

# bulletin



Photo by Danmarks Nationalbank

Architecture & Finance

2017

*eabh* (The European Association for  
Banking and Financial History e.V.)

# A Domesday Book for Barclays Bank: an architectural snapshot

Maria Sienkiewicz

**T**he history of banks in England and Wales is one of mergers and acquisitions. Over the course of the last 300 years, hundreds of small banks and building societies have merged, or been taken over, to evolve in to the big high street names which are now so familiar. Buildings which were once the distinctive head office of a local firm, and premises constructed by craftsmen using local materials, are now all parts of a uniformly branded network. Still more have disappeared altogether – victims of rationalisation programmes, and the increasing move away from branch banking to online services.

The pivotal moment for Barclays Bank in this process of amalgamation and take-over came in 1896, when 20 small private banks joined together to form Barclay and Company Limited. Of the records created during that process, five volumes stand out for anyone interested in architecture, the practicalities of banking, or living and working conditions in the late 19th century.

Just as the Domesday Book<sup>1</sup> forms a survey of England at the time of the Norman Conquest, these five volumes form a survey of all the premises which made up the newly-formed Barclay and Company Limited in 1896.<sup>2</sup> Bound in leather with gold tooling, each volume is 38cm high, and 25cm wide. The thickness of the volumes varies, as they are organised under the headings of the 20 private component banks. Volume one, which covers premises owned by Barclay, Bevan and Co, and Goslings and Sharpe (the only two London banks in the amalgamation) contains only 65 folios, while volume three, which covers the eight partnerships and 86 premises controlled by the Gurney family in East Anglia is considerably thicker, with 253 folios.

The surveys were all written in the same hand, and all were signed by William H Warner of Lofts and Warner, Land Agents and Surveyors of 130 Mount Street, Berkeley Square,



*Leighton Buzzard branch, designed by Alfred Waterhouse, pictured in 1962*  
© Barclays Group Archives ref 30/1618

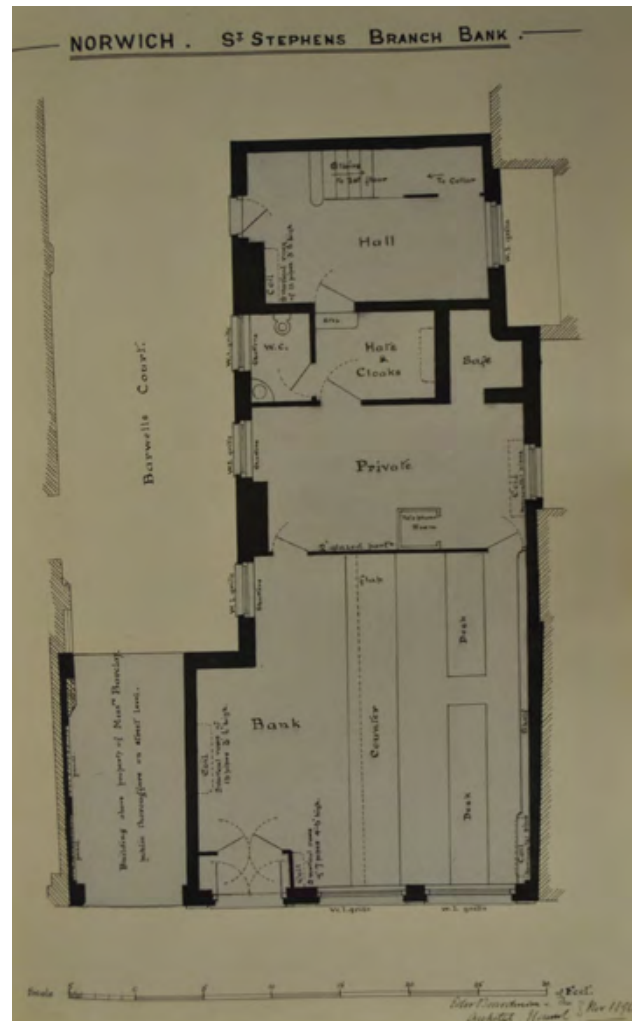
London. Each survey was also signed by another surveyor, local to the building under consideration. Surveys of premises in Brighton, for example, were signed by Thomas Wilkinson, and surveys in Hertfordshire by E Fergusson Taylor. Notes added to some of the signatures suggest that Lofts and Warner were working on behalf of Barclay and Company Limited, while the local surveyors were representing the old private partnerships.<sup>3</sup> As the ultimate purpose of each survey was to arrive at a valuation of the premises and

its contents, it was important that each of the constituent banks felt that their contributions in to the new company were being fairly assessed.

Each survey comprised a very detailed written description of the premises, together with a simple floor plan. 168 buildings were covered in total, from the Lombard Street premises of Barclay, Bevan and Company in London, valued at £225,000<sup>4</sup>, to the bank operated by the Gurneys at Burnham Market, valued at just £300.<sup>5</sup> The surveyors



Goslings and Sharpe of Fleet Street, 1896  
© Barclays Group Archives ref 38/639



St Stephen's Street, Norwich, 1896  
© Barclays Group Archives ref 38/641

considered the state of repair of the premises, and their potential. Goslings and Sharpe's Fleet Street premises in London, for example, were 'exceedingly old-fashioned', but 'would be of considerable value and bring in an important income' if rebuilt.<sup>6</sup> Branches which were designed by a reputable architect were noted – both Leighton Buzzard<sup>7</sup> and Darlington, High Row<sup>8</sup> were designed by Alfred Waterhouse, and Leighton Buzzard received an especially glowing review of its 'imposing appearance being built entirely of Ancaster Stone in the Venetian Gothic style.'<sup>9</sup>

A typical entry for a standard branch was that for the bank at St Stephen's Street, Norwich, belonging to Gurney and Company:<sup>10</sup> The property consists of a brick and slated Building situate in St Stephens Street, Norwich with right of way to Barwells Court. The premises contain:

**On the Ground Floor**

The Bank, Bank Parlour, Strong room with iron door and Lavatory. There is an Entrance Hall to Private House over occupied by the Manager containing.

**On the First Floor**

Two Sitting rooms, Kitchen, Scullery and Larder

**On the Second Floor**

Four Bedrooms, Bath room and WC

**On the Third Floor**

Two Bedrooms and WC

**In the Basement**

Cellars and Furnaces etc

- The entry for Bank Plain, the Gurneys' head office was more typical of the entries for larger premises:<sup>11</sup>
- The whole property covers an area about one acre in the most important part of the City of Norwich and forms a complete block having very extensive frontages and comprises

- The Bank premises and the dwelling house occupied by the Manager situate at the corner of Bank Plain and London Street and occupying a very important position.
- The premises are brick built and slated with stone dressings.

**On the Ground Floor**

- The Shop, two Private rooms, Counting room, Bank Parlour, Waiting room, Consulting room, Administration room, Balancing room, Ledger room, Bank room, Waste Book room, Stationery room, Deed room, Private Telephone room, two Book rooms, Corridor with Telephone room, The Library, Partners' Lavatories, Clerks' Lavatories.
- There is a staircase leading to Partners' Dining room and Dressing room, Clerks' Dining room approached by a separate staircase.



Ledger Room, Bank Plain, Norwich, early 1900s. © Barclays Group Archives ref 531/6

**In the Basement**

- Strong rooms with iron doors, Engine room and Engine for hot and cold air, Hydraulic Lift, Kitchen etc.
- At the rear of the Bank Building there are Stables, Harness room, covered-in carriage yard and WC, Sheds, Watchman’s house and Cottage, Kitchen etc.
- The Manager’s Residence approached by a private Entrance from Bank Street comprises of;

**On the Ground Floor**

Entrance Hall, Kitchen, Scullery, Pantry, Outhouses etc, Back and Front Staircases

**On the First Floor**

Dining room, Drawing room, Library, Study, Dressing room, Pantry and WC

**On the Second Floor**

Six Bedrooms, bath room, three rooms and two Attics above.

The descriptions and plans provide a comprehensive view of the state of English banking at the end of the 19th century.

Occasional glimpses of modern technology, in the form of telephones were starting to appear, but class divides in the form of separate facilities for partners and clerks were firmly entrenched. In the larger branches, lifts were not uncommon, and, unsurprisingly, iron doors featured prominently. When valuing the properties, the surveyors assessed the location of the branches within the towns, placing tremendous value on a branch being in the most important part of town, and the ease of accessibility for those travelling by carriage. As a statement of intent, the surveys were fairly clear about the type of customers the Bank wished to attract.

Residences incorporated within the bank property were quite common, and were usually occupied by the Manager. Occasionally, as at Halesworth<sup>12</sup>, the residence ‘over the shop’ was home to the Chief Clerk, and a separate house was provided for the Manager. Such separate

properties were often substantial country houses, designed to elevate the Bank Manager socially to the level of the gentry. The Manager’s house at Halesworth included a dining room, drawing room, library, six bedrooms, a kitchen garden, flower garden, tennis courts, and ornamental grounds and walks, covering some 18 acres.

The surveys also provide evidence of the Bank’s willingness to use property as a device to control the market. In Colchester, the Gurneys had acquired a second property in addition to their own branch at 9 High Street. 3 High Street had been the bank of Mills, Bawtree and Co, but they had defaulted in 1891, and the Gurneys had acquired much of their business. At the time of the 1896 survey, the Gurneys still owned 3 High Street, and the surveyor noted that the £7,000 valuation of 9 High Street was subject to ‘confirmation ... that the other Banking Premises ... known as 3 High Street Colchester should never be used as a Bank.’<sup>13</sup>



*The Manager's Residence, Halesworth, 1896*  
© Barclays Group Archives ref 38/641



*Saffron Walden branch, including the Rose and Crown Hotel, 1896*  
© Barclays Group Archives ref 38/640

Occasionally, it emerged that the Bank owned other properties because they adjoined the branch and it was the easiest way of maintaining control of the surrounding area. In Saffron Walden, Gibson, Tuke and Gibson owned the Rose and Crown Hotel<sup>14</sup> which adjoined their bank, and it was described in detail in the survey. The surveyor noted, 'it would be desirable that the two properties should be held together ... [to] secure the premises from falling into the hands of a rival Bank or in any way becoming a nuisance.'<sup>15</sup>

Exactly how closely the surveyors' recommendations were followed would require a wider study, but at least one piece of advice was put in to action fairly swiftly. Goslings and Sharpe's former premises on Fleet Street was demolished and rebuilt in 1898. As technology advanced, and banking methods changed, other buildings met with a similar fate. The Gurney's old head office in Norwich was demolished in 1927,

and the main Barclays head office in Lombard Street was subjected to almost constant rebuilding during the 20th century. Together with other records, such as photographs, premises ledgers and building plans, the surveys provide a look back in to a disappearing world.

The 1896 surveys were created primarily as a means of assessing the value of the estate of the newly-formed Barclay and Company Limited. Careful study of them reveals so much more.

A snapshot of a bank as it moved from old family traditions to modern organisational procedures, this architectural record demonstrates how buildings reflect, respond to and influence working practices, social status and corporate ambition. ●

## Author profile

Maria Sienkiewicz has been Group Archivist of Barclays PLC for 12 years. She graduated as an Archivist from Bangor University in 1996 and worked in the public sector before joining Barclays.

## Literature and sources

1. The Domesday Book was compiled by William the Conqueror in 1086 and is held at the UK National Archives, ref E 31/2, see <http://www.nationalarchives.gov.uk/domesday/>
2. Barclays Group Archives refs 38/639 – 38/643
3. Barclays Group Archives ref 38/640, folio 79
4. Barclays Group Archives ref 38/639, folio 8
5. Barclays Group Archives ref 38/641, folio 231
6. Barclays Group Archives ref 38/639, folio 60
7. Barclays Group Archives ref 38/640, folio 159
8. Barclays Group Archives ref 38/642, folio 15
9. Barclays Group Archives ref 38/640, folio 159
10. Barclays Group Archives ref 38/641 folios 136-137
11. Barclays Group Archives ref 38/641 folios 118-120
12. Barclays Group Archives ref 38/641, folios 15-20
13. Barclays Group Archives ref 38/641, folio 105
14. Barclays Group Archives ref 38/640, folios 196-200
15. Barclays Group Archives ref 38/640, folio 199