREET, no. 30	1834	£1847	£5700	£4997	£6779		CLASSICAL	JOHN CLARK	'In a building built on purpose.'	Colin, <u>Sub Cloak</u> ; Linstrum; Paviour. Paviour took curved corner entrance and broad grouped pilasters as evidence of disintegration of neo-Greek. Two stories, three windows to Basinghall Street, four to Bond Street, and one on corner bay. Demolished 1971-72.
LEEK	1825	DERBY STREET, no. 16	c. 1852	£143	NIL	£386	£45		CLASSICAL		'The Town Hall'	White's dir. (1851); P.O. dir. (1854) Bldg. 'intended' in 1851 (white) and move from Town Hall confirmed by P.O. dir. (above). Two stories, pink brick. Ground floor wholly modernised. First floor windows (three to Derby Street, four to Russell Street) in stone architraves, will cornice. Sill band. String course above first floor windows. Medallion eaves cornice. New branch of Halifax Building Society. Not 'listed'.
LICHFIELD	1818	DOVE STREET	Build 1849	£106	NIL	£1414	£1685	£1346 (white)		THOMAS JOHNSON (4 sons)	'In a message lately erected for the purposes of the bank.'	Illustrated London News, vol. 16 (1850), p. 32 (illus.); White's dir. (1851); H.-R. Hitchcock, <u>Early Victorian Architecture in Britain</u> (London & New Haven, 1954), p. 369. [contd. on next sheet]

NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. dem. by 1843	S.F. at 1843	S.F. at 1849	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, &c.
LICHFIELD (cont.)												Built as part of Corn exchange and market hall development, from which it is indistinguishable in Pevsner and Min. List. Three storeys, red brick, with two storey block forming link with market hall. First floor oval window to market front: other first floor windows with mullions and hood-moulds. Small shaped gables over windows. Decorative lettering: 'SAVINGS BANK 1844'. Ground floor converted to shops.
49 LINCOLN	1816	BANK STREET, nos. 11, 12	1836	Nil	£792	£200	£413	£948 (Holden)	CLASSICAL		'Offices erected for the purpose.'	C. Donald Holden and Min. List confirm re- construction of ground floor, 1923, but bank had already been altered some 20 years after building, by an architect 'believed to be' Mr. Goddard (<u>Building News</u> , vol. 4 (1858), p. 932). Min. List considered two storey, ashlar front, with five sash windows, dated substantially from 1836. Demolished.
50 MACCLESFIELD	1818	PARK GREEN, no. 10	c. 1842	£3819	£4350	£599	£1213	£2583 (Baysham)	NEO-GREEK		'In a building erected expressly for the purpose.'	Baysham dir. (1850); Pevsner, Min. List. Reassigned by Pevsner as 'highly ambitious'. Greek Doric port, tetrastyle in antis, surmounted by pediment and triglyph frieze, and pediment. Three sash window facade. Now a branch of Barclays Bank.
51 MALTON	1827	YORKERSGATE, no. 30	c. 1848	£200	Nil	£700	Nil	£1,015 (Holden) (282)	CLASSICAL		'The Savings Bank'	C. Donald Holden; Min. List. Three storeys, three bays. Stone front. Porch and wide mottillion cornice. Ground floor breaks forward with porch forming a balustrade to first floor windows. Windows mainly round-arched, with keyholes. Still T.S.B.

NAME OF BANK OR TOWN	DATE OF ESTD.	ADDRESS	UIDG. DATE	S.F. at 1838	S.F. from by 1843	S.F. at 1843	S.F. at 1848	INFORM COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
52 MANCHESTER	1818	KING STREET, no. 84	1842	£507	£616	Nil	£5286	Nearly £11,000	CLASSICAL	RICHARD LANE	'In a building specially erected for the purpose, situated 84, King-street.'	P.R.O. : NDO 9/11, pp. 361, 362; B.P.P., 1847-48 (Nov. 1849), pp. 513-5; <u>Manchester Guardian</u> , 16 Jan. 1841, 11 Jan. 1843; <u>Builder</u> , vol. 30 (1872), pp. 199-201. Described as 'in the Greek style', and Lane's most successful work, in the obit. of Edward Walters (ref. <u>Builder</u> , as above). Begun 1839. Demolished early 20th century. No illus. traced.
53 MANSFIELD	1818	MARKET PLACE	1843	£758	£1133	£61	£290	Over £1400 (white)	CLASSICAL		'The Savings Bank'	P.O. dir. (1848); <u>White. dir.</u> (1864); <u>Permer</u> ; <u>Min. List</u> . 'Very competently and restrainedly designed neo-Greek' (<u>Permer</u>). Ashlar, with rusticated plinth, first floor band, eaves entablature with low, pil. cornice. Two storeys, two each windows to ground, three casement windows to first floor in architrave surrounds under pediment. Doric pilasters to doorway. Now County Court.
54 MARKET DRAYTON	1818	HIGH STREET, no. 15	c. 1848	£288	Nil	£748	Nil		CLASSICAL		'In a building erected for the purpose.'	P.O. dir. (1863); <u>Permer</u> ; <u>Min. List</u> . Three storeys, red brick. Two windows with moulded architraves, featured as Venetian windows on first floor. Engaged, arched pilasters at sides. Ground floor converted to shops.
55 MONTAGUE STREET, Blomshury	1817	MONTAGUE STREET, no. 30	1938	Nil	£5100	Nil	£100	(283)	CLASSICAL	? THOMAS STEAD	'In the "Bank" building.'	Bedford Estate Office: building lease, 1836; London Trustee Savings Bank, <u>An Outline of the 150 Years History of the London TSB 1816-1966</u> (London, 1966), p. 8. Former entrance canopy survives at end of terrace in Montague Street. Part of bank itself may survive among bldgs. of British Library, particularly two storey structure with curved roof. Mrs. H.P.G. Draper, architect to Bedford Estate Office, attributes design to Stead.

NAME OF BANK OR TOWN	Date of Est.	ADDRESS	OLD DATE	S.F. 1838	S.F. 1843	S.F. 1848	INTERNAL COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
51. MARGRETH	1816	KING STREET, no. 13A	1819	£726	£1428	£1187				'The Savings Bank'	M.A. Richardson, <u>The Local Historian's Table Book</u> , vol. 3 (Newcastle, 1843), p. 172, calls it a 'neat commodious building' erected in 1829. No illus. traced. King Street now under Bus Station.
52. NANTWICH	1817	WELSH ROW, no. 39	Dated 1846	£570	£700	Nil	£470 (Bayshaw)	ELIZABETHAN		'A building erected for that purpose only.'	Bayshaw's dir. (1850); Raviser; Min. List. One storey, red brick and stone dressings, front with blue brick diapering. Slight central projection with 12-light stone mullioned and transomed bay window topped with balustrade, the whole surmounted by a shaped gable, inscribed 'SAVINGS BANK ERECTED AD MDCCCXLVI'. Now disused.
53. NEWARK-ON-TRENT	1817	LONGARD STREET, no. 21	1832	£400	£970	£1292		CLASSICAL		'A building erected for the purpose.'	P.R.O.: NDO 9/10, ff. 229, 230; T. Bailey, <u>Annals of Nottinghamshire</u> , vol. 4 (1853), p. 288; White's dir. (1864); Min. List. Bears defaced stone tablet, and adjacent iron plate, both recording first stone laid by mayor, 24th October 1831. Neither mentioned by Min. List, which describes bldg. as large, early (19 house. Two storeys, brick. Three windows, upper storey with small hood or brackets. Shallow slate roof. Slightly projecting porch with four pilasters. Now Newark Health Clinic.
54. NEWBURY	1817	BARTHOLOMEW STREET, no. 134	c. 1849	£758	£1189	£1437		ELIZABETHAN	GEORGE TRUFFITT	'The Savings Bank'	<u>Builder</u> , vol. 6 (1848), p. 477; Graves; London Trades Savings Bank, <u>An Outline of the 150 Years History of the London TSB 1816-1966</u> (London, 1966), p. 8; Min. List. Commission won by Truffitt in competition (<u>Builder</u>) Three storeys, blue brick. Three sash windows with hood moulds in stone and mullions. Stone parapet with ornamental gable. Recently vacated by T.S.B.

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NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. 1838	S.F. done by 1843	S.F. 1843	S.F. 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1853 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
60. NEWCASTLE - URBAN - TYNE	1818	THE ARCADE, no. 1	1833	£2956	£2563	£5706	£9107	c. £7000 incl. £2000 for site (Phillips)	CLASSICAL	JOHN DOBSON	'No. 1, Arcade'	M. Phillips, <u>A History of Banks, Bankers, & Banking in Northumberland, Durham, and North Yorkshire</u> (London, 1894), pp. 369-72; <u>Newcastle Journal</u> , 19 May 1832. According to Phillips, bank was offered S.W. side of an Arcade in Pilgrim Street which Mr. Grainger was going to build. Mr. Dobson was appointed architect for the bank, and Grainger gave his written agreement. The latter presumed original plans 'were probably used for workshop' after completion of bldg. This evidence supplements debate about Arcade's architect in L. Wilkes & G. Doble, <u>Teesside Classical</u> (London, 1964), p. 45. Bank moved to new premises in 1862 (plate 48) no illus. traced of Arcade bank, now demolished.
61. NEWCASTLE - URBAN - TYNE	1845	HIGH STREET, no. 43 (formerly called no. 25, Pentchill Street)	1852	—	—	—	—	—	CLASSICAL		'In the Savings Bank built by the trustees.'	P.R.O.: NDO 9/13, p. 161, records permission, granted 2 Feb. 1852, for S.F. of Pentchill - Heyford bank (Stone, Staffs.) to be divided, £695 to P. M. and £648 to Newcastle. This was presumably used for building. Min. List date bldg. to c. 1800. Two windows, ashlar. One 3-light windows with dividing corner pilasters supporting cornice and arched pediment. Balustraded parapet. New Offices.
62. NORTHUICH	1818	WINNINGTON HILL	1840	£1234	£1180	£381	£911	£1188 (Bayshaw)			'In a building erected for the purpose.'	Bayshaw's dir. (1850). In the Cheshire 'Elisabethan' belt, and therefore a potentially interesting bldg. No illus. traced and nothing appears to remain.
63. NORWICH	1816	HAYMARKET	1843	£1556	£2200	£702	£500	£3000 incl. £1800 for site (whole)	CLASSICAL	JOSEPH STAMMARD	'In a building erected by the trustees and managers in 1843.'	White's dir. (1845); Hunt's dir. (1850); print in Norwich Public Library, with artist's name. [cont. on next sheet]

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NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	CLDG. DATE	S.F. 1838	SE. Area by 1843	S.F. 1843	S.F. 1849	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
NORWICH (cont.)												Three storeys, stone faced. Three bays to Haymarket; ground floor windows with architraves and cornice; first floor windows with Ionic cols. supporting entablature and pediment; second floor windows with moulded architraves. Sill bands between floors. Rounded windowless corner. One bay return facade with main doorway with architraves and cornice, as first and second floor windows as main front, respectively. Demolished. New bank built in Red Lion Street, 1901.
44. NOTTINGHAM	1818	103 AVENUE, no. 11	1837 (date) 1838 (Bailey and Hine)	£1279	£2300	£3208	£426		CLASSICAL		'A building erected for the Savings Bank, with a dwelling-house over it, Low Pavement.'	White. dir. (1864); T. Bailey, <u>Annals of Nottinghamshire</u> , vol. 4 (1853), p. 604; T.C. Hine, <u>Nottingham DPs (cont. ... etc.)</u> (London, 1876), p. 41; Min. List. Two storeys, five windows, divided by plain pilasters. Stone. Plain frieze with small wreath ornament and moulded cornice. (rest of arms above centre of cornice, mentioned in Min. List, now removed. Still T.S.B.
45. ORMSKIRK	1822	DERBY STREET, no. 9	c. 1850	£450	NIL	£950	£1050		CLASSICAL		'The New Bank, in Derby-street.'	Slater. dir. (1851) (giving address as Lydiate Lane); P.O. dir. (1864). <u>Albion's Seasons House</u> . Two storeys, stone. Ground floor modern. First floor, three round-arched windows in splayed surrounds, wall area forming pilasters with capitals, from which moulding runs around window arches. Quoins break forward. Cornice punctuated by four lions' heads. Centre panel on parapet engraved 'ESTABLISHED MDCCCXXII'. Still T.S.B.
46. OSLESTRY	1818	ARTHUR STREET	1830	£340	£845	£441	£675 (Minimum)		DOMESTIC		'Savings Bank'	Harrison, p. 74; Min. List. Two storeys, red brick and slated. Four windows lower in sunk arched recesses. Modern gabled brick porch. Deep boarded eaves. Rear elevation has ashlar lower storey.

NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. by M/1853	S.F. at 1863	S.F. at 1848	NUMERICAL COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
67. PORTSMOUTH	1816	ST. THOMAS'S STREET, no. 98	1837	£589	£950	£1430	£2200		CLASSICAL	T.E. OWEN	'The office.'	White: dir. (1859); Giesner; Min. list. One tall story in two parts, stone faced. S.W. half, formerly separate, considerably altered. Two Ionic cols. removed, but plinths remain. N.E. corner block has balustraded parapet, projecting dentil cornice, vomicated deep plinth, heavy rusticated quoins. Corner entrance flanked by banded Ionic cols. and pilasters. Now private house.
68. POULTON-LE-FISKE	1822	BANK STREET (and called CHANCEL STREET)	Dubl 1839	£149	£212	Nil	£19		DOMESTIC		'In the bank, built for the purpose.'	Devised as a bank since 1862 (date of closure of Poulton Savings Bank). Unlisted, two story, red-brick bldg, with entrance and main, 3- windows, front to Vicarage Lane. Fan-light over doorway. Return front to Chapel Street has panel engraved 'POULTON SAVINGS BANK AD. 1839' in gable, above central window. Lintels above windows surmounted by decorative hood-moulds. New roof. Now Offices.
69. PRESTON	1816	LUNE STREET, no. 7	1842	£1330	£1300	£1050	£1950	£1300 (Mudbrick and burnt)	CLASSICAL	JOHN LATHAM	'The Savings Bank'	Manner: dir. (1851); C. Hardwick, History of the Borough of Preston... (Preston, 1857); booklet, Preston Savings Bank, 1816-1907 (Preston, 1907) Unlisted, disused as bank since 1872. Massive porch, tetrastyle in antis, and cols. being almost square with Ionic cols. beside them. Wealth ornament on entablature. Pediment above. Now Wedgeman Lecture Hall.
70. READING	1817	LONDON STREET, no. 25 (now, no. 72)	1849	£1810	Nil	£2444	£1273	£2500 (0.92)	CLASSICAL	JOHN GILLING	'A house, 35, London-street.'	Footnote to B.P.P., 1849 (vol. 1), pp. 405-25; Min. list. Three stories, ashlar. Ground floor channelled. Set back between nos. 70 and 74 which have rusticated piers flanking no. 72 to ground floor height. Heavy masonry and panel cornice. First and second floors have tripartite windows, former with segmental pediment and balcony on stone brackets. Below balcony, engraved 'READING SAVINGS BANK' Now Offices.

NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	UIDG. DATE	S.F. at 1838	S.F. from by W/1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
71 RICHMOND, Yorks.	1817	FRENCHGATE, no. 2	Dated 1851	£1762	Nil	£2424	£3044		CLASSICAL		'In a small tenement in a yard, known by the name of the Bank - yard.'	C. Donald Hebbeln; Paviour; Min. List. Called 'a dignified and safe job' (Paviour). Curious discrepancy between building date on label and description in parliamentary return. Hebbeln (ignoring label) states move to Frenchgate was in 1857. Two storeys, ashlar. Seven windows, rounded arches, corbelled limestone, pilastered jambs and between windows, surmounts below. Ground floor rusticated. Label 'SAVINGS BANK A.D. 1851. Still T.S.B.
72 ROMFORD	1817	MARKET PLACE	c. 1850	£955	Nil	£1342	£1571	£1000 (White)			'In their own freehold, recently erected.'	White's dir. (1863) refers to the erection of the bank building 'a few years ago.' Demolished. No illus. traced.
73 ROTHERHAM	1846	HOWARD STREET	1851	---	---	---	Nil	c. £700 (Kelly)			'In a house and offices built on land leased by the Earl of Effingham to trustees for 99 years at a ground rent.'	Sheffield & Rotherham Independent, 15 Nov. 1851; White's (Sheffield) dir. (1852); Kelly's (Sheffield) dir. (1881). Sheffield City Libraries has register (eg. ACH x10) of long leases from 1851 of Effingham estates, but these do not include bank site. Handsome building (White) of stone (Kelly), since demolished. No illus. traced.
74 RUGELEY	1817	TOWN HALL	1844	£1292	Nil	£1741	£1386		ELIZABETHAN		'In a building erected for the purpose, the cost of which was defrayed out of the surplus fund of the bank.'	Illustrated Times, 2 Feb. 1856 [giving description of Rugeley as background to celebrated local cart case] has illus. of Town Hall showing extension for savings bank. P.O. dir. (1872) confirms, and establishes date. Two storey, neo-Tudor extension (with heavy gables, oval windows and two curved gables) to classical, pilastered Town Hall. Demolished 1878-79 to make way for new Market Hall and Town Hall, perhaps also with provision for savings bank, which remained open until 1891.

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NAME OF BANK OR TOWN	Date of Est.	ADDRESS	BUILDG. DATE	S.F. at 1838	S.F. imm. by 1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
15. SAFFRON WALDEN	1817	KING STREET, no. 4	c. 1848	£686	nil	£1153	£92		CLASSICAL		'Premises built by the trustees with the surplus fund.'	Kelly's dir. (1870): 'The Post Office and Savings Bank are handsome buildings of a different style, forming, with the Reading Room and Corn Exchange, a highly ornamental group. On this basis, the bank was probably what is now a jeweller's shop. The Corn Exchange was built 1847-48 (Kelly's dir. (1852)) and this was probably the date of the bank (cf. S.F. figures). Min. list. Two storeys, three window range. Panelled parapet. Ground floor modern. First floor with central triple arcade with round-arched windows, fluted Corinthian pilasters and archivolts with pedane in the spandrels. New shop.
16. ST. MARTIN'S PLACE (Westminster)	1816	ST. MARTIN'S PLACE, no. 5	1830	£3000	nil	£6500	£9500				'Leasehold house, No. 5, St. Martin's Place.'	D.P.P., 1857-58 (vi), pp. 104, 105. Appendix to Report from the Select Committee on the Woods, Forests, and Land Revenues of the Crown (1848), p. 90, mentions 99 year lease dated 17 April 1832, but commencing 5 July 1830. Some later details in P.R.O. CREST 2/925.
17. SCARBOROUGH	1818	KING STREET	Before 1832	£388	£250	£182	£863				'A building belonging to the Savings Bank.'	T. Hindwell, <u>The History and Antiquities of Scarborough</u> (Scarborough, 1832), p. 223; S.W. Threlkton, <u>Guide to Scarborough</u> (Scarborough, 1854), p. 148. Both call building 'new' and 'stone-fronted'. Demolished. No illus. traced.
18. SETTLE	1818	MARKET PLACE	1832	£876	nil	£1383	£1659		ELIZABETHAN	GEORGE WEBSTER	'The Savings Bank'	Slator's dir. (1844) mentions that the appearance of the Market Place has been improved by the erection of a handsome bldg. in the Elizabethan style, at over £5000, comprising market house, savings bank, library, newsroom, etc. These were 'Public Rooms' by George Webster (c.1817-), which later became the Town Hall. Engaged variously '1832' and 'ERECTED 1832'. Still stands, but no obvious savings bank component. Later (1840s) purpose-built savings bank nearby.

NAME OF BANK OR TOWN	Date of birth	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. from by M/MS	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
79. SEVENOAKS	1816	LONDON ROAD, no. 49	c. 1841	£615	£920	£163	£271		CLASSICAL		'Savings Bank'	Min. List. Two storeys, three bays. Crowned local stone. South windows. Moulded mullion eaves. Slate roof. Supporting wings to E. and S. of one storey. New newspaper offices.
80. SHEFFIELD	1819	SURGEY STREET	1832	£1705	£3235	£504	£182	£898 and £215 for site (London)	CLASSICAL	ROBERT POTTER	'Bank, erected by the trustees'	Sheffield City Libraries: 27 drawings for bank by Robert Potter (11 front elevations, 7 side elevations, 9 floor plans); Sheffield City Libraries, 'Memories of Henry Tatten' (M.D. 1054); R.E. Leader, Sheffield Savings Bank. A (cutting of Trust. 1819-1919 (Sheffield, 1920), pp. 16, 17; White's dir. (1833); Colvin, sub Potter; Pearson; C. Donald Hobden, pp. 255, 261, 265, 266. A difficult site. None of Potter's drawings matches the sketch done from memory by Tatten, and Leader confirms it was one storey 'by an old man's memory is not at fault'. This indicates bldg. had been demolished by 1920, and Sheffield City Libraries believe site was developed for a new Masonic Hall, c. 1876. Yet Pearson notes 'restrained Shalimata' savings bank c. 1832, by Robert Potter, still in Survey Street. Bank moved in 1860 to Norfolk Street premises by T.J. Fleckton (plate 65).
81. SHERBORNE	1818	CHEAP STREET, no. 72	c. 1835	£176	£182	£142	£251		CLASSICAL		'Stone-built and tiled, situated in Cheap-street.'	Min. List, following G.H.D. Pitman, Exploring Sherborne (Sherborne, 1966), p. 30 (whose evidence is 1852 Board of Health map), print to no. 72: - Two storey, stucco. Upper storey bowed and supported on four Ionic cols. First floor with Venetian windows and dividing Tuscan pilasters. Quoin pilasters and parapet with balustraded panel. New shroton. However, this bldg. is slated and there is some difficulty in reconciling it with the 'stone-built and tiled' description in the parliamentary return.

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NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BUILDING DATE	S.F. at 1838	S.F. done by 1843	S.F. at 1843	S.F. at 1849	NUMBER COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
22. SHIELDS, SOUTH	1817	BARRINGTON STREET, no. 24	1841	£892	£1000	£126	£231		CLASSICAL		'No. 24, Barrington [sic] - street.'	Whellan's dir. (1856); P.O. dir. (1858); inf. from T.S.B., South Shields District Office. Whellan wrongly dates to 1824. Two storeys, Stalioate, stone. Four bays to Barrington Street and four, and entrance bay, to Cornhill Street. Ground floor windows with round heads; first floor with arched windows and alternating pediments. Parapet with panels and balusters and words 'SAVINGS BANK'. Demolished 1961.
23. SHREWSBURY	1818	COLLEGE HILL	1838	£315	£243	£580	£7100	£2000, incl. £400 for site (Bogshaw) Building Tender £1350 (Hornor)	CLASSICAL	EDWARD HAYCOCK	'A building situated on College-hill.'	Bogshaw's dir. (1851); H. Pedgley, <u>Memorials of Shrewsbury</u> (Shrewsbury, 1951), p. 168; Hornor, p. 12; Colvin, sub Hengrave; Peuser; Min. List. Two storeys, three bays. Stone. Pediment with four Doric pilasters (not six, Min. List). Lower storey rusticated with three round-headed sash windows. Side elevation with three sashes and eight pilasters. Now Office
24. STOCKPORT	1824	LOWER HILLGATE, no. 43	1843	£830	£1419	NIL	£283	£1500 (Bogshaw) £1552 (Hornor)		SAMUEL HOWARD	'The Savings Bank'	Bogshaw's dir. (1850); booklet, <u>An Historical Sketch of the Stockport Savings Bank 1824-1924</u> (Stockport, 1925), pp. 28-30. Extended in 1849 and demolished in 1911. No illus. traced.
25. STONE	1818	HIGH STREET (Hole's)	1830	£200	NIL	£850	£1379	c. £700 (White)			'The Savings Bank'	Stiche's dir. (1824). Also known as the <u>Riehill-Mearford Bank</u> , for which see also sub Newcastle - under-Lyme, above. Demolished. No illus. traced.
26. SWINDON	1818	VICTORIA STREET (now, 99/100 Victoria Road)	1852	£178	£37	£386	£600	£628 (minute book)	CLASSICAL (241)	'Mr.' SAGE	'In the savings bank'	241gh Bank Archives: trustees' minute book; Min. List. [Contd. on next sheet]

NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	Older DATE	S.F. at 1838	S.E. am by W/S	S.F. at 1843	S.E. at 1848	Known COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
SWINDON (cont.)												Min. List describes as 'earlier (19?) Ashlar, neo-Palladian. Right hand two storeys, three windows block, with first floor band and sill band with consoles, central round-headed and flanking Venetian windows, all with Roman Doric pilasters. Rusticated quoins. Rusticated entablature at eaves level. Left hand block, three storeys, three windows. Central first floor, pseudo-Venetian windows. News newspaper offices.
77 TAUNTON	1923	LADY BANK (now, 9, Hollis way)	Dated 1845	£440	NIL	£745	£115	£900 (initial)	ELIZABETHAN		'House built for the use of the bank.'	White's dir. (1851); Min. List. Attribution conjured by 1st. ed. 25" O.S. map (Taunton Library). Brick, and stone dressings. Stone rusticated bay windows pierced over two storeys on both sides; pointed arch dormer with square hood mould. Stepped gables. Stone parapet with sculptured cartouches above bays.
80 TAUNTON	1817	UPPER HIGH STREET, no. 1	c. 1830	£4703	£800	£5177	£5250		CLASSICAL	? RICHARD CARVER	'9 ^a the High-street.'	E. Jebbitt, A General Account of West Somerset ... and ... History ... of Taunton (Taunton, 1873), pp. 78, 79; E. Barnard, One Hundred and Fifty Years. 1817-1967. The Somerset & Wilts Trustee Savings Bank (Taunton, 1967), p. 13; inf. from Somerset Record Office; Min. List. Three storeys, three bays. Stone. Rusticated ground floor under string-course. Deep cornice with parapet raised at centre to hide clock. Windows with architrave surrounds, cornice over first floor windows. Believed by Carver (Somerset R.O.) and he was certainly involved with the bank in 1829 (Barnard), but he was essentially a Gothickist (Colvin). Still T.S.B.

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NAME OF BANK OR TOWN	Date of Exch.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. from by N/1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
19. TEWKESBURY	1818	CHURCH STREET, no. 4	1752	£170	Nil	£300	£400	£642 (minute book)	ELIZABETHAN	THOMAS COLLINS	'In a room of a dwelling-house, Church-street. A savings bank, built for the purpose, will be entered upon on the 24th May 1852.'	Gen. Record Office: Trustees' minute book (ref. D 2405/1); Min. list. Two storeys and attic. Curved masonry with ashlar quoins and moulded cornice. Large oval bay window, with letters 'SAVINGS BANK' on panelled fringe. Moulded string course at sill level. Steep tiled roof with stone-coped gable ends of brick. New shop.
20. THIRSK	1819	CASTLEGATE	1849	£1248	£50	£1644	£2036		CLASSICAL		'In the savings bank?'	Revsner; C. Donald Holden, p. 373. Unlisted. Puzzlingly massive, but Revsner in no doubt as to attribution. Two storeys, five bays, three centre bays slightly recessed. Yellow-brick and slated. Entrances at each side with round-arched heads, heavy keystones, and large, spaced vousoirs. Ground floor, segmental-arched windows, first floor round-arched. Moulded band between floors, sill bands, and bands connecting window heads, on first floor only in centre bays. First floor quoins windows recessed, with moulded arches. Three bay return front with similar window pattern. Deep mortillion eaves. New store.
21. TONBRIDGE	1845	BANK STREET	c.1850	—	—	—	Nil		DOMESTIC		'In the savings bank... built by private subscriptions.'	Bagshaw's dir. (1847), gives location as 'Sights' School Room. Present attribution confirmed by 1st. ed. 25" O.S. map (Tonbridge Library). Unlisted, two-storey flint-built cottage with stone quoins and steep, tiled roof. Gable end has decorated barge-boards. Mortar cement windows on ground floor. To right, porch with sloping tiled roof. New shop.

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NAME OF CHURCH OR TOWN	Date of Edif.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. drawn by 1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
12. TRURO	1818	FRANKES STREET (also called River Street)	1847	£2160	NIL	£3279	£446		CLASSICAL	PHILIP SARBELL	'In a separate building, erected by the trustees in 1847.'	Royal Cornwall Gazette, 21 Feb. 1845, 26 Sept. 1845; West Briton, 12 Sept. 1845; Min. List. Two storeys, five windows, centre three breaking forward, with pediment over. Ashlar. Eaves cornice. Six flat pilasters of Renaissance Ionic order. Porch with Doric cols. and entablature. Now the Royal Institution of Cornwall.
13. OLVERSTON	1816	UNION STREET	1838 Clock tower, 1845	£164	£1760	£484	£260	c. £1300 (Taylor)	CLASSICAL	GEORGE WEBSTER	'In the savings bank.'	Manner's dir. (1849); H.F. Bickart, <u>The Story of Olverston</u> (Kendal, 1949), pp. 81-83; A. Taylor, 'A Bank and its Building: Olverston Trustee Savings Bank', in <u>Transactions of the Cumberland and Westmorland Antiquarian & Archaeological Society</u> , vol. LXIV, New Series (1974), pp. 147-58; Colvin, <u>Sub Webster</u> ; Pevsner; Min. List. Called by Pevsner 'best building in the town'. He dates it to 1845, date which appears on clock tower (albeit 20th century) but Taylor states 1837-38 from original records. Two storeys, three bays. Centre bay breaks forward with pediment over. Rusticated ground floor. Sash windows, round headed to first floor, coupled in centre bay above porch with Ionic cols. and pilasters. Still T.S.B.
14. WAKEFIELD	1817	BURTON STREET, no. 1	1855	£154	£1446	£124	£748		CLASSICAL	CHARLES MOUNTAIN II	'In a house in Burton-street, erected by the trustees and managers out of the surplus fund of this bank.'	Architectural Magazine & Journal, vol. 1 (1854), p. 142; Slater's dir. (1849); J.W. Walker, <u>Wakefield. Its History and People</u> (Wakefield, 1934); Colvin, <u>Sub Mountain</u> ; Lintorn; C. Donald Hobson; Min. List. William Billington also submitted a design (Colvin). Two storeys, three windows. Ashlar. Pilasters at angles and engaged cols. Flanking centre bay - support entablature broken forward in centre. Sash windows. Cornices on long scrolled brackets over ground floor openings. Pediment over door.

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NAME OF BANK OR TOWN	Date of Estab.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. drawn by 1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1851 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
95. WARMINSTER	1825	MARKET PLACE, no. 71	1852	£870	Nil	£1510	£1895	£2000 (1848)	ELIZABETHAN		'Dwelling-house'	P.O. dir. (1855); J.J. Daniell, <u>The History of Warminster</u> (London, 1879), p. 132; E. Barnard, <u>One Hundred and Fifty Years, 1817-1967. The Somerset & Wiltshire Savings Bank</u> (Taverton, 1967), p. 17; Min. List. Two storeys. Asymmetrical. Coursed and dressed rubble. Mullioned and transomed windows. Shaped Dutch gable with clerk, and ball finial. Tudor Pan. pilaster doorway. Converted to Post Office in 1933.
96. WENLOCK, MUCH	1871	BULL RING	Dated 1829	£1220	Nil	£2070	£2200		CLASSICAL		'At much identical'	Bagshaw's dir. (1851); Min. List. Two storeys, brown brick. Three windows with moulded segmental lintels and keyholes. Moulded wood pilaster doorway with open pediment and segmental fanlight. Sill engraved 'SAVINGS BANK'. New house.
97. WHITCHURCH (Salop)	1818	'the coal receptacle ground'	1823	—	—	—	—	£152 (Harrison)			—	Harrison, p. 91, refers to erection of the first bank, comprising an office and ante-room.
98. WHITCHURCH (Salop)	1818	ST. MARY'S STREET	Dated 1846	£578	Nil	£1200	£500	£668, and £160 for lease (Harrison)	CLASSICAL		'Building erected for the purpose.'	Harrison; Peasner; Stall Guide; Min. List. 'It is ashlar - faced to establish trustworthiness, and Grecian - a safe style' (Peasner). Two storeys, five windows. Central bay breaks forward slightly with moulded pediment above. Moulded cornice and plain pilasters with moulded capitals to each floor. Cornice hood porch with inset Ionic volutes. Frieze at top inscribed 'INSTITUTED A.D. 1818. BANK FOR SAVINGS. ERECTED A.D. 1846.' New house.

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NAME OF BANK OR TOWN	Date of Est.	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. Ann. by 1843	S.F. at 1843	S.F. at 1848	KUBAL COST	STYLE	ARCHITECT	DESCRIPTION IN 1853 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
99. WHITEHAVEN	1808	LOUTHER STREET, no. 59	1833	£459	£2700	£1029	£1279		CLASSICAL	THOMAS RICKMAN	'Savings Bank.'	Colvin, <u>Sub</u> Rickman; Pevsner; Min. List. Two storeys, three bays. Stucco. Shallow Doric portico with four partly fluted cols., plain entablature and cast iron balustrade. Flat Doric pilasters on first floor, with double pilasters at ends. Windows with moulded architraves and cornices. 'BANK FOR SAVINGS' on frieze. Royal Arms above centre panel of cornice. Still T.S.B.
100. WILGAN	1821	STANDISHGATE	Before 1823	£305	£1200	£1050	£1439				'In the savings bank building, Standishgate.'	No illus., or documentary or secondary sources traced. Dating assumes bldg. was financed from S.F. Demolished.
101. WINDSOR	1816	VICTORIA STREET	1834	£443	£1410	£605	£814				'A building in Victoria-street, erected for the express purpose.'	Windsor & Eton Express, 28 Dec. 1833; Arch-Deacon's dir., Richmond Bc. (1851). Bank closed in 1868. 9/10 bldg. remains, only one seems likely (see photo.), but notes cannot confirm past use.
102. WICKSWORTH	1818	ST. JOHN'S STREET, no. 6	1843	£375	£861	Nil	£76	£800, plus £200 for site (1346-46 deals) £1200 (English)	CLASSICAL		'Savings bank.'	Title-deeds; Baysham's dir. (1846); Min. List. Two storeys, three windows. Ashlar. Ground floor restricted. Windows to ground floor round headed; first floor in plain architraves with cornice hoods on consoles. Solid masonry cornice. Blocking course. Doorway flanked by coupled pilasters supporting plain entablature and cornice hood. New Offices.
103. WITHAM	1817	GUTHAVON STREET, no. 19	c. 1850	£560	Nil	£710	£790		ELIZABETHAN		'In the savings bank.'	Title-deeds; Essex Record Office map, ref. D/60 Sw1/6; Kelly's dir. (1850); P.O. dir. (1855). Unlisted. Two storeys, red-brick. Asymmetrical. Stone quoins and window dressings. Stone-capped gables and window sills. Stone-storey wing to S. New Offices.

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NAME OF BANK OR TOWN	Date of building	ADDRESS	BLDG. DATE	S.F. at 1838	S.F. from by 1843	S.F. at 1843	S.F. at 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
WORCESTER	1818	(ST.) NICHOLAS STREET	Byge 1825	£7347	Nil	£10,829	£15,247				'Office built purposely.'	Worcester Herald, 17 Dec. 1825, 23 Dec. 1826, 22 Dec. 1827; Pigot's dir. (1828-29); Bentley's dir. (1840). In 1825 Worcester Savings Bank still had over £1750 in 'reserved fund' (W.H., 17 Dec. 1825), so bldg. may have been erected even earlier than first Critchburn bank (q.v.). Sited on S. side of (St.) Nicholas St., about mid-way between the Cross and Lanesmoor (Bentley's dir. (1840)). No illus. traced. In 1853 (W.H., 29 June 1853), bank moved to new premises in Shaw Street (plate 86).
WORKINGTON	1817	POW STREET	1844	£140	£382	Nil	£23				'In a building erected for that purpose in Pow-street.'	Mannix & Whellan's dir. (1847). No illus. traced. Local engines suggest bldg. is demolished.
WORKSOP	1817	BRIDGE STREET, nos. 65-67.	1843	£1355	£1300	£350	£350	£300 [£14] (1840)	CLASSICAL		'In a large room forming part of the savings bank. House built from funds drawn on the commissioners by the trustees' draft, 1 March 1843.'	P.O. dir. (1848); White's dir. (1864); T. Bailey, Annals of Nottinghamshire, vol. 4 (1853), p. 288; E. Edlin, History of Worksop... (London & Worksop, 1854), p. 64; Pevsner. Two storeys, four bays. Storey. Porches at each side with architraves, entablature and parapet. Each window with architraves and entablature, and dripstones to first floor. Panel above ground floor, between parapets of porches, lettered 'SAVINGS BANK'. Still T.S.B.
WYCOMBE, HIGH	1818	CHURCH STREET, no. 15	1842	£340	£570	Nil	£100	£623, incl. £120 for site (1848 papers) £700 (1848)	CLASSICAL	HENRY CROOK	'The savings bank'	High Wycombe T.S.B.: letters and papers; footnote to G.P.P., 1849 (xxx), pp. 403-25; booklet, An Outline of the 150 Years History of the London T.S.B. 1816-1966 (London, 1966), pp. 9, 10. [cont. on next sheet]

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NAME OF COACH OR TOWN	Date of Ench.	ADDRESS	BLDG. DATE	S.F. 1838	S.F. Ann. by WORS	S.F. 1843	S.F. 1848	KNOWN COST	STYLE	ARCHITECT	DESCRIPTION IN 1852 RETURN TO PARLIAMENT	SOURCES, DESCRIPTION, COMMENTS, Etc.
MYCOMBE, HIGH (cont.)												Two storeys, two windows facade. Shues. Ground floor rusticated with modern windows. Sash windows on first floor surmounted by cornice carried on consoles. Entrance at each side with baystones to sill band, with pilasters above to entablature ('SAVINGS BANK' in frieze) and pediment (with date '1818'). Re-fronted.
YEovil	1838	FRANCES STREET	1839	£639	£1601	£70	£161		CLASSICAL		'In a house erected for the purpose.'	Kellyn dir. (1861); P.O. dir. (1866); L. Brooke, The Book of Yeovil (Chusham, 1978), p. 82, mentions site is now Leonard's Shoe Shop.
YORK	1816	ST. HELEN'S SQUARE	1830	£2735	£300	£4742	£5234	£5000 (Whellan) £4641-52-7d. (Hobden)	CLASSICAL	JAMES PLATT PRITCHETT (with CHARLES WATSON)	'On the building erected for that purpose.'	Stiche's dir. (1840); W. & J. Hargrove, The New Guide... [to] The City of York (York, 1838), p. 70; T. Whellan & Co., History and Topography of the City of York and the North Riding...; vol. 1 (Sawley, 1857), p. 652; P. Nuttgens, York (Studio Vista Series, London, 1971), p. 55; Colvin, Sub Pritchett; Lustrum; Peuser; C. Donald Hobden; Min. List. Colour repr. of old print forms front jacket of W.C.E. Hootley, Banking in Yorkshire (Lancaster, 1975). Hobden mentions: bldg. Committee, April 1829; press ad. for tenders, August 1829; opening March 1830. Two storeys, five windows. Attic, ground floor rusticated. Engaged cols., with Corinthian capitals on first floor, support plain entablature. Curved corner bay with entrance and scrolled pediment above roof cornice, incorporating tablet 'SAVINGS BANK'. Matching addition of three windows at N. end. Still T.S.P.

APPENDIX TWO

Select List of Sources and Select Bibliography

The arrangement is as follows:-

A. Select List of Documentary Sources

(a) Bank of England and Commercial Banks; (b) Savings Banks

B. Select Bibliography

1. PRIMARY MATERIAL

(a) Bank of England and Commercial Banks; (b) Savings Banks

2. SECONDARY MATERIAL

(a) Architecture: general (alphabetically by author)

(b) Banking: general (ditto.)

(c) Architecture: topographical (alphabetically by place)

(d) Banking: topographical (ditto.)

(e) Specific architects (alphabetically by architect)

(f) Specific banks (alphabetically by firm or company)

(g) Architectural, etc., periodicals (alphabetically by title)

(h) Banking periodicals (ditto.)

A. SELECT LIST OF DOCUMENTARY SOURCES (See also pp. xxv, xxvi)

(a) Bank of England and Commercial Banks

Records of the Bank of England (access via the Bank's historian)

In particular: 'Court' Books and Ancillary Papers

Records of the clearing banks and their defunct constituent banks (access via Archivist to each clearing bank)

In particular: Board Minute Books; Premises (Building) Committee Minute Books; Letter Books (Files); Photographs, drawings, etc.

Note: 1. Every modern edition of the Bankers' Almanac and Yearbook carries an appendix tracing the closure or descent of every British bank from the earliest days of private banking.

2. The archives of all British commercial banks, defunct or otherwise, are summarized in Business Archives Council, 'Survey of Banking Records', 3 vols. (unpub., London, 1980), due to be published in 1985 as L.S. Pressnell & J. Orbell, An Historical Guide to the Records of British Banking

(b) Savings Banks

Records of defunct savings banks (access usually via local T.S.B. manager)

In particular: Trustees' Minute Books

Records of National Debt Office (access via Public Record Office, Kew)

In particular: Commissioners' Minute Books (ref: NDO/9)

Note: 1. An appendix to H.O. Horne, A History of Savings Banks (Oxford, 1947) traces the closure or descent of all 19th century savings banks.

2. Records of some defunct savings banks have survived in local record offices (e.g. Gloucestershire R.O.; the Minet Library, Lambeth, etc.) and in the custody of the Big Four clearing banks.

B. SELECT BIBLIOGRAPHY

1. PRIMARY MATERIAL (excluding periodicals¹, for which see B.2 (g) and (h))

- (a) Bank of England and Commercial Banks

Acts of Parliament

In particular: 7 Geo.IV, c.46 (1826) and 3 & 4 Will. IV, c.98 (1833), breaking monopoly of B. of E. in joint-stock banking.

Parliamentary Papers

In particular: B.P.P., 1831-32 (vi), pp.3-486, 'Report from the Committee of Secrecy on the Bank of England Charter'; B.P.P., 1833 (xxiii), pp.315-25, 'Accounts of Places where Joint-Stock Banks are established' and 'Memorials of Country Bankers to Government, 1828-33'; B.P.P., 1836 (ix - 2), pp.1-252 (411-669), 'Report from the Secret Committee on Joint-Stock Banks together with the Minutes of Evidence'.

Deeds of Settlement of banking companies

Invariably published: certain clauses govern buildings. Most Deeds are in the British Library, catalogued under the bank's name.

Annual Reports of banking companies

Chairman's address to shareholders was published in extenso in Bankers' Magazine until c.1914; indexed in each vol. by name of bank, under general heading 'Reports'.

1. It is recognized that periodicals, although secondary in the field of descriptive reporting, may also have primary status when publishing, say, a letter or a verbatim account of a meeting.

(b) Savings Banks

Acts of Parliament

In particular: 57 Geo.III, c.130 (1817), 5 Geo.IV, c.62 (1824); 9 Geo.IV, c.92 (1828); all regulating management and practice.

Parliamentary Papers

In particular: B.P.P., 1837-38 (xxxvi), pp.493-5; B.P.P., 1844 (xxxii), pp. 801-4; B.P.P., 1849 (xxx), pp.403-25; all giving surplus fund statistics; B.P.P., 1852 (xxviii), pp.757-817 (of which one page is reproduced as Figure One), the basis for Appendix One to this thesis.

Newspapers

Bank trustees often caused to be published their annual accounts (with surplus fund figures); sometimes, also, trustees issued public notices, invitations to tender, etc.

Directories

Addresses can be useful to confirm deductions as to premises made from other evidence. Descriptive preamble is also useful, but is more properly a secondary source and can be unreliable.

2. SECONDARY MATERIAL

(a) Architecture: general

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APPENDIX THREE

An alphabetical list of architects whose works are mentioned in the text and/or illustrated in Volume Two.

References are to pages in the text of Volume One and, where applicable, to plates in Volume Two. Plate numbers are preceded by the chapter number, and by an oblique stroke. For example, 3/12 means Chapter Three, Plate 12. When a page number is followed by 'a', this indicates that the reference is to a page in Appendix One. When a page number is followed by 'n', this indicates that the name of the architect, or the commission, is mentioned only in a footnote on that page. When a page number is followed by 'p', this indicates that the name of the architect will be found only in the plate, to which reference is also made.

The following abbreviations are used:-

alts.	=	alterations
attrib.	=	attributed (not necessarily correctly)
comp.	=	a competition design
unexec.	=	unexecuted

Please note that banks mentioned are those by which the designs were commissioned; if buildings still exist they will in many cases be owned by a successor bank, or may have passed out of banking use.

ADAM, Robert and James	
Drummond's Bank, London (attrib.)	10; 1/4
Ditto., furniture	38
Ditto., private work for partners	14
Coutts's Bank, London (attrib.)	10, 11
ADAM, William	
Royal Bank of Scotland, Edinburgh	43
AITCHISON, [George]	
Union Bank of London, Temple Bar	82; 2/59
ALEXANDER, George	
Bath Savings Bank	125, 271a; 3/5
ANDERSON, J. Macvicar	
British Linen Bank, London	191n, 218; 5/73
Commercial Bank of Scotland, London	217, 218
Coutts's Bank, London	218; 5/135
ANDREWS & DELAUNAY	
Bradford Banking Co., Bradford	83; 2/63
ANDREWS & PEPPER	
Bradford Commercial Bank, Bradford	149; 4/36
ASHWORTH, T. Arnold	
National Bank, Liverpool	240; 6/22
ATKINSON, J.B. & W.	
Yorkshire Agricultural & Commercial Bank, York	67,68; 2/34,35
Ditto., Whitby	67,68; 2/36,37
York City & County Bank, York (alts.)	68n; 2/39
ATKINSON, T.W.	
Manchester & Liverpool District Bank, Manchester	59,142,154;2/19
Ditto., Hanley	142; 4/18
ATKINSON, W.	
Ransom's Bank, London	22; 1/17
ATKINSON & DEMAINE	
York City & County Bank, Goole	221n
AYRES, C.P.	
Bucks & Oxon Union Bank, Thame	209n; 5/115
BAKER, Henry	
London & Westminster Bank, High Holborn	81,82; 2/54,55
London, Scottish & Australian Bank, Lombard Street	138
BAKER, Sir Herbert	
Martin's Bank, Lombard Street	245; 6/43
Williams & Glyn's Bank, Lombard Street	245; 6/43
Bank of England, London	245,246, 6/44,45

BAKER, T.H. London & County Bank, Clacton-on-Sea	183n; 5/28
BAKEWELL, William London, City & Midland Bank, Leeds	212
BALFOUR, Andrew & Stewart Bank of Scotland, Renfield Street, Glasgow	241; 6/25
BARKER, E.H. Lingen 'Old House', Hereford (alts.)	193,194; 5/75
BARKER & ELLIS Manchester & Liverpool District Bank, branches	168n
BARRY, Sir Charles Travellers' and Reform Clubs Highclere Castle Kiddington Hall	41 122 135
BARRY, E.M. West of England & South Wales District Bank, Bristol (comp.)	83
BARTHOLOMEW, Alfred Finsbury Savings Bank	119,126,278a; 3/23
BASEVI, George Bitton Grove, Teignmouth	15
BATEMAN & BATEMAN Birmingham District & Counties Bank, Edgbaston	184n; 5/37
BATEMAN & DRURY Lichfield & Tamworth Bank, Birmingham	57
BEAUMONT, Eugene London & South Western Bank, West Ealing	203n
BEDFORD, F.W. Applies for work with Lloyds Bank	211
BELCHER, John Royal Insurance Co., Lombard Street, London	138
BEWLAY, E.C. (of PEACOCK & BEWLAY, q.v.) Work for Barclays Bank	253n
BILLING, John Seale, Low & Co., Leicester Square Reading Savings Bank	145; 4/23 287a; 3/57
BINYON, Brightwen Alexanders, Birkbeck & Co., Sudbury	184n; 5/36
BLACKWELL, SON & BOOTH Bury Banking Co., Bury	152n; 4/51

BLOMFIELD, A.C.	
Architect to Bank of England	214
Barclays Bank, Chelmsford	214; 5/128
Ditto., Fleet Street (Goslings)	214n; 5/127
Ditto., Guildford	184n, 214; 5/41
Ditto., Luton	214; 5/129
BLOMFIELD, A.W. (Sir Arthur)	
Architect to Bank of England	214
Bank of England, Temple Bar	181n, 214
Barclays Bank, Fleet Street (Goslings)	214; 5/127
BLOMFIELD, R. (Sir Reginald)	
London & County Bank, Chelsea	184n; 5/40
Competition assessor	258n
BOND, G.E.	
London & Provincial Bank, Maidstone	184n; 5/33
BOYES, H.C.	
Prescott, Dimsdale & Co., London	190n
BRADDELL, Darcy (of BRADDELL & DEANE)	
Martin's Bank, Maidstone	254; 6/52
BRADSHAW, H. Chalton	
Work for Lloyds Bank	254n
Lloyds Bank, Caversham	255; 6/54
Ditto., Crowborough	255
Ditto., Caterham-on-the-Hill	255
BRADSHAW & ADAMS	
Bank of Liverpool & Martin's,	
Liverpool (comp.)	257p; 6/67
BRADSHAW & GASS	
Bank of Bolton, Southport	208; 5/110
General work	220
BREDEN, Albert C.	
'Banking Premises for a Country Town'	189; 5/64
BRIANT, H. & N.	
Simonds & Co., Reading	51; 2/13
BRIERLEY, W.H.	
York City & County Bank, Sunderland	181n, 221; 5/10
Ditto., Doncaster	221; 5/9
BRIERLEY & RUTHERFORD	
Work for Midland Bank	250
General work	221
BRIGGS (& WOLSTENHOLME) (& THORNELY)	
Bank of British West Africa, Liverpool	240n; 6/24
National Provincial Bank, Blackburn	251n
General work	220

BROMLEY & WATKINS National Provincial Bank, Wolverhampton	240p; 6/19
BROWN, W. Talbot Northamptonshire Union Bank, Stamford	181n; 5/4
BRYCE, David (see also BURN & BRYCE) Bank of Scotland, Edinburgh (alts.)	44,175; 2/3
BURN, William (see also BURN & BRYCE) Union Bank, Dundee Banks at Kirkaldy, Stirling, Greenock, Montrose and Dundee	44 71n
BURN & BRYCE Western Bank, Glasgow (alts.) British Linen Bank, Edinburgh	72 72,75n; 2/4
BURNET, John Union Bank, Glasgow (alts.) Clydesdale Bank, Glasgow	72; 2/48 174; 4/103
BURNET, John, Son & CAMPBELL Glasgow Savings Bank	229p; 5/145,146
BURNET, Sir John & Partners Lloyds Bank, Lombard Street	243; 6/32
BUTTERFIELD, William Constructional colouring	190n
CAMPBELL, Colen Stourhead, Wilts.	14
CAMPBELL JONES, Sons & SMITHERS (see also JONES, W. Campbell) Lloyds Bank, Lombard Street	243; 6/32
CARÖE, W.D. Adelphi Bank, Liverpool National Provincial Bank, Cambridge	183n,210; 5/27 210
CARR, John House of John Royds, Halifax	30
CARVER, Richard Taunton Savings Bank (attrib.)	120,292a; 3/72
CHAMBERS, William Stanmore House, Middlesex Mansion in Edinburgh	14 71

CHATWIN, J.A.	
Birmingham Joint-Stock Bank, Temple Row	155; 4/68
Architect to Lloyds Bank	168, 210
Lloyds Bank, Birmingham Head Office	167,168,261;4/96
Ditto., London Head Office	168
Ditto., Cardiff	210
Ditto., Coventry	168
Ditto., Ironbridge	168
Ditto., Rugby	168
Ditto., Smethwick	168
Ditto., Stratford-on-Avon	210
Compton & Evans's Union Bank, Derby	168n
Bucks & Oxon Union Bank, Hemel Hempstead	168n
CHATWIN, Philip	
Lloyds Bank, Birmingham branches	210
CHESTON & PERKIN	
London & County Bank, Wimbledon	185n; 5/46
CHILD, John	
Knaresborough & Claro Bank, Knaresborough	83; 2/65
CHORLEY & CONNON	
Beckett & Co., Retford	184n; 5/35
CLAMP, R.	
Hull Savings Bank	207; 5/105
CLARK, John	
Leeds Savings Bank	120,124,281a; 3/34
CLARKE, T.C.	
Royal Bank of Scotland, London	155n; 4/65
CLAY, George E.	
Capital & Counties Bank, Gravesend	183n,195; 5/24
CLAYTON & BLACK	
Capital & Counties Bank, Brighton	182n; 5/17
COAD, Richard	
Cocks, Biddulph & Co., London	162,185; 4/86
COCKERELL, C.R.	
Bank of England, Bristol	69,70n,84;2/40
Ditto., Liverpool	34,69,70n;2/42
Ditto., London	166
Ditto., Manchester	69,70n;2/41
Ditto., Plymouth	63
London & Westminster Bank, Head Office	50,70; 2/8
Westminster Life Office, London	69
Concern for light	77

COCKERELL, [S.P.] Cocks, Biddulph & Co., London	15
COCKING, William Yorkshire Banking Co., Huddersfield	154; 4/63
COLCUTT, T.E. City Bank, Ludgate Hill	185n; 5/44
COLLINS, Thomas Tewkesbury Savings Bank	119,293a; 3/73
COOPER, (Sir) Edwin Marylebone Town Hall National Provincial Bank, Princes Street, London	230 244; 6/37
CORBETT, Edward North & South Wales Bank, Liverpool	65,74
COTMAN, T.W. Bacon, Cobbold & Co., Ipswich Ditto., Felixstowe	183n; 5/30 186n; 5/53
COTTINGHAM, L.N. Bury St. Edmunds Savings Bank	119,121,122 273a; 3/12
COTTINGHAM, N.J. Bury St. Edmunds Savings Bank	121,273a;3/12
CRICHTON, Richard Bank of Scotland, Edinburgh	44; 2/2
CRITCHLOW, R. Hampshire Bank, Southampton	148; 4/28
CROOK, Henry High Wycombe Savings Bank	297a;3/88-90
CUNNINGHAM, John (& HOLMES) Liverpool Union Bank, Liverpool Liverpool Commercial Bank, Liverpool	65,66,72,73;2/33 75n
DANCE, George, jun. Martin's Bank, London	17,18,38;1/67
DAUKES, S.W. Gloucestershire Banking Co., Gloucester National Provincial Bank, Gloucester Abberley Hall, Worcestershire	54,55; 2/25 143,144; 4/21 135
DAWBER, E. Guy Work for Westminster Bank	251
DAY, H. & E.A. Worcester City & County Bank, Kidderminster	154; 4/61
DEANE & WOODWARD Crown Life Assurance Society, London	150

DEMAINE & BRIERLEY York City & County Bank, Doncaster Ditto., Sunderland	181n,221; 5/9 221; 5/10
DEVEY, George Ascott, Bucks. Goldings, Herts.	135 135n
DOBSON, John Joint-stock bank, Newcastle Hexham Savings Bank Newcastle-upon-Tyne Savings Bank	59 120n,278a;3/27 120,285a
DOUBLEDAY, W. Staffordshire Bank, Birmingham	181n; 5/7
DOUGLAS, John Bank of Liverpool, Chester North & South Wales Bank, Chester Other work	195; 5/81 196; 5/82 219
DOUGLAS & FORDHAM General work	219
DOUGLAS & MINSHULL Bank of Liverpool, Birkenhead branch Other work	182n,198; 5/20 219
DOYLE, J. Francis Bank of Liverpool, Liverpool East North & South Wales Bank, Rhyl	181n,220;5/12 184n,220;5/38
DRAKE, R. Milverton Stuckey's Bank, Bristol	181n; 5/11
DRINKWATER, H.G.W. Metropolitan, Birmingham & South Wales Bank, Oxford	182n; 5/19
DYER, Charles Bristol Savings Bank	120,273a
DYSON, J.W. Lambton & Co., Chester-le-Street Ditto., Hexham Ditto., other branches Work for Lloyds Bank	205n 205n 205 211
EACHUS, S. Henry Design for bank and offices	188n; 5/61
EDGE, Charles Bank of Birmingham, Birmingham Birmingham & Midland Bank, Birmingham Birmingham Savings Bank	59,60; 2/23 60; 2/24 120,272a;3/7
EDGINGTON & SPINK Barclays Bank, Eton	236p; 6/7

EDMESTON, James	
Work for London & South western Bank	203
London & South Western Bank, Head Office	204; 5/95
EDMESTON, J. & J.S.	
London & South Western Bank branches	169, 203
EDMESTON & GABRIEL : see GABRIEL	
EDWARDS, C.H.	
Wright & Co., Nottingham	152; 4/54
ELCOCK & SUTCLIFFE	
Midland Bank, Harrow	250,251
Ditto., Ripon	250,251
Ditto., general work	250,251
ELGER, T.G.	
Bedford Savings Bank	271a
ELLIOT, Archibald	
Royal Bank of Scotland, Glasgow	45; 2/5
Ditto., Edinburgh (alts.)	71
ELMES, H.L.	
Biggleswade Assembly Room/Savings Bank (attrib.)	272a
ELMSLIE, E.W.	
Worcester City & County Bank, Worcester	154; 4/60
ELMSLIE, FRANEY & HADDON	
National Provincial Bank, Hereford	154n; 4/59
EVE, William	
Stamford, Spalding & Boston Bank, Peterborough	151n
EVERARD & PICK	
Pare's Bank, Leicester	230n;5/150,151
FENTON, James	
Chelmsford Savings Bank (attrib.)	120,274a
FIELD, Horace (& SIMMONS)	
Lloyds Bank, Bournemouth	216
Ditto., Okehampton	190n
Ditto., Richmond	255; 6/56
Ditto., Rye	237p; 6/13
Ditto., Wealdstone	184n; 5/39
Ditto., general work	211,251
FLITCROFT, Henry	
Work at Stourhead, Wilts.	14
FLOCKTON, T.J.	
Sheffield Savings Bank	130; 3/65
FLORENCE, H.L.	
Stourbridge & Kidderminster Bank, Worcester	154,155; 4/64

FOWLER, James	
Louth Savings Bank	130
FRANCIS, F. & H.	
London & County Bank, Oxford	150
Ditto., Cambridge	150; 4/40
GABRIEL, Edward (of EDMESTON & GABRIEL)	
London & South Western Bank, Head Office	204; 5/96
Ditto., Clerkenwell	203; 5/91
Ditto., (Willesden &) Harlesden	203p; 5/90
Ditto., Willesden (Green)	203; 5/92
Ditto., other branches	203
GIBSON, John	
Child's Bank, London	24n, 167; 4/94
National Bank of Scotland, Glasgow	73, 74, 156; 2/51
West of England & South Wales District Bank, Bristol (comp.)	83
City Bank, Exeter	166; 4/93
National Provincial Bank, nature and extent of contract	166, 167, 209
Ditto., Head Office	139-41, 157, 261, 265; 4/10-14
Ditto., Baker Street, London	158
Ditto., Birmingham	155; 4/72
Ditto., Bury St. Edmunds	156
Ditto., Durham	156, 157
Ditto., Hanley	156
Ditto., Lincoln (attrib.)	157
Ditto., Manchester	156, 157n
Ditto., Middlesbrough	156, 157; 4/73
Ditto., Newcastle-upon-Tyne	156, 157; 4/76
Ditto., Portsea	157; 4/78
Ditto., Southampton	156, 157; 4/77
Ditto., Stockton	156, 157; 4/74
Ditto., Sunderland	157; 4/75
Ditto., Tamworth	156
Ditto., Wisbech (attrib.)	157
Ditto., Worcester	157
GINGELL, W.B.	
West of England & South Wales District Bank, Bristol (with T.L. LYSAGHT)	84-86; 2/68, 69; 4/15
Ditto., Aberdare	152n
National Provincial Bank, Bristol	152, 174n; 4/50
Insurance Office at Bristol	152
Leeds & Yorkshire Assurance Co., Leeds	152n
GODDARD, H.L.	
Leicestershire Banking Co., Bedworth	184n; 5/32
GODDARD, Joseph	
Leicestershire Banking Co., Head Office	150; 4/39

GOTCH, J. Alfred	
Work for Midland Bank	239
GOTCH & SAUNDERS	
London, City & Midland Bank, Kettering	213
Work for Midland Bank	213, 250
Midland Bank, Head Office (interior)	243
GRAHAM, J.G.	
Commercial Bank of Scotland, Edinburgh (alts.)	44
Ditto., Stirling (attrib.)	44
Joint-stock bank, Aberdeen	71n
GRAINGER, Richard	
Bank of England, Newcastle-upon-Tyne	63; 2/30
Lambton's Bank, Newcastle-upon-Tyne	64; 2/31
GRAYSON & OULD	
Liverpool Union Bank, Bold Street, Liverpool	219n
Bank of Liverpool, Old Swan, Liverpool	219n
GREEN, Benjamin	
Bank of England, Newcastle-upon-Tyne (attrib.)	63; 2/30
GREEN, W. Curtis	
Barclays Bank, Piccadilly, London	244n
Westminster Bank, Piccadilly, London	244n
Bank of Liverpool & Martin's, Liverpool	
Head Office (comp.)	257p; 6/67
GREGAN, J.E.	
Heywood's Bank, Manchester	73, 154; 2/50
GREGSON, Robert	
Knutsford Savings Bank	280a; 3/31
GRIBBLE, C.R.	
National Provincial Bank, Cardiff	209
Ditto., Gloucester	209; 5/116
Ditto., Hereford	209
Ditto., Manchester (interior)	210
Ditto., Newport (Mon.)	209
Ditto., York	209
GWYTHER, W.W.	
Williams Deacon & Manchester & Salford	
Bank, Pall Mall	217; 5/130
Bank of Scotland, London	217; 5/131
Pease & Co., Head Office, Hull	217
Yorkshire Banking Co., Leeds	217; 5/132
National Provincial Bank, Aberystwyth	217; 5/133
Ditto., Walsall	217; 5/134
HALL, Henry	
Pinckney's Bank, Salisbury	162, 163, 194; 4/88
Wilts & Dorset Bank, Head Office, Salisbury	162; 4/87
Ditto., branches	168n

HAMILTON, David	
Clydesdale Bank, Glasgow	72
Western Bank, Glasgow	72
British Linen Bank, Glasgow	72; 2/46
Union (Glasgow & Ship) Bank, Glasgow	72; 2/47
HAMILTON, James	
Ulster Bank, Belfast	153; 4/56
HAMILTON & MEDLAND	
Gloucester Savings Bank	278a; 3/25
HARDWICK, P.C.	
Bank of Australasia, London	82; 2/57
Jones, Loyd & Co., London	82,137;2/60
Robarts, Curtis & Lubbock, London	138
Barclay, Bevan & Co., London	138; 4/2
Harveys & Hudson, Norwich	155n; 4/67
Architect to Bank of England	138,139,166
Bank of England, Hull	167; 4/95
Ditto., Leeds	167
HARRIS, MARTIN & HARRIS	
Birmingham Banking Co., Stratford-on-Avon	194n; 5/76
HARRISON, James	
Chester Savings Bank	127,275a;3/15
HASWELL, F.R.N.	
Hodgkin, Barnett & Co., North Shields	205n; 5/99
HAYCOCK, Edward	
Shrewsbury Savings Bank	120,291a; 3/68
HEAL, A.V.	
Lazard & Co., London	245; 6/41
HEATHCOTE & RAWLE	
Lancashire & Yorkshire Bank, Manchester	183n,220;5/26
HEATHCOTE (Charles) & Sons	
Lloyds Bank, Manchester	182n,220,221;
	5/14
Parr's Bank, Manchester	220; 5/142
National Provincial Bank, Worcester	221
HEMBROW, James	
Manchester & County Bank, Piccadilly,	
Manchester	242n; 6/28
Articles on bank planning	247, 250
HEPWORTH, P.D.	
Lloyds Bank, Southwark	255; 6/55
HETHERINGTON & OLIVER	
Carlisle City & District Bank branches	169
Clydesdale Bank, Carlisle	169n

HOLDEN, W.F.C. (see also <u>sub</u> PALMER, F.C.R.) Assistant surveyor (architect) to National Provincial Bank National Provincial Bank, Osterley	251,252 252; 6/50
HOLLAND, Henry Cadland, Hampshire	14
HOLMES, Edward Birmingham & Midland Bank, Head Office Lloyds Bank, Birmingham Head Office (comp.)	155,172,173, 174n; 4/69 167,168
HOPPER, Thomas Coutts & Co., London	48
HORSFALL & WILLIAMS Halifax & Huddersfield Union Bank, Halifax	181n; 5/8
HOSKINS, G.G. Backhouse & Co., Bishop Auckland Ditto., other branches	148,168; 4/31 168
HOWARD, Samuel Stockport Savings Bank	291a
HOWE & LASCAZE Philadelphia Savings Fund Society building, U.S.A.	257n
HOWITT, Cecil T. Municipal Bank, Birmingham	258; 6/69
HUNT, F.W. London & Westminster Bank, Temple Bar	214n
HURST, W. & MOFFATT Doncaster Savings Bank	277a
HUTCHINSON, H. Birmingham Banking Co., Birmingham	59; 2/20
ISAACS, Lewis H. London Joint Stock Bank, St. John Street	139n; 4/8
ISRAEL, L. 'Design for a Branch Bank'	255p; 6/58
JACKSON, George, jun. Hull Savings Bank	102,279a; 3/29
JACOBSEN, Theodore Bank of England, London	5
JOHNSON, E.W. Preston Banking Co., Southport	208; 5/107
JOHNSON, R.J. Hodgkin, Barnett & Co., Head Office, Newcastle-upon-Tyne	205n; 5/97

JOHNSON, Thomas Lichfield Savings Bank	281a; 3/36,37
JONES, Francis (of JONES & DALRYMPLE) Work for District Bank District Bank, Anson Estate, Manchester	251 247p; 6/46
JONES, Horace Architect to Holborn Circus Improvement Commissioners	173
JONES, W. Campbell (see also CAMPBELL, JONES, Sons & SMITHERS) Smith, Ellison & Co., Grimsby	186n,189,218; 5/58
London & County Bank, Head Office	218
Ditto., Colchester	186n,218;5/54
Ditto., Henley-on-Thames	218
Ditto., other branches	218
Work for (London, County &) Westminster Bank	218,251
Westminster Bank, Maidstone	240p; 6/21
Hong Kong & Shanghai Bank, London	218
JOSEPH, Messrs. Schroeder & Co., London	244; 6/39
JOYNES, 'Mr.' Bank of England, London	5
KELLY & NICOL Aberdeen Savings Bank	230n
KEMPTHORNE, Samuel Barnett, Hoares & Co., London	48
KEPPIE & HENDERSON Bank of Scotland, Sauciehall Street, Glasgow	241,242;6/27
KERR, Robert Ford Manor, Surrey	135n
KIDNER & BERRY Capital & Counties Bank, Head Office, London	229; 5/147
KIRBY, Edmund York Union Bank, York North & South Wales Bank, Llanrwst Ditto., Birkenhead	183n,220;5/29 220 220; 5/141
KITSON, Sydney D. Lloyds Bank, Vicar Lane, Leeds	211n
KNIGHTLEY, T.E. Birkbeck Bank, London	191p,261;5/70
LANE, Richard Manchester Savings Bank	120,124,283a

LANYON, Charles Belfast Bank	153; 4/55
LATHAM, John Preston Savings Bank	120,128,287;3/56
LAW, E.F. Northamptonshire Union Bank, Northampton Bank at Northampton	71,82,153;2/44 82; 2/61
LEDINGHAM, James London, City & Midland Bank, Bradford	212
LEE, E.C. Round, Green & Co., Colchester	162; 4/85
LEMON & BLIZARD London, City & Midland Bank, Southampton	213; 5/123
LEVERTON, Thomas Robarts, Curtis & Co., London	18,21
LLOYD, John Robarts & Co., Caernarvon	51
LOCKWOOD, T.M. (& Sons) Liverpool Union Bank, Chester National Provincial Bank, Chester (attrib.) Shops adjoining Lloyds Bank, Chester	186,196;5/59 196,210;5/83 196n; 5/84
LOCKWOOD & MAWSON (see also MAWSON, W.R.) Stamford, Spalding & Boston Bank, Boston Leeds & County Bank, Leeds	143; 4/20 148; 4/27
LUTYENS, Sir Edwin Work for Midland Bank Midland Bank, Head Office Ditto., King Street, Manchester Ditto., Leadenhall Street, London Ditto., Piccadilly, London Ditto., proposed 'standard branch'	253 243; 6/33 242,258; 6/29 244; 6/38 236; 6/10 238
LYSAGHT, T.L. : see <u>sub</u> GINGELL, W.B.	
MACKENZIE, A. Marshall Isle of Man Bank, Douglas	229; 5/143
MADDOX, George Hammersley & Co., London Jones, Loyd & Co., London	21; 1/12 21; 1/13
MARTIN, A.J. National Provincial Bank, Loftus-in-Cleveland	166n; 4/38
MARTIN & CHAMBERLAIN Lloyds Bank, Birmingham Head Office (comp.) Ditto., Dudley	167 168,171n;4/99

MARWICK, Thomas, jun. National Bank of Scotland, Edinburgh	259; 6/71
MARWICK, T.P. National Bank of Scotland, Kilmarnock	229,230; 5/148
MASTERS, F.W. Yorkshire Banking Co., Doncaster Ditto., Skipton	180; 5/1 180; 5/2
MAUFE, Edward Capital & Counties Bank, St. Albans Work for Lloyds Bank Lloyds Bank, Muswell Hill	230; 5/155 251 255; 6/57
MAWSON, W. & R. (see also LOCKWOOD & MAWSON) Wakefield & Barnsley Union Bank, Wakefield	181n; 5/6
MAXWELL & TUKE General work Lancashire & Yorkshire Bank, Haslingden Ditto., Whitefield	220 185n; 5/50 185n; 5/52
MEDLAND & MABERLEY Kings Lynn Savings Bank	130; 3/95
MELLOR & SUTTON Southport & West Lancashire Bank, Southport	207
MEWÈS & DAVIS Westminster Bank, Head Office Ditto., Threadneedle Street Morgan & Grenfell, London Bank of Liverpool & Martin's, Liverpool Head Office (comp.)	242,243; 6/31 244,261; 6/36 245; 6/42 257p; 6/67
MIDDLETON, J. National Provincial Bank, Darlington	70p; 2/43
MILLER, C.G. Barclays Bank, Chertsey	214n
MILLER, James Union Bank of Scotland, St. Vincent Street, Glasgow	241; 6/26
MILLICAN & SMITH National Provincial Bank, Leicester	166; 4/92
MILLS & MURGATROYD Manchester & County Bank, Head Office Ditto., Piccadilly, Manchester Ditto., other branches	151; 4/49 242; 6/28 169
MILNES & FRANCE Becketts Bank, Bradford	182n; 5/16

MITCHELL, Arnold B. 'Bank for a Country Town'	175,176;4/106
MITCHELL & BRIDGWATER Barclays Bank, Horley	257; 6/66
MOSELEY, W. & A. City Bank, London	82; 2/58
MOUNTAIN, Charles, jun. Smith & Co., Hull Wakefield Savings Bank	51; 2/10 103,294a;3/78
MOXHAM, M. Glendinning South Wales Union Bank, Llanelly (with J. Buckley WILSON) London & Provincial Bank, Neath (with W. WILSON) Ditto., Llandrindod Wells Ditto., Swansea	185n,219;5/43 219; 5/138 219; 5/139 219; 5/140
NASH, E. & W. Hilton Central Bank, Blackfriars, London	150; 4/42,43
NASH, John Luscombe Castle, Dawlish	15
NEILSON, S. Royal Bank of Scotland, Edinburgh	43
NESFIELD, W.E. Cloverley Hall Gibson's Bank, Saffron Walden	135 162,194;4/84
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PATERSON, A.N. National Bank of Scotland, Glasgow	230; 5/149
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