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# Athens to New York

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**T**his article provides the long view of financial architecture reaching from antiquity to the present day, and focussing on the most important neo-classical financial buildings in New York.

In his introduction to the first edition of the *eabh* series on architecture and finance John Booker wrote: ‘Banks are just a building type among so many others – on the one hand, on the other hand however, they are a type which has evolved over centuries to accommodate a particular profession, and that is something very rare.’<sup>1</sup> Considering the evolution of financial buildings’ architecture is worthwhile: banks offer a distinctive platform for architectural expression.

The style of financial buildings such as banks, exchanges, insurance companies has not only been influenced by regional factors, and by the philosophical trends and characteristic of the period, but by the type of bank they have housed: whether public, private, or commercial; whether a merchant, national, or a savings bank, or an insurance company. In fact, what distinguishes the appearance of financial buildings is the way they symbolise the profession and its aims rather than following the form this purpose requires alone. Form does not simply follow function but expresses it in material form. In the mid 18<sup>th</sup> century most of the early banks in the US occupied rented rooms, or shared spaces; others adapted pre-existing buildings for their early premises. When this changed, as companies began to outgrow these settings, the outward appearance of the new buildings that were commissioned became a matter of concern.

When I first visited the New York Wall Street district, I was surprised – at times it felt as though I were sightseeing in Athens. Anticipating skyscrapers I had not realised the degree to which the architecture of New York’s oldest financial and civic institutions had been inspired by distant classical precedents and more recent classical revivals.



Picture 1: Parthenon temple of Acropolis, 447, BC, Athens, Greece

## Neo-Classic

Neoclassicism emerged in Europe in the 18<sup>th</sup> century (1760 onwards<sup>2</sup>). Its geometric regularity, suggestive of strength and stability, emerged antithesis to Baroque (1700-1740) and Rococo (a movement that started in France around 1730) in the early years of the Enlightenment. Enlightened thinking emphasised scientific empirism, secularism and democratic thinking which undermined the authority of the Church and the absolutist monarchy. These tensions were voiced in the architecture of the time. As the writer Alain de Botton puts it: ‘Buildings speak. (...) They speak of democracy or aristocracy, openness or arrogance, welcome or threat, (...) They are the material articulation of certain of our ideas. (...), the question of the values we want to live by (...) In so far as buildings speak to us, they also do so through quotation (...) They communicate by prompting associations.’<sup>3</sup>

Searching for a new architectural idiom to express their newly established democratic and secular values, secular humanists turned to ancient Greek beliefs and Greek temple architecture.

The ideal of architectural beauty in ancient Greece which was revived in Renaissance Europe and which went on to re-established itself in America, was a building with a temple front: a portico composed of pediment and a colonnade of columns, rendered in ratios that repeated themselves. The fidelity to this classical Greek archetype is expressed in a multitude of Greek, Roman, Renaissance and Neoclassical buildings. In ancient Greece, it emerged during a period of relative peace following the Persian Wars in 448 BC when Athens had become the leading city of an alliance of Greek city states. This was a period when coinage, which some hold to have been primarily developed to fund military campaigns, began to be used fund substantial public works, and religious sanctuaries in particular. Along with the various temples of the Acropolis, the first exchange buildings

<sup>2</sup> Excavations at the Herculaneum in Greece had started in 1735 and the first major book about the *Ruins of Paestum* was published by Thomas Major in 1768

<sup>3</sup> De Botton, Alain. 2014. *Architecture and Happiness*. Penguin Books: London.

<sup>1</sup> ‘Architecture & Finance’ (2016). *eabh bulletin*: Frankfurt am Main



**Picture 2: Telesterion, Model of the Elusion sanctuary during the Roman period. Originally built 7th century BC**  
<https://alchetron.com/Telesterion>, 02/04/2020



**Picture 3: 3D render of the Greek Parthenon. It is isolated against a neutral background colour. It is a historically accurate representation of how the building would have originally appeared**

were erected. ‘Hellenic economic life stimulated innovations in Greek architecture and among the new building types produced was the commercial exchange.’<sup>4</sup> The form of these exchanges derived from the example of the *Telesterion* (picture 2), a structure in Eleusis, that marked the transition from an open to an enclosed space that was used for sacred ceremonies. This structure proved to be suited not only for reunions of large number of worshippers, but for the business of exchange as well, indicating that temple buildings were home to a range of different activities. It is generally agreed that bankers had started to conduct financial services such as money-exchanges and securing deposits by the 4<sup>th</sup> century BC but religious sanctuaries became an important locus for safeguarding coin, ‘with some evidence that exchange was conducted within the temple in a space termed the ‘hall of bankers’.<sup>5</sup> Amongst all those temples, the Parthenon (pictures 1 and 3) was: ‘the ultimate symbol of the power of religion as the guardian of wealth and commonwealth.’<sup>6</sup>

The Parthenon, the most famous of the four temples of the Acropolis in ancient Athens, built to honour the Goddess Athena, was the representation par excellence of the classical Greek ideal of architectural beauty.<sup>7</sup>

More specifically it was a Doric<sup>8</sup> temple with Ionic<sup>9</sup> elements, adorned by marble reliefs portraying figures in a procession and an inner court. But it was also a physical expression of political power and wealth. Following Pericles’ transfer of the treasury of the Delian League (an association of Greek city states stretching from mainland Greece to Asia Minor to guard against Persian hostilities) from the island of Delos to Athens in 454 BC monetary tribute extracted from League members was diverted from military purposes and was used to finance massive public works in Athens, including the building of the Parthenon,<sup>10</sup> the increasing assertiveness of the Athenians led to war with Sparta and in turn to the dissolution of the League. Subsequently the building lived through many changes and upheavals. It was re-used as a Christian church, a mosque and a storage hall for ammunition, which led to it being blown up by the Venetians in 1687. Despite its short-lived role as a financial building, the Parthenon would become the prototype for

bank and exchange buildings all across the globe, used to convey the continuation of the values embodied in these buildings with ancient Greece, and emphasising the centrality of these values over time.

Banking architecture and religious architecture are interlinked. In most ancient civilizations, the ‘temple’ was not simply a sacred place for religious observance, but served as place to store and administer supplies and was the locale of a wide range of activities, hosting courthouses, office buildings, warehouses and workshops.<sup>11</sup> Further to their location within the community and the protective sturdiness of their buildings, temples were the home of god(s), which added further creditability to financial contracts. Or as Mumford (1961) phrases it: ‘The procedure of storing assets – money, valuables, treasure – is ancient, and from the earliest recorded history has had religious connotations. The city began as a citadel, a sacred meeting place which became a holding point for what was of value to the village. The concept of stronghold and shrine synthesized in the embryonic image of the city and was focused in the temple, the earliest institution and the earliest building from associated with economic activity.’<sup>12</sup>

From this point of view, it seems that we can trace an association of ideas. 18<sup>th</sup> and 19<sup>th</sup> century European financial (and state)

4 Brilliant, Richard. 1977. *Arts of the Ancient Greeks*. New York. Mc Graw-Hill Book from Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

5 Rostovtsev. *The Social and Economic History of the Hellenic World*. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

6 Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

7 Temple front, decorated columns, repeated ratios and a symmetrical façade.

8 ‘The Doric is one of the three canonical orders of classical architecture, characterised by the simple circular capitals at the top of the columns. It is the earliest and essentially simplest of orders. The other orders are Ionic and Corinthian. The Doric was much used in Greek Revival architecture from 18th century onwards. See: Wikipedia contributors. (2020, March 12). Doric order. In *Wikipedia, The Free Encyclopedia*. Retrieved 11:41, March 27, 2020, from [https://en.wikipedia.org/w/index.php?title=Doric\\_order&oldid=945132566](https://en.wikipedia.org/w/index.php?title=Doric_order&oldid=945132566)

9 The mayor feature of Ionic columns are the volutes of their capitals. The Ionic tradition was equally popular during the Greek Revival in the Europe and the US. See: Wikipedia contributors. (2020, March 26). Ionic order. In *Wikipedia, The Free Encyclopedia*. Retrieved 11:47, March 27, 2020, from [https://en.wikipedia.org/w/index.php?title=Ionic\\_order&oldid=947463683](https://en.wikipedia.org/w/index.php?title=Ionic_order&oldid=947463683)

10 See: Wikipedia contributors. (2020, March 26). Delian League. See: *Wikipedia, The Free Encyclopedia*. Delian League. Retrieved 12:00, March 27, 2020, from [https://en.wikipedia.org/w/index.php?title=Delian\\_League&oldid=947479910](https://en.wikipedia.org/w/index.php?title=Delian_League&oldid=947479910)

11 Silver, M. (1995). *Economic Structures of Antiquity*. Westport. Connecticut: Greenwood Press. In: Frandsen, Ann-Christine and McGoun, Elton. ‘The Barriers of Banking’. In: ‘Architecture & Finance III’. 2020. *eabh bulletin*: Frankfurt am Main.

12 Mumford, Lewis (1961). *The City in History*. New York. Brace & World, quoted in Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.





Picture 4: Teatro Carlo Felice, Genoa, Italy, 1824, Carlo Barabino, Picture taken 16 November 2019



Picture 5: Neue Wache (The Royal Guard House), Berlin, Prussia, built by Karl Friedrich Schinkel, 1817-1841. When Prussia was the rising power in Europe with Berlin as its capital, the rulers' architecture of choice for official buildings was the traditional Neo Classical. Schinkel projected a classical temple front forward from a pylonlike block. While modest in size, it is made monumental by Schinkel's skilful handling of proportions. Ref: Fazio, Michael, Moffett, Marian and Wodehouse, Lawrence. 2014. *A World History of Architecture*. Laurence King Publishing: London

institutions drew upon the legacy of classical architectural forms in order to convey the idea that banking was a business based on trust: 'The temple is the building form most universally and durably symbolic of banking. The notion of temple as guardian, as religious stronghold (...), the temple was the suitable image to convey the role of banking as it perceived itself: protector of the public good.'<sup>13</sup>

At the same time, the idiom of classical architecture was being redeployed elsewhere: it was used for the new civic buildings, commercial offices as well the homes of new and old elites (Pictures 4 and 4a). The proliferation of classical references, allusions, metaphors, and imagery, and their growing prestige, were linked to the growth of interest in archaeological excavations in Greece, and elsewhere, due to the increasing popularity of the 'Grand Tour';<sup>14</sup> a fashionable activity for those who could afford it. This meant that drawings, plans

and descriptions of the buildings of antiquity began to enter the public domain. The popularisation of antiquity fuelled the (re)emergence of ancient patterns of construction across Europe and the United States of America.

#### Greek Revival in the US

As much as enlightenment Europe, early 19<sup>th</sup> century America wanted to evoke 'the dignity of ancestry'<sup>15</sup> and the expression of certain political ideals in its buildings. They chose ancient Greek forms to do so. These choices were following prevailing trends, but at the same time they were deliberate proclamations that would: 'Link the 19<sup>th</sup> century institutions to the temples, exchanges, and merchants' palaces of past eras. (...) Elements were often chosen, for both their functional and symbolic value. In order to satisfy the requirements of increasingly complex economic activities, architects similarly drew on an 'archive' of notions about the disposition of space (...) In some instances, a specific building form - a temple or a palazzo, for

example - answered both the functional and the symbolic requirements of 19<sup>th</sup> century instanton.'<sup>16</sup>

Greek architecture was understood by 19<sup>th</sup> century American architects to signify freedom, a freedom historically associated with the Athenian city state of the 5<sup>th</sup> Century BC and immediately connected with the Greek War of Independence against the Turks, 1821-29.<sup>17</sup> This desire to evoke strength, independence and freedom was a principal factor of the American Greek Revival, combined with its structural and technological advances.<sup>18</sup> Most importantly, these early banks needed to be fire and theft proof in order to protect the stored values that were deposited within. Therefore, the material of choice was the most permanent available at the time, brick and stone and sometimes marble. If viable, they had an inbuilt vault, a large banking hall, meeting rooms and often times an apartment for the manager.

<sup>13</sup> Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

<sup>14</sup> Traditional trip of Europe, mainly to Italy and Greece during the 17<sup>th</sup> and 18<sup>th</sup> Century, mostly undertaken by young European men of sufficient means and rank. For more details, see: Wikipedia contributors. (2020, January 22). Grand Tour. In *Wikipedia, The Free Encyclopedia*. Retrieved 11:59, April 2, 2020, from [https://en.wikipedia.org/w/index.php?title=Grand\\_Tour&oldid=937041981](https://en.wikipedia.org/w/index.php?title=Grand_Tour&oldid=937041981)

<sup>15</sup> Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

<sup>16</sup> Ibid.

<sup>17</sup> Ibid.

<sup>18</sup> 'These banks resembled the grandest houses and public buildings in the new nation, in part because they were chartered by the state or federal government, which gave them a beyond that of other businesses'. In: The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York



Picture 6: Maison Carrée de Nîmes, France, 4-7 BC, one of the best-preserved temples of the Roman Empire



Picture 7: Royal Exchange of New York, United States of America, 1752. ©New York Historical Society. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor

When the Dutch had settled in New York, they introduced the ancient Greek concept of urbanism that has its origins in the orthogonal linear merchant cities of the Netherlands: 'The establishment of Trinity Parish, of the seat of government, the first financial institutions, and the opening up of the square formed at the junction of Wall, Broad and Nassau Streets, endowed the area with the character of an agora, coming religious and civic institutions in the context of a market place. With the advent of the Greek Revival this rather abstract reference to a classic place of assembly and commerce took on physical suggestion of the agora'.<sup>19</sup>

Departing from these roots of New York's architectural heritage, it has been argued more than once that the Greek Revival in Wall Street Architecture and beyond was the prompt expression of America's belief in God and capitalism expressed in the organic combination of Greek and Roman elements. Severini wrote in 1983: 'The style signifies more than the intention to validate a newly invigorated national ideal in architecture symbolic of Greek idealism. The Greek temple, the Roman basilica, the combinations and fusions of building forms, interior and exterior, in patterns identifiable with both specific monuments and with types of monuments expressive of the sacred and the secular, serve to encapsulate the spirit of American capitalisms (...), historical confirmation

of the worthiness of financial institutions'.<sup>20</sup>

Naturally, the revival of Greek form was as evident in financial architecture as much as in other public buildings in 19<sup>th</sup> century America. The styles they followed succeeded one another with rapidity. An Americanised version of English Georgian, popular in the first quarter of the century, was followed by the Greek Revival and subsequently the Italianate classical revival notwithstanding some mid-century digressions such as the Gothic revival.<sup>21</sup>

Most of these newly established institutions took inspiration from the classical style. As we have seen, the association with the ancient temples was deliberate. The founding fathers' drew on a common rhetoric of classicism, which Jefferson – the third president of the United States, a self-taught architect of high influence in the early years of institutional building of the new nation<sup>22</sup> - expressed as 'the desire for symmetry and taste, unburdened by excessive ornament'<sup>23</sup> aiming to balance between 'grandeur and simplicity, between security and accessibility, and between national and local priorities'.<sup>24</sup> Jefferson perceived that architecture could express

the ideals upon which a country was founded and help to ensure its survival by promoting a sense of national identity. '(...) his advocacy of the excellence of the columnar style of antiquity influenced the designs of the first buildings undertaken in Washington.'<sup>25</sup> Following the example of the Capitol of Virginia, the US Capitol in Washington was built in Greek Revival style by Benjamin Henry Latrobe, Jefferson's preferred architect.

### Exchanges, Temples and Palazzos

As in Antiquity, exchange buildings were some of the first purpose-built financial buildings to be erected in the United States of America. The business of exchange was one of the most important drivers of the rapid development of the American economy.<sup>26</sup> The Dutch East India Company had established New Amsterdam as a centre for trading beaver pelts in 1609, and according to one line of thought de Waalstraat (Wall Street) took its name from a palisade erected to protect the settlement from Native Americans and pirates, and the English who nonetheless took over the settlement in 1664, renaming it New York. In 1677 during the subsequent phase of rapid physical and economic expansion the first exchange building was erected.<sup>27</sup>

19 Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

20 Ibid.

21 Ibid.

22 Thomas Jefferson had learned about architecture from books and travel observations. He designed the model for the State Capitol of Virginia (picture 5) based on the Maison Carrée de Nîmes (picture 6). He confirmed the smallish temple into a two-story legislative building, added a circular doomed assembly room.

23 Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000), pp. 1-52, 51.

24 Ibid.

25 The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York

26 Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

27 For full list of references concerning early market houses and exchanges in New York, see: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor, Chapter 1.



‘In a still relatively pastoral city characterized by a predominance of religious institutions, the Exchange, in the years preceding the Revolution, was the only institution in New York with features predictive of structured financial organisation.’<sup>28</sup>

Later, the Royal Exchange Building (picture 7) was constructed in 1752. A two-story brick building, combining commercial and civic functions, ground floor arcade and a second-floor story hall it was similar to many others of the period. In addition to the Exchange, the building hosted the Chamber of Commerce as well and the Federal Court. While the first Exchange building clearly followed the line of the gothic adaption of the Telesterion that could also be found in Antwerp (picture 8)<sup>29</sup>, London (pictures 9 and 10)<sup>30</sup>, or Amsterdam, (picture 11). Later exchange buildings adopted the purely Neo-classical style by definition.

Like the first New York Merchant’s Exchange<sup>31</sup> (pictures 12 and 12a), the Second Merchant’s Exchange (1836-1842) which have been frequently compared to the Paris Bourse (1808-26, picture 13) and the US Custom House (Pictures 13a-d). The Custom House was the federal repository of public treasure and like the Second Bank of the United States (picture 14), directly modelled on the Parthenon. The scale of the Merchant’s Exchanges and the Custom House



Picture 8: Antwerp Bourse, Antwerp, The Netherlands, 1531. ©Courtauld Institute, In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor



Picture 9: London Royal Exchange, United Kingdom, 1566. ©Courtauld Institute, In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor



Picture 10: Royal Exchange, London, United Kingdom, 1840s, Sir William Tite, *Luxury shopping and Bar Restaurant today*



Picture 11: Beurs von Amsterdam (The Amsterdam Bourse), 1653, Emmanuel de Witte: the first true stock exchange, where shares in the East India Company would be bought and sold. In: Ferguson, Niall. 2010. *The Ascent of Money. A Financial History of the World*. Penguin. London

28 Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

29 The Antwerp Bourse was built in 1531 in a gothic adoption of the classical Telesterion style by Domien Waghemakere. It was the world’s first purpose-built commodity exchange building and would be the focal point of European trade and the model for cities with similar ambitions for the century to come. It was the model for the Exchange buildings in London (1570), Rotterdam (1595) and Amsterdam (1611). From 1872 – 1997 it housed the Antwerp Stock Exchange until it was refurbished (2019) into the Antwerp Trade Fair: an event hall with restaurant, hotel and public passage. See: Wikipedia contributors. (2020, February 11). Bourse of Antwerp. In *Wikipedia, The Free Encyclopedia*. Retrieved 09:48, April 13, 2020, from [https://en.wikipedia.org/w/index.php?title=Bourse\\_of\\_Antwerp&oldid=940207607](https://en.wikipedia.org/w/index.php?title=Bourse_of_Antwerp&oldid=940207607)

30 The Royal Exchange building in London officially opened in 1571. Inspired by the Antwerp Bourse, it was a four-sided structure, surrounding a central courtyard where merchants and traders could do business. It was internally made of concrete and featured pediment sculptures and ornamental cast ironwork. Twice a fire destroyed the exchange. The current building (picture 9) by Sir William Tite was finished during the 1840s. Lloyd’s insurance market used the building for 150 years after it ceased to be the exchange. Later on, it housed the London International Futures Exchange. Today it serves – similar to the Antwerp Bourse as a place of entertainment with a courtyard café, a bar restaurant and luxury shops. See: Wikipedia contributors. (2020, April 1). Royal Exchange, London. In *Wikipedia, The Free Encyclopedia*. Retrieved 12:15, April 7, 2020, from [https://en.wikipedia.org/w/index.php?title=Royal\\_Exchange\\_London&oldid=948571459](https://en.wikipedia.org/w/index.php?title=Royal_Exchange_London&oldid=948571459)

31 The building freely uses Palladian elements and combined Greek and Roman classical features. The entrance was guided by marble columns and the main hall strongly resembled a Roman basilica. Only very little visual material survived about these early exchanges.

seemed to have established a new standard for monumental design and served as a pattern for the new wave of bank buildings emerging after them. Such as the New York Stock Exchange pictures 15, 16, 17), which was built in 1865 by the private traders that had founded the Stock Exchange in 1817. A colonnade of six fluted columns between two square pilasters that carried a pediment was its main feature which was clearly meant to impress traders and society as a whole: ‘It’s material, white marble of singular lustre, from Georgia, and it’s classical style combine to give it a monumental character that cannot fail to impress the beholder.’<sup>32</sup> At the same time, as a result of this agreement that marked the foundation of the Exchange (the Buttonwood Agreement), New York was on its way to becoming the pre-eminent centre for stock trading.

Before New York became the main financial centre of the United States as we know it today, the city of Philadelphia had

higher standing as a financial centre due to its role in financing the War of Independence<sup>33</sup>. Although finance ‘moved’ to New York with the Federal Government around 1800, the first purpose built financial buildings had been erected in Philadelphia. Amongst them, the First American Stock Exchange (1790), the first United States Mint (1793), the First Bank of the United States (1795-97, pictures 18 and 19) and the Bank of Pennsylvania (1798, picture 20). The Bank of Pennsylvania was built in 1789 in Philadelphia, showcasing a Greek Ionic portico front and back, a central dome with oculus that covered the banking spaces and masonry vaults. It was an organic combination of Greek and Roman elements.

The First Bank of the United States was the first building of its kind explicitly modelled on a Greek temple. It was built of marble, had a fully vaulted basement and a portico with Greek columns in front. Its entire

32 The Mail and Express Extra Magazine Supplement to Commemorate the Opening of the New Stock Exchange, New York, Wednesday, April 22, 1903.

33 ‘American banking began in Philadelphia in 1781 with the Bank of North America chartered by the Continental Congress to finance the Revolution.’ Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.



Picture12: Merchants' Exchange, Wall Street, New York, US, 1825-27. Unsigned preliminary elevation attributed to Martin E. Thompson. ©Avery Architectural and Fine Arts Library. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor



Picture 12a: 55 Wall Street Merchants Exchange  
Picture taken by author



Picture 12b: The Greenwich Savings Bank/The Haier Building, New York, 1833. The Savings Bank operated from 1833-1981. Its closure coincided with the banking deregulation of the 1980s and was surrounded by scandal and losses. The building itself is another prime example of the Classical Revival, steel-reinforced lime and sandstone, with monumental Corinthian columns and a Roman style dome. The interior shows columns, marble floors, granite walls and Greek sculptures. After being used as the Haier headquarters it is an event-shopping space today. Picture taken by author



Picture13: Paris Bourse, Paris, France, 1808-26, A.T. Brongniart. ©Bibliothèque Historique de la Ville de Paris In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor



Picture13.1: National City Bank New York, New York, 1908 (Now Citibank). Photograph from McKim, Mead & White Collection, courtesy New York Historical Society. In: *The Museum of Fine Arts, Houston and Parnassus Foundation*. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York



Picture 13.2: Knickerbocker Trust, New York, 1902-04, McKim, Mead & White. Photograph from McKim, Mead & White Collection, courtesy New York Historical Society. In: *The Museum of Fine Arts, Houston and Parnassus Foundation*. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York



Picture 13a: Federal Hall, Wall Street, New York, 1798. Courtesy of the New York Historical Society. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor





Picture 13a: Federal Hall, Wall Street, New York, 1798. Courtesy of the New York Historical Society. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor



Picture 14: Second Bank of the United States, Philadelphia, 1819 Parker, Thomas & Rice In: Leitner, Bernhard. 1984. 'Geld und Raum'. Taunusanlage 12. Deutsche Bank AG. Frankfurt am Main



Picture 13b: Federal Hall, current structure finished in 1842, initially served as US Custom House, later as sub Treasury building. Today it is a memorial to commemorate the historic events of the first structure in its place which served as New York's first City Hall. Picture taken by author



Picture 13c: Federal Hall (former Custom House) Picture taken by author



Picture 13d: Federal Hall (former Custom House) Picture taken by author



Picture 15: New York Stok Exchange, Façade 2016 Picture taken by author



Picture 16: New York Stock Exchange, Façade 1957 from steps of the Sub-Treasury. ©New York Stock Exchange Archives



Picture 17: New York Stock Exchange, Façade 1903 ©New York Stock Exchange Archives





Picture 18: Bank of the United States, Philadelphia, 1795-97. From William Birch, *The City of Philadelphia (Philadelphia 1800)*, pl.17. (Winterthur Printed Book and Periodical Collection) In: Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000)



Picture 19: Bank of the United States, Philadelphia, 1795-97. From Owen Biddle, *the Young Carpenter's Assistant; or A System of Architecture Adapted to the Style of Building of the United States (Philadelphia: Benjamin Johnson, 1805)*, pl.43. (Winterthur Printed Book and Periodical Collection.) In: Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000), pp. 1-52



Picture 20: Bank of Pennsylvania, Philadelphia, 1798, Benjamin H. Latrobe. ©Historical Society of Pennsylvania, In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor



Picture 21: Royal Exchange of Dublin, Dublin Ireland, 1769-1779, Thomas Cooley, now Dublin City Hall



Picture 22: Royal Exchange of Dublin, Orate doomed ceiling and columns with intricate patterns, in the Rotunda of the Dublin City Hall, Dublin, Ireland, on 7 May 2013



Picture 23: Bank of North America, Philadelphia, USA, 1781 ©The Historical Society of Pennsylvania, Digital Library

setup was very similar to the Royal Exchange in Dublin (pictures 21 and 22),<sup>34</sup> which by itself was inspired by the Roman temple at Nimes (picture 6) – 'truly classical' – 'truly Grecian'.<sup>35</sup> Its 'application of a white marble portico gave a public character of what was essentially no more than a large, dignified, but simple house like the mansions of 18th century New England'.<sup>36</sup> After the first Bank of the United States, a Second Bank of the United States (picture 14) was chartered in Philadelphia (1818-24) and was according to Hafertrepe (2000) highly influential for the next two decades, not only in the design of banking houses but in all building types.<sup>37</sup> Its Greek Ionic columns and the façade were basically a complete adoption of the Greek temple form described before. It was portrayed as a 'national symbol uniting banking, the protection of public treasure, the morality of the Greek state and, by extension the American'.<sup>38</sup>

Even though the First Bank of the United States had been the first one purely following the Greek architectural model, the first bank of the continent in a modern sense<sup>39</sup> and the first *de facto* central bank– the Bank of North America (picture 23) was established in 1781 in order to help finance the war. It drew on the palazzo style, which would become increasingly popular in later years. The banking model of the Bank of North America differed significantly from its European predecessors - in Europe banking had been in private hands for centuries while in America the first banks were corporations, chartered by the federal state - its building was inspired

34 The Royal Exchange in Dublin, Ireland was built between 1769 and 1779 by Thomas Cooley as a piece of classical 18th century architecture. Columns lead to a classical entrance hall: the rotunda where merchants strolled and discussed their business. At the time it was used as the Dublin Stock Exchange, for business meetings in a more general sense and an open meeting place for overseas brokers coming from the nearby Custom House. It was converted in a government building in 1850 and serves as the Dublin City Hall until today. See: Wikipedia contributors. (2020, February 19). City Hall, Dublin. In *Wikipedia, The Free Encyclopedia*. Retrieved 09:15, April 7, 2020, from [https://en.wikipedia.org/w/index.php?title=City\\_Hall,\\_Dublin&oldid=941575668](https://en.wikipedia.org/w/index.php?title=City_Hall,_Dublin&oldid=941575668)

35 Quoting Jefferson in Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000), pp. 1-52.

36 Talbot, Hamlin. 1944. *Greek revival Architecture in America*. New York: Oxford University Press. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

37 See: Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000), pp. 1-52.

38 Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

39 Short term commercial loans, serve as safe places of deposit for merchants' funds, provide the country with paper money in the form of bank notes and other types of bank liabilities.

by Florentine merchant bankers' palazzos: 'Banking had taken place in the residence of the banker and bank architecture in England continued to exhibit a domestic character (inspired by Renaissance Italy) into the Victorian period. (...) In the new world, some early banks resembled fine houses familiar to their wealthy directors while others projected a more deliberate public image. (...)'<sup>40</sup>

At the same time, New York flourished in private business initiated by the gold rush in California, foreign commerce and internal trade fuelled by the invention of the steamboat and the opening of the Erie Canal. The canal, in addition to the city's topographically favoured port, gave New York critical control over foreign commerce and all related foreign exchange and financial transactions.<sup>41</sup> The invention of the telegraph brought about change in the ways in which commerce and banking was done, and the manner of dealing in stocks, bonds and exchange, only increased the diversity in finance and the need to physically accommodate a bigger variety of financial institutions. What's more is, the new bank law of 1838, allowed everybody with the relevant capital to open a bank, irrespective of the political favour of a charter. It should be remembered that common stocks substituted bonds as the principal method of railroad financing. This gave impetus for New York to be the financial centre of the 19<sup>th</sup> century - and with it the architecture of its institutions became exemplary for the era.

'New York has consistently been an incubator and promoter of changing financial strategies and instruments, reflecting its role as the nation's banking centre and further enhancing that role over time. (...) arguments over the proper role of finance in daily life, the relationship between accumulation and opportunity, and the balance between economic inclusion and exclusion have been there for more than 200 years and they are equally reflected in the architectural heritage of the sector.'<sup>42</sup>

The early New York financial buildings of the Wall Street and Board Street crossing gave business a residential character. Examples, to name a but a few, were: The Bank of New York (1797, pictures 24 and 25), The Bank of Manhattan Company (1799),



**Picture 24: The Bank of New York, Wall Street, New York, 1798. The Bank of New York Archives. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor**

**Picture 25: The Bank of New York, Wall Street, New York, 1857, Vaux and Withers, The Bank of New York Archives. In: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.**



The Merchants' Bank (1805), The Mechanics Bank (1810), Union Bank (1811), The Bank of America (1812), Phenix Bank (1812, picture 26) and City Bank (1812). All of these buildings served as homes and as business headquarters at the same time. This drew upon the precedent of the merchant bankers of England, who dominated private banking in England and who had themselves had found inspiration in the historical tradition of Italian bankers operating from home. Only the establishment of the Bank of England in 1694 had brought about a change in this tradition in the UK.

The style of buildings like the Bank of the United States (1838), the Bank of New York (1797, picture 24) and the Manhattan Company (1799), that can be described as 'a stripped-down hybridization of the Greek Revival and the Federal domestic modes that predicted the clubhouse style (...)'.<sup>43</sup> was introduced by the architect Isaiah Rogers who significantly contributed to the architectural harmonisation of Wall Street at the time. He was responsible for the buildings of The United States Bank (1838/39), Union Bank (1839), The Manhattan Bank (1839), The Merchant's Bank (1839-40) and City Bank (1838).

Economic life in the middle ages revolved around the guilt and the agencies of the church (monasteries, papacy). 'The only

medieval buildings known to house financial activities were the town halls of the Italian urban republic.'<sup>44</sup> Their function was equally administrative, commercial and ceremonial, and they were located around the market place following the Roman Forum tradition. Important commercial centres had developed in Spain, the Netherlands, the United Kingdom and France in this period; finance, however, remained predominantly in the hands of the Italian merchant banks until the 16<sup>th</sup> century.

Only then, with the retreat of the medieval Christian perception of money as the root of all evil, a revolution in finance occurred. With secularization, banking started to be considered more positively. The mainstream of Italian banking consisted of merchant banks, money changers and pawnbrokers, but merchant banking had most influence on the future influence on Graeco-Roman architecture in years to come.

Even though the classical Italian or Tuscan-Florentine banking palazzo style symbolised impenetrability, strength and the Renaissance spirit of rationality, it offered a more approachable, modest building from than an antique temple. The Medici Palace in Florence Italy (1434, picture 27) embodied this. The materials chosen (sand and limestone), were more rustic, more modest than

<sup>40</sup> The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York

<sup>41</sup> Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

<sup>42</sup> Jaffe, Steven H. and Lautin, Jessica. 2014. *Capital of Capital*. Columbia University Press: New York.

<sup>43</sup> Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

<sup>44</sup> Paul, Jurgen. 1969. 'Commercial Use of Medieval Town Halls in Italy' from Abstracts of S.A.H. Convention. 22th Meeting. In Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.





Picture 26: Phenix Bank, Wall Street, New York, 1827, attributed to Martin E. Thompson. ©The New York Historical Society. IN: Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor



Picture 27: Medici Palace, Florence, 1434, Florence, Italy. Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.



Picture 28: Charleston branch, Bank of the United States, (Now Charleston City Hall), 1800-1802 Foto: Kenneth Hafertrepe. In: Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000), pp. 1-52.



Picture 28a: Charles Bulfinch, elevation, Boston branch, Bank of the United States, 1798. From Asher Benjamin and Daniel Rayner, *The American Builder's Companion* (Boston: Etheridge and Bliss, 1806), pl. 43. (Henry N. Flynt Library, Historical Deerfield, Inc.), In: Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000), pp. 1-52.



Picture 28b: Second Bank of the United States New York Branch, Wall Street, New York, 1823-25, Martin E. Thompson, In: Phelps Stokes Collection, The New York Public Library Astor, Lenox and Tilden Foundations.

marble. This being said however, modesty is a relative term: 'The contributions made by Renaissance architects to the design of commercial facilities' were all embellishments of the family palace and involved the incorporation of shops, in the Roman manner, loggias, and the other public areas (...) these new private palazzi represent a new model for banks, a strong secular image that allowed celebrating materialism.<sup>45</sup>

In the US, the Greek revival was long-standing, however the nineteenth century initiated greater emphasis on precisely those Italianate palazzo buildings which had reached the US via the English clubhouse style. The newly arriving trend was fuelled by a rush of uncontrolled economic development, while the pressing need for more office space initiated the trend to build upward: 'The mayor banking palazzos constructed just after the turn of the mid-century stood out and lent a promise of new monumentality to the district as a whole, while bolstering the wavering physical image of Wall Street itself.'<sup>46</sup>

Prime examples of the palazzo style that followed the purely Greek Revival were: The Bank of New York (as an early expression) in its versions of 1798 (picture 24) and 1857 (picture 25), The New York Branch of the Second Bank of the United States (1823-25,

picture 28b), The Boston branch of the Bank of the United States (1798, picture 28a), the Charleston branch of the Bank of the United States (1800-1802, picture 28), the Bank of Philadelphia (1808, picture 29), The Corn Exchange Bank's Pre-and Post-1884 buildings (pictures 30 and 31), Seamen's Bank of Savings (1853, picture 32), The Bank of the State of New York (1855-56) and the Bank of New York (1858, picture 25). They were all characterised by their dense, fortress like, rational form, the brick facades, many used iron pillars to extend the brick walls for fire protection.

Later, Victorian extravagance made an appearance with the Dollar Savings Bank (1890, picture 33), the Dime Savings Bank in Brooklyn (pictures 33a and 33b) and the Bowery Savings Bank (1834, pictures 34 and 35) -- being two of its most prominent material expressions. The Bowery's exterior shows Corinthian columns and extensive use of marble while the interior looks like a Roman temple, with walls and floors embellished with mosaics, coffered ceilings and skylights made of cast iron. At the time the security and trustworthiness element must have overruled all other concerns and there seemed to have been a very welcoming element to the 'cathedral of savings': 'The effect is inviting rather than intimidating, an important quality for a building intended to attract and uplift the

<sup>45</sup> Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

<sup>46</sup> Ibid.



Picture 29: Bank of Philadelphia, Philadelphia, 1808 From W.R. and T. Birch, *The City of Philadelphia*, 3d ed. (Philadelphia, 1809), pl. 42. (Historical Society of Pennsylvania.) In: Hafertrepe, Kenneth. 2000. 'Banking Houses in the United States. The First Generation, 1781-1811.' *Winterthur Portfolio*, Vol. 35, No. 1 (Spring 2000), pp. 1-52



Picture 30: Corn Exchange Bank, William and Beaver Streets, New York, USA, Pre-1884 building. This file is from the Mechanical Curator collection, a set of over 1 million images scanned from out-of-copyright books and released to Flickr Commons by the British Library. [https://en.wikipedia.org/wiki/Corn\\_Exchange\\_Bank#/media/File:\(King1893NYC\)\\_pg736\\_corn\\_exchange\\_bank\\_\(former\\_building\),\\_william\\_and\\_beaver\\_streets.Jpg](https://en.wikipedia.org/wiki/Corn_Exchange_Bank#/media/File:(King1893NYC)_pg736_corn_exchange_bank_(former_building),_william_and_beaver_streets.Jpg)



Picture 33: Dollar Savings Bank, Pittsburgh, Fourth Avenue Façade. Photo taken by author



Picture 31: Corn Exchange Bank of New York, William Street, Beaver Street, New York, USA, Post-1884 Building. This file is from the Mechanical Curator collection, a set of over 1 million images scanned from out-of-copyright books and released to Flickr Commons by the British Library. [https://en.wikipedia.org/wiki/Corn\\_Exchange\\_Bank#/media/File:\(King1893NYC\)\\_pg737\\_corn\\_exchange\\_bank\\_of\\_new\\_york.\\_William\\_street,\\_northwest\\_corner\\_of\\_beaver\\_street,\\_between\\_the\\_cotton\\_and\\_produce\\_exchanges.Jpg](https://en.wikipedia.org/wiki/Corn_Exchange_Bank#/media/File:(King1893NYC)_pg737_corn_exchange_bank_of_new_york._William_street,_northwest_corner_of_beaver_street,_between_the_cotton_and_produce_exchanges.Jpg)



Picture 32: Seamen's Bank of Savings, New York US. Photo taken by author



Picture 33a: Dime Savings Bank of Brooklyn, later the Dime Savings Bank of New York, built 1906-1908, by Mowbray and Uffinger. The Bank operated from 1859-2002. It is yet another prototype of the Classical Revival style. Its features include a large gilded mercury headed dime and 12 marble columns supporting a rotunda. The Bank as a business was placed into receivership in 2015 and is now part of a plan to be incorporated into the tallest structure to be built in Brooklyn. Photo taken by author



Picture 33b: Dime Savings Bank of Brooklyn (Dime Savings Bank of New York). Photo taken by author





Picture 34: The Bowery Savings Bank, New York, USA. Photo taken by author



Picture 35: The Bowery Savings Bank, New York, USA. Photo taken by author

Picture 36: Zagreb Stock and Commodity Exchange, Zagreb, Croatia, 1927, Viktor Kovacic. (Since 1945 Croatian National Bank) ©Croatian National Bank. In *eabh*. 2016. 'Architecture & Finance'. *eabh bulletin*: Frankfurt am Main

urban poor. (...) Not surprisingly, the new building was good for business, although most of the bank's customers were unused to such splendour, many of the struggling immigrants who moved on to better lives 'trusted the Bowery' (Savings Bank) so implicitly that they left their savings in its vaults.<sup>47</sup>

As established, ancient Athens had a huge influence on the appearance of early American financial institutions and beyond. In this piece I have described the connections between examples from Renaissance Italy, enlightened France and early American financial buildings. The scope of influence of the reception of Greek architecture, and its association with finance however, extends beyond these examples and regions to newly arising institutions around the world. Bank buildings, and central banks in particular, were the centre pieces of emergent nation states. Two examples taken from previous editions of the *eabh* series on 'Architecture & Finance'<sup>48</sup> are illustrative of this broader

trend: the Zagreb Stock and Commodity Exchange in Croatia and several branches of the State Bank of India. The Stock Exchange of Zagreb was built 1920-1927 by Victor Kovacic and is home today of the Croatian National Bank. This Exchange was established as a part of the chamber of commerce and emerged as an independent institution only later, in 1918. As in New York, the business of stock trading seems to have been closely associated with the coffee house, and that this aroused mixed feelings was one of the ostensible reasons the exchange procured its own independent building: 'Regardless of everything else, this combination of stock exchange and coffee houses is neither appropriate nor good, giving the broader public that often have very vague and incorrect ideas about stock exchange and its importance completely wrong impressions and judgement of the stock exchange institution.'<sup>49</sup>

Picture 36 shows the building's typical tall ionic columns that rest on a classical bas and carry a simple cornice

– resembling a Greek temple. In the inside, a staircase leads to the main stock exchange hall, circular in shape with equally circular skylights – like the first ancient examples of half covered market halls.

The Imperial Bank of India's early branches are another interesting case. The current State Bank of India was developed from the merger (in 1921) of The Bank of Bengal (1806), the Bank of Bombay (1840) and the Bank of Madras (1843), which were set up as the first chartered semi government joint stock banks in India with the privilege of limited liability to their shareholders with the objective to stabilise interest rates and the mobilize credit initially for the East India company and the British, and later for the Indian government. Being their respective government's arm of finance, the architecture of their offices should: '(...) be reflected in the majestic edifices, which housed the main offices in the presidency towns of Calcutta, Bombay and Madras. Deliberately planes, these edifices were meant to carry messages of opulence and grandeur and were in a way celebration of the commercial spirit of the empire.'<sup>50</sup>

The 1860s in India brought a far-reaching expansion of banking activities to the port cities and trade centres of the country. Following the fashion of 19th century, they were inspired by the Greek colonial style. A prime example is the spotless white Mount Road branch (1918, picture 37), wrapped in a colonnade of Ionic columns. Moreover, Britain had exported its architectural preferences alongside the political and economic structure of British banking. Another example of the Greek colonial style is the Tarawali Kothi in Lucknow (1830, picture 38). The columns of the building are Doric, surmounted by a bare pediment. Originally built as an observatory, it served as a refuge during the first Indian War of Independence (1857) until it was later bought in 1889 by the Imperial Bank of India.

47 The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York

48 *eabh*. 2016. 'Architecture & Finance'. *eabh bulletin*: Frankfurt am Main and *eabh*. 2017. 'Architecture & Finance'. *eabh bulletin*: Frankfurt am Main

49 General Secretary of the Zagreb Stock Exchange. HR-DAZG-248. Draft letter to Antun Goglia, royal and governor's counsellor royal commissioner for the City of Zagreb, dated 18 February 1920. The letter is not recorded as sent in the Stock Exchange Registry Book. In: *eabh*. 2016. 'Architecture & Finance'. *eabh bulletin*: Frankfurt am Main

50 Abhik Ray, Coordinator of the History Project of the State Bank of India. In: *eabh*. 2017. 'Architecture & Finance'. *eabh bulletin*: Frankfurt am Main





Picture 37: Imperial Bank of India (State Bank of India today), Mount Road. Madras, India, 1918 ©State Bank of India. In: eabh. 2017. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main



Picture 38: Tarawalli Kothi. Lucknow, India, built as an observatory in 1830, used as a refuge for mutineers during the first Indian War of Independence, rented by the Imperial Bank of India (now State Bank of India) in 1863, purchased in 1889. ©State Bank of India. In: eabh. 2017. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main



Picture 39: Façade, Manufacturers Trust Company New York, New York, 1953-54, (now Manufacturers Hanover Trust Company), Skidmore, Owings & Merrill. Photograph (1968) by Yukio Futawaga. In: The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. Money Matters. A Critical Look at Bank Architecture. McGraw Hill Publishing Company: New York

## Glass, Highrise and Higher Goals

What followed were two World Wars and the Great Depression. It took until the late 1940s before flagship building was resumed in Europe and the United States. With the exodus of European talent, Walter Gropius and Ludwig Mies van der Rohe had arrived in the US and: 'In little more than a decade, every architectural school of consequence was at least professedly modern.'<sup>51</sup> The post war era tore the walls of the fortresses and temples of the previous decades down and replaced them with glass, aiming to achieve greater openness, accessibility, and a more modest image ('neue Bescheidenheit'). In US finance, this new architectural philosophy aimed to attract the retail customer base of returning GIS eager to start families and take on customer credits, newly available thanks to the protecting and regulating role the federal government had assumed. These changes, together with the technical availability of modern alarm and sprinkler systems combined with standardized post war international fashion and the need for taller buildings to house multiple suites of offices, brought about a radically new type of bank buildings. 'The paradigms were Bunshaft's glass walled Manufacturers Trust and the soaring glass and steel Chase Manhattan tower. With these seminal New York banks, the secure image of the fortresses, allusions to past styles and elaborated ornament disappeared from bank architecture altogether for a quarter of

a century, as powerfully expressive tools that had traditionally served in the banking industry were excised from the architectural repertoire. Since the proliferating post-war International Style buildings looked alike, the psychological side of banking had to be covered by means other than architectural.'<sup>52</sup>

Commercial banks<sup>53</sup> had gone from selling security to selling services and convenience within a decade. Their aim had changed towards communicating openness.

Indeed, no building epitomises this new spirit like the Manufacturers Hanover Company (pictures 39 and 40), erected in 1954 on New York's Fifth Avenue. Here, the architects constructed an edifice that was entirely built from glass facades suggestive of a new transparency. It is debateable whether the intention of the builders was to mount a critique of mainstream banking, or whether the outcome derived from changes in building technology and architectural fashion in general. Yet the building marked an important precedent for financial architecture in the years to come. 'Manufacturers Trust Company: represented the opening of a new period in skyscraper design not only for New York but ultimately for the world. It broke the masonry-fortress psychology of branch banking up to then. From then

on banks all across the country became friendly.'<sup>54</sup>

With money being more of a passive asset than a physical entity requiring safe storage, perceptions of trust changed towards a relationship in which the customer trusts the institution to behave as agreed. Of course, this change of relationship was significantly more important for the new middle class and their means of finance than it was for wealthy clients who had long-established personal relationships of trust with their bankers.<sup>55</sup> 'Material purism, as in a bank, is a clear symbolic and semantic announcement that states: here your money will be in safe hands. It is not necessary for the modern bank to represent itself with material boasts; we are service and not representation oriented. We are an up-to-date representation of a national virtue: we belong to you and you can rely on us.'<sup>56</sup>

Over time, banking had developed from a business primarily supporting manufacturing, industries, trade and agriculture towards one where more staff, machines and faster technology could be accommodated. From this point on, high-rise in financial buildings proliferated internationally: 'the sky was the limit.'

51 The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. Money Matters. A Critical Look at Bank Architecture. McGraw Hill Publishing Company: New York

52 Ibid.

53 The story of central banks is a different one which has been slightly neglected in this article. Traditionally those banks have assumed different functions: the financing of the national debt, war financing, economic development, lenders of last resort – therefore the type of buildings they are housed until today is in most cases still imparting a more conservative image of solidity and reliability.

54 'Lantern on Fifth Avenue,' Progressive Architecture 54 (June 1973): 108. In: The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. Money Matters. A Critical Look at Bank Architecture. McGraw Hill Publishing Company: New York

55 Frandsen, Ann-Christine and McGoun, Elton. 'The Barriers of Banking'. In: 'Architecture & Finance III'. 2020. eabh bulletin: Frankfurt am Main.

56 Nottrott, Ina. 2000. Luxembourg. Banks and Architecture. Luxembourg: Editions Guy Binsfeld.



Picture 40: Fifth Avenue Façade, Manufacturers Trust New York, 1953-54, (now Manufacturers Hanover Trust Company), Skidmore, Owings & Merrill. Photographed by James Iska. In: *The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. Money Matters. A Critical Look at Bank Architecture.* McGraw Hill Publishing Company: New York



Picture 43: Bonn Savings Bank. © Bonn Savings Bank. In: *eabh. 2017. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main*



Picture 41: Bundesbank, Frankfurt am Main, Germany. © Bundesbank, In: *eabh. 2016. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main*



Picture 42: Banque Raiffeisen, Franches Montagnes Saignelégier, Extension to a listed building as part of the urban development concept. © Banque Raiffeisen, Foto: Thomas Jantscher Architekturphotografie, Colombier. In: *eabh. 2016. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main*

In Europe, the new aims of flexibility and dynamism and transparency remained intertwined with strength and solidity as core business values until the late 1980s. These twin objectives found their material representation in the brutalist building of the German Bundesbank (1967-1972) in Frankfurt am Main whose 'specifications were to design a functional yet beautiful building which is not intimidating, cold or snobbish and is attractive to work in.'<sup>57</sup> (picture 41) This was also expressed in a variety of buildings that are home to particular types of banks like postal banks, savings banks or cooperative banks that aimed to appeal to a certain customer base through the explicit expression of modesty such

<sup>57</sup> *eabh. 2016. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main*

as the Banque Raiffeisen, Franches Montagnes Saignelégier (picture 43) or Bonn Savings Bank (picture 44) which are characterised by their deeply utilitarian features.<sup>58</sup>

Nevertheless, in New York, London, Hongkong, Singapore or Frankfurt am Main, the financial sector expressed its rising importance for a continuously growing world economy in every higher and more extravagant skyscraper buildings from the 80s until the millennium. Height conveyed strength: 'The *gestalt* of the New York financial district, the image of a great cluster of thrusting towers, is the metaphorical expression of economic power'.<sup>59</sup>

<sup>58</sup> Details about the architecture of these buildings can be found in previous editions of the *eabh* bulletin series: *Architecture & Finance*.

<sup>59</sup> Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

In the early 1990s another trend, later enforced by the Great Financial Crises (GFC) of 2008–2018 started to get a hold on the architecture of the banking sector. After the fall out of the crises, the image of the entire industry suffered, which resulted in partial reorientation of the business models of some companies and strong efforts to rebuild trust. Again, sustained through the fashion of the time, this movement was reflected in financial buildings that now aimed to showcase a new idealism promoting sustainability, green architecture or well-being at work through and within their edifices and business models.

Looking at this issue of *eabh*, some of the showcased buildings exemplify this. Schroders<sup>60</sup> company's new London headquarters may look like a generic highrise building, but it

<sup>60</sup> For details of this building please see page 112 of this edition.





Picture 44: One World Trade Centre, and buildings reflect cloudy blue sky, New York



Picture 45: Rothschild\_The fourth New Court ©The Rothschild Archive. In: eabh. 2020. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main



Picture 46: Frankfurt am Main, Germany, Air View ©ECB/Andreas Böttcher. In: eabh. 2016. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main

allows a passageway for pedestrians and the public in order to serve as an integral part of its environment. The bank aims to promote culture, and to stimulate social change through a more collaborative approach to customer relations while at the same time expressing its support for its employees. The Kreditanstalt für Wiederaufbau in Frankfurt am Main<sup>61</sup> is another example. This state bank is involved in environmental and climate protection and is one of the largest banks promoting national interests worldwide. These aims are reflected in its architecture of 'green highrise' -- an attempt to reunite sustainable and responsible construction with aesthetic charm.

The skyscraper is not yet over, it remains the most common solution to the question for density. The One World Trade Centre in New York (picture 44), Rothschild's Fourth New Court in London (picture 45)<sup>62</sup>, The European Central Bank (picture 46) and Deutsche Bank (picture 47) in Frankfurt am Main, all built between [dates] are indicative of this<sup>63</sup>

A new type of building is emerging in the Manhattan cityscape: super tall, superskinny and super expensive (picture 49). Built since 2008, these luxury houses are shooting up in New York City. These buildings are tangible

save havens, yet speculative trophies at the same time.

'Form has always followed finance in New York, and this latest architectural by-product of excess global wealth is no exception. Building very tall has been technically possible for some time, but it hasn't made much commercial sense: the higher you go, the cost of building often exceeds the returns. That is, until now.'<sup>64</sup>

Technological changes and the emergence of electronic banking, 'banking supermarkets', cashless societies, MPesa, etc. are changing the nature of banking. Counters, gates and doors have been removed from the internal environment of financial institutions; most inquiries can be dealt with online; fixed workspaces have been exchanged for flexible ones; and the sector is currently trialling co-working, hot desking and partial work from home. These trends are set to become entrenched.

'Banking today is a matter of movement and flexibility. A bank is no longer a place that one visits but something that one does (...) Premises are needed that support the new way of working with its greater degree of trust and personal responsibility. (...) as a future employer, the activity based working

environment is a strong argument (...) It is no longer self-evident that a bank needs to parade itself in the guise of prestigious premises at a prestigious address. Architecture is about generating and building ideas.'<sup>65</sup>

Today, spaces that facilitate interdisciplinary and activity-based work modes that were pioneered by Google (picture 50) and Microsoft<sup>66</sup> are increasingly integrated into the basic repertoire of financial architecture as well. With the new Rabobank Campus in Utrecht and Crédit Agricole's Campus Evergreen Forum Renzo Piano in Montroque (picture 51) being prime European examples. When the Crédit Agricole holding company was created in 2010, the management decided to regroup its subsidiaries in a campus within a complex that features a huge natural reserve garden in order to: 'reconcile history, modernity and ecological ambition.'<sup>67</sup> It is interesting to note that well-functioning co-working or activity-based work spaces, where workers move from one station to the next depending on the activity they are engaged in, are partially inspired by monasteries: 'In architecture, this has found an exemplary expression in medieval monasteries: there you have the cubicle

61 For details of this building please see page 65 of this edition

62 For details see page 102 of this edition.

63 For details on the ECB and DB see previous editions of the eabh bulletin: Architecture & Finance

64 Wainwright, Oliver. 'Super-tall, super-skinny, super-expensive: the 'pencil towers' of New York's super-rich'

65 Eklund, Petter. 2014. *Life beneath the oak tree. The story of Swedbank's new head office*. Infotain and Infobooks Sweden AB. Göteborg.

66 Microsoft Campus for Seattle (<https://youtu.be/LpGACuMgtNA>)

67 eabh. 2016. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main





Picture 47: Deutsche Bank AG, Frankfurt am Main, Germany Photo: Marburger-Helbig  
© Deutsche Bank AG. In: eabh. 2016. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main



Picture 48: Aerial view of 432 Park Avenue construction, the tallest residential building in the world, in New York City

and the cloister. This is incredibly modern and functional. Whoever is in the cloister area signals that he or she is available. The mere fact that I am located there already carries a message. It is these kinds of coding of spaces for encounter and retreat that are needed in open offices (...). This determination of function is the main task of architecture.<sup>68</sup>

The idea of openness in financial architecture extends to the ways in which these buildings are conveyed to become an integral part of the urban spaces they occupy, like the skating ramps that surround Dansk Bank in Denmark, or the playground area next to the European Central Bank in Frankfurt that invite the public to use their spaces for edification and entertainment. Departing from a place where architecture symbolises cultural heritage and collective values new banking campuses offer flexible 'playgrounds' where work and leisure co-exist.

The true sustainability of these contemporary buildings may be open to question and the positive spin on flexible working may disguise its negative aspects: hot-desking

does not simply signal openness and creativity but job insecurity as well. Nonetheless these organisational and architectural structures express a shift in the values of our business and social life towards flexibility and a new way of working.

### Final Thoughts

With this article I have sketched out how financial architecture evolved over the years, with a particular focus on early New York's buildings and the impact of classical culture on the design of financial institutions. All edifices are built to communicate, to persuade, to assure, to impress and to convince – achieving these goals in different ways, depending on the respective era or location they were erected. Like many bank buildings before them, the early American exchange and banking temples were erected as symbolic landmarks, as well as housing business activities. As Alain de Botton (2014) puts it: 'Of almost any building, we ask not only that it do a certain thing, but also that it looks a certain way, that it contributes to a given mood; or religiosity or scholarship, rusticity or modernity, commerce or domesticity. We may require it to generate a feeling of reassurance or of excitement, of harmony or of containment. We may hope that it will connect us to the past or stand as a symbol of

the future, and we would complain, no less than we would about a malfunctioning bathroom, if this second, aesthetic expressive level of function was left unattended.'<sup>69</sup>

Ina Nottrot has stressed the importance of self-portrayal for the banking sector: 'In exactly this connection, the 'most public' of all arts, architecture becomes an information medium. (...) Bank architecture is not therefore restricted to purely functional aesthetic but is marked by a desire for self-portrayal. (...) the enthusiasm to visit a bank branch is enhanced if the first visual impression presented by the entrance is 'inviting, hospitable, trustworthy, original and forward-looking'. (...)'<sup>70</sup>

Emerging nations drew upon Greco-Roman precedents for their official and financial buildings from the 18<sup>th</sup> until the early 20<sup>th</sup> century. By citing the forms of classical antiquity it was hoped 'this architecture could foster civic consciousness with polis-driven Greek classicism as its ideal symbolic language.'<sup>71</sup> Associations of order, regularity, simplicity, elegance, balance and coherence where in particular needed when the nature of the (financial) business, as in early America,

68 In der Architektur ist das Vorbildlich im mittelalterlichen Kloster gelöst: Es gibt die Zelle und den Kreuzgang. Das ist ungeheuer modern und funktional. Wer im Kreuzgang ist, signalisiert dass er ansprechbar ist. Dass ich mich dort befinde ist schon eine Mitteilung. Solche Codierungen des Raumes in Orte der Begegnung und des Rückzugs braucht man in open Offices. (...) Die Unterscheidung der Funktion ist die Hauptaufgabe der Architektur. 'Free translation by author, in: Henn, Gunther. 2018. 'Interview'. *brand eins*. Thema Consulting. Heft 9. April – July 2018.

69 De Botton, Alain. 2014. *Architecture and Happiness*. Penguin Books: London.

70 Nottrot, Ina. 2000. *Luxembourg. Banks and Architecture*. Luxembourg: Editions Guy Binsfeld.

71 Fazio, Michael, Moffett, Marian and Wodehouse, Lawrence. 2014. *A World History of Architecture*. Laurence King Publishing: London.



Picture 49: Googleplex, central courtyard, Mountain View, California. This file is licensed under the Creative Commons Attribution-Share Alike 3.0 Unported license. [https://en.wikipedia.org/wiki/Googleplex#/media/File:Googleplex\\_central\\_courtyard.jpg](https://en.wikipedia.org/wiki/Googleplex#/media/File:Googleplex_central_courtyard.jpg)

where Europe's long accumulation of accessible capital was unavailable: 'To succeed, the pioneer banks had to convince people that they were solvent, stable institutions when in fact they were the very opposite. To do these bankers did what people have always done when they wanted to display either real or pretended wealth, they built themselves a fine house, modified very slightly for banking purposed but inspired by the finest American houses they knew. (...)'<sup>72</sup>

Even though the values have shifted with time, our commitment towards projecting ideals onto our public and commercial buildings seems to remain the same today: 'Behind a practical façade, modern architecture has never ceased trying to reflect back to its audience a selective image of who they might be, in the hope of improving upon, and moulding reality.'<sup>73</sup>

The connections between financial and religious architecture persist: 'The buildings we admire are ultimately those which, in a variety of ways, extol values we think worthwhile (...) The very principle of religious architecture has its origins in the notion that where we are critically determines what we are able to believe in (...) we require places where the values outside

of us encourage and enforce the aspirations within us. (...)'<sup>74</sup>

Values matter for finance. Therefore, the sector has always taken advantage of this association; from the banking temples and basilicas to the cathedrals of savings and commerce. This has been noted by many others before, like Severini (1983): 'Yet, Wall Street, with the dual presence there of temporal and religious power and with convergence in its architecture of ecclesiastical and secular forms, does not more or less – them epitomize the traditional interdependence of the institutors of civilization.'<sup>75</sup>

Today, the importance of the physical appearance of financial institutions and their presence in the urban cityscape persists even in an increasingly online world. 'They overshadow their former companies, the churches and courthouses, railroad stations and firehouses. – and this is in part because, with few exceptions, they are no longer freestanding, self-contained structures but a portion – in most cases, a very large portion – of immense sky-scraping office towers. (...)'<sup>76</sup>

These buildings speak of the value we attribute to the financial industry, and the role these institutions play to generate and

<sup>74</sup> Ibid.

<sup>75</sup> Severini, Lois. 1983. *The Architecture of Finance. Early Wall Street*. UMI Research Press: Ann Arbor.

<sup>76</sup> The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York



Picture 50: Crédit Agricole, Campus Evergreen Forum Renzo Piano in Montroque, Wilmette & Asso- ciés and Sahuc & Katchoura. © 2016 Crédit Agricole S.A. - Direction de la Communication Groupe. In: eabh. 2017. 'Architecture & Finance'. eabh bulletin: Frankfurt am Main

safeguard wealth. The recurrence of financial crises may have highlighted the vulnerability of these institutions, but they have not diminished public perception of the importance of the business of finance. In addition, many of the former financial palaces, like the former Exchanges of Antwerp and London or the Bowery Savings Bank are temples of entertainment today – another value our current Euro-American societies hold dear.

We can only hope that those banks that build – and build to last, do so keeping in mind that they significantly contribute to the formation of our cities, and that those cities form us<sup>77</sup> and the way we all live. ●

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Carmen Hofmann is Secretary General of eabh (The European Association for Banking and Financial History). She is the regular editor of the eabh bulletin series and other publications: Hofmann, Müller (ed.). 2018. 'History of Financial Institutions. Cantaluppi, Costabile, Hofmann, Schenk, Weber (ed.). 2020. 'Social Aims of Finance'. eabh. Frankfurt am Main. She holds a diploma in Roman and Arab studies and Economics.

<sup>77</sup> 'Erst formen wir unsere Städte, dann formen sie uns.' Losman, Carmen. 2011. *Work Hard. Play Hard*. Documentary. ZDF/Arte

<sup>72</sup> The Museum of Fine Arts, Houston and Parnassus Foundation. 1990. *Money Matters. A Critical Look at Bank Architecture*. McGraw Hill Publishing Company: New York

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