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Finance &
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Dear colleagues,

We are happy to share with you articles from fourteen financial institutions of ten different countries. Together with those published in the first volume of the series, they represent pioneering work that illuminates the connection between finance and photography.

Establishing a photographic collection within a Historical Archive can be a lengthy process. So why should a financial institution invest time, money, and human resources?

First, historical photographs can spread awareness about the company's character, culture, and social responsibility into the broader public. 'A collection can legitimize the bank historically, show the bank's role in society over the centuries (...) and underline and visualize the social role and awareness of the bank. (...) By sharing its collection of art and historical property with the public, the bank is giving something back to society, as it were, by taking care of what is in fact shared cultural property.'¹

In the visual culture we live in today, social media offers an ideal platform for a catching use of historical photographs. This can help communicate and engage with younger generations who have little affinity to the traditional financial services.

Furthermore, the emotional appeal of archival photographs helps develop a corporate identity and historical consciousness, giving employees a sense of continuity and belonging to the company. To this end, archival photographs are usually used for internal communication purposes, such as staff magazines, print publications, intranet, and other similar portals, anniversary events, exhibitions or decoration purposes.

Can the emotional value of photographs be used in different ways to communicate with and engage employees? Our colleagues from the Bank of England and Central Bank of Ireland² report how they invited past and present staff to help provide information about unidentified items in their photographic collections. To their surprise, those meetings turned into much more than crowdsourcing events. 'It was a genuinely joyful afternoon full of nostalgia and laughter that we really had not anticipated when planning the event.'³ Investing time and resources in similar gatherings can be helpful both for the historical archives—to raise awareness within the organization; and for the owning company—to build emotional bonds with the employees.

We hope you will enjoy the beautiful image collection and reading about how your colleagues exploited the potential of their historical photographic collections!

The editors



- 1 Jaap-Jan Mobron. 2021. 'The ABN AMRO historical photographic collection. An image of the bank, the Netherlands and beyond.' In: *eabh bulletin: Finance & Photography*. Frankfurt
- 2 Sinéad McDonnell. 2021. 'Central Bank of Ireland's photographic collection. The value of visuals.' In: *eabh bulletin: Finance & Photography*. Frankfurt
- 3 Rachael Muir. 2022. 'Sharing the Bank of England's photographic collection.' In: *eabh bulletin: Finance & Photography*. Frankfurt

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The photographic collection of the Banco de España Historical Archive

Elena Serrano García
Patricia Alonso del Torno

The Banco de España Archive holds much of the paperwork that has been accumulated since its foundation in 1856, as well as that of the former Banco de San Carlos (1782-1829) and the Banco de San Fernando (1829-1856). Although some documents have been lost over the course of 230 years, a fairly complete collection of interesting documents has survived to the present day.

Photography was probably introduced to the Banco de España in the second half of the 19th century during the period when it came into widespread use in Madrid, as well as in Spain more generally. Perhaps it was the immediacy of photography and the ease with which it could be used to take portraits that led to professional photographers being commissioned from the mid-19th century onwards to record anniversary celebrations and meetings of the shareholders and the governing council, and to capture the likenesses of high-ranking officials and visiting dignitaries. However, this is all speculation, as very few images have survived from those early days. And although it is possible to trace some early photographs because they were reproduced in newspapers and magazines, there must be many more examples that did not survive.

There is hardly any information about the use of photography at the Bank, little more than a few isolated news reports. Still, the current building, built between 1883 and 1891, already included a 'Booth for photograph' (*Camarín para fotografía*), whose specific function or exact location remain unknown.¹ In fact, we have no

record of there being an inhouse photographer until 1903, when José Irigoyen y Zabaleta joined the Bank as a 'photographer and reproducer of clichés and electrotypes of the Banknote Manufacturing Section'. We know that he was employed in this post until 1907² but stepped down due to the termination of his position. To the best of our knowledge, very few of the photographs taken by Irigoyen have been preserved, nor was there to be another inhouse photographer until Diego González Ragel joined the Bank in 1941. He was the Bank's photographer from 1941 to 1951 and was succeeded by his son, Diego González Mellado, who worked as such from 1946 to 1983.³

Initial situation

The earliest photographs in the Banco de España Archive date from the 1870s and cover the Bank's administrative activities. Most of them have come down to us because they are included in files and documentary series, alongside written documents. From 1874, when the Bank was granted a monopoly for issuing banknotes, the first steps towards establishing the Bank's extensive network of branches prompted the first directors to send letters to the Gov-

ernor describing the buildings in which they planned to house the new branches. These letters were accompanied by photographs of the buildings, which were filed in the same folder. From 1905, photographs of employees started to be stored in their personal files. Seen together, these constitute an interesting collection of portraits taken by

Photography was probably introduced to the Banco de España in the second half of the 19th century.



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1. Main façade of the Banco de España headquarters in Madrid. 1891. Photographer: J. Laurent y Cía

photographic studios scattered across Spain. Likewise, from the 1930s onwards, institutional events gave rise to a whole series of photographs depicting shareholder meetings, receptions for senior officials, anniversary celebrations, visits by dignitaries and other events that greatly enrich our knowledge of the institution's recent history. However, these photographs have often been filed separately from the personal files of members of staff. It should be clarified that, although in some cases the photographic documents may have been separated from the textual documents during the filing process, this separation should not prevent the link between the photographic and the attendant textual document from being acknowledged by reflecting it in the descriptive records.

The photographs transferred to the Banco de España Archive had not been processed until the project to create a photographic collection got underway in 2013, being completed in 2018. In the descriptive work that the archive had conducted hitherto the existence of photographic material had been mentioned from time to time, but always in an insufficiently detailed manner, and thus the compass of the visual record remained largely unknown. In fact, most of the photographs were not even referenced in the descriptive data. In short, although the existence of the photographs scattered throughout the archive was recognized, its true value was not appreciated.

Furthermore, the storage conditions were unsuited to conservation, while user consultations jeopardized the order and, on occasions, the very survival of the photographs themselves. As a result, approximate figures of the number of photographs in the archive were largely based on inaccurate calculations. Indeed, the first estimate yielded an approximate total of 4,000 photographs, well below the actual number.⁴

The project to establish the Photographic Collection of the Banco de España Historical Archive

In the belief that this material had more value than previously given, a decision was reached in 2013 to launch a project to identify, organize, study, describe and disseminate photographic material: in effect, to establish the Photographic Collection of the Banco de España Historical Archive.

The first line of action was to improve knowledge of the content, the photographic processes deployed,

and to identify the photographers involved. Therefore, description and classification were specified as the first step to identify the photographs and establish their con-

text. Given the risk of deterioration that the storage conditions entailed, a second task was to ensure the best possible long-term conservation, by controlling the environmental conditions and rules for handling and access. Digitization is a means of preventive conservation and was therefore regarded as being important from the outset. The third objective was to disseminate

information about the work being undertaken in order to promote the use of the images and their associated data.

Since photographic documents require more detailed description than textual documents it was decided to feature them in a dedicated archival collection. Thus, the photographic collection is made up of all the photographic documents that have been extracted from their original locations and are now assembled in a dedicated resource. To this end, a cross-referencing system has been established to preserve the links between the photographs and their original files. Dummy cards have been placed for reference in the files where the photographs once belonged. This, together with the annotations from the back of photographs, maintains the link from a physical standpoint.

The project involved various standardization processes, using national and international standards to generate the descriptive structures, including the General International Standard Archival Description ISAD (G), the Spanish Standard Archival Description (NEDA by its Spanish abbreviation), the International Standard Archival Authority Record For Corporate Bodies, Persons and Families (ISAAR (CPF)), the Standard for creating standardized access points for institutions, persons, families, places and subjects in the State Archives' archival description system published by the Spanish Ministry of Culture in 2010, the recommendations of the Spanish National Plan for the Conservation of Photographic Heritage published in 2015 and the Recommendations for cataloguing photographic collections (SEPIADES) published in 2003 by the European Commission on Preservation and Access.

Photographs analysed in context retain informative value. Given that the photographs originated in the Bank and belonged to specific series and files, they were classified and described bearing in mind the context in

The first line of action was to improve knowledge of the content, the photographic processes deployed, and to identify the photographers involved.



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2. Hall for the Shareholders' General Assembly of the Banco de España headquarters in Madrid. 1891. Photographer: J. Laurent y Cía
3. Cashier patio of the Banco de España headquarters in Madrid. 1891. Photographer: J. Laurent y Cía
4. Main façade of the former Banco de España branch in Barcelona. [1933]



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5. Trading patio of the Banco de España branch in Bilbao. 1923



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- 6. Deck of the trading patio of the Banco de España branch in Bilbao. 1923
- 7. Main façade of the Banco de España branch in Sevilla. 1929. Photographer: Eduardo Rodríguez Cabezas
- 8. Trading patio of the Banco de España branch in Sevilla. 1929. Photographer: Eduardo Rodríguez Cabezas
- 9. Archive of the Banco de España branch in Vigo. 1929. Photographer: Enrique Sarabia González
- 10. Trading patio of the Banco de España branch in Vitoria. 1929. Photographer: Antonio Salinas Pastrana
- 11. Employees of the Banco de España branch in Alicante. [1936]



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12. Employees of the Banco de España branch in Tangiers. [1936]. Photographer: José Blanco
13. Portrait of a Banco de España employee (Head of wardens). [1910]. Photographer: Orestes Calvet Salvatella
14. Portrait of a Banco de España employee (Banknote operator). [1903]
15. Portrait of a Banco de España employee (Cashier assistant). [1910]. Photographer: Photo Hall



16. Portrait of a Banco de España employee (Office assistant). [1940]

17. Banco de España Board meeting with associated shareholders in Madrid. 1934. Photographer: Cristóbal Portillo Robles

which they were produced, rather than as isolated objects (National Plan for the Conservation of Photographic Heritage, 2015: 228). Therefore, and pursuant to the principle of provenance, which states that 'records should be kept in the records keeping unit from which they originate, and that unit in its place of origin' (Elsevier, 1964, cited by Heredia 1991: 32-34) the classification structure of the Photographic Collection replicates the classification structure of the Archive itself. Likewise, the names of the series of origin were kept and used as the basis for the description of the photographs, or sets of photographs, themselves. This has been interpreted by referring to the files to which they belong as well as by drawing upon the contextual information provided by the documentary series itself, and the organizational structure in which it originated.

The descriptive records of the photographs themselves have been enriched with the specific descriptive sub-elements of the photographic documents, which are not included in the ISAD (G) Standard. They have, however, been added to by the Spanish Archives Portal (PARES), which uses controlled vocabularies regarding medium, size, photographic procedure, photographic genre, state of conservation, etc. A detailed analysis of each of these sub-elements and their location can be found in the National Plan for the Conservation of Photographic Heritage (National Plan for the Conservation of Photographic Heritage, 2015:228-244).

One of the most interesting features for identifying photographic documents is the name of the photographer. This information is essential for studying the history of the photograph and determining its copyright under intellectual property law. To this end, and as part of the descriptive work, it was decided to create authority records of the photographers identified in the descriptive work. An international standard, the ISAAR (CFP), provides the records with a standardized data that allows exchanges between different information systems. During the execution of the project, nearly 600 photographers were identified from all the Spanish cities where the Banco de España was established, providing an interesting glimpse of the activity of Spanish photographic studios in a specific period.

The project includes the design of a long-term conservation strategy for the collection, bearing in mind the physical characteristics of the photographs: polarity, photographic procedure, hue, the primary and secondary medium, format, state of conservation and damages. Rules for the handling of original prints are now in place which stipulate the use of conservation materials which are compliant with the ISO 18916 international standard to ensure

long term conservation. The project has successfully passed the internationally recognised PAT (Photographic Activity) test developed by the Image Permanence Institute. Storage rooms have been conditioned with air conditioning systems that guarantee stable temperature and relative humidity, and fire-proof, custom-made furniture coated with inert paint has been installed.

To conserve and disseminate these photographs to the optimum degree, the entire photographic collection has been digitized. The characteristics and technical guidelines of the digitization plan are in line with officially recognized practices and international standards that provide for the long-term preservation of digital objects and interoperability with other systems. The digitization of the original prints was carried out manually on overhead scanners complying with the ISO 19264, FADGI and Metamorfoze standard, which sets out the international quality standards that digital images must meet to be digitally preserved. The digitization process resulted in the creation of a master file for preservation purposes and a secondary file for dissemination purposes for each scanned object. The master files for positive prints have a resolution of 400 dpi and for transparency films and negatives, a minimum resolution of 3,000 pixels along their longest side. The secondary file is generated from the master file in JPEG/ISO/IEC 10918:1994 format with medium compression, optimised for the web and with the Banco de España watermark embedded. The digital objects are accompanied by their corresponding metadata in xml files, in accordance with the internationally recognized METS (Metadata Encoding Transmission Standard) and PREMIS (Preservation Metadata: Implementation Strategies) schemas. Among the main advantages of METS-PREMIS filing system is the structured grouping of descriptive, administrative, technical and preservation metadata of the digital objects that can be preserved in a single file.⁵

Archives are primarily information dissemination services. All the processes carried out would be meaningless if, once completed, dissemination did not take place (Martín Suquía, 2013). For many years, there has been a growing awareness that archives must stop being places where staff wait for users to enquire about their collections; on the contrary they should become cultural hubs that engage with society and showcase their records. These two approaches are different, and the implementation of policies favouring one or the other yield different outcomes in terms of the number and the kinds of users they attract. For the Banco de España Archive, the dissemination of its collections is a priority. That is why the activities planned for the photographic collection aim to reach as wide an audience as possible through:

- Publication of the digital images and their metadata in the Banco de España's institutional repository.
- Publication of a catalogue raisonné with a selection of the most relevant items, both in print and in electronic form.
- One-off publication of particularly significant items (in print and in electronic form). The book, *First photographs of the Banco de España building (1891)* was published in December 2019.⁶ This publication focuses on the first photographs of the current Banco de España headquarters in Madrid, taken in 1891 by the prestigious photographic studio of Jean Laurent.
- Temporary exhibitions on the history of the Banco de España in which photographs play a useful explanatory role.

Content of the Photographic Collection

Work on the project has helped us to understand the collection of photographs held by the Banco de España Archive. We have discovered that this collection comprises 20,500 photographs whose primary interest lies in the way such a vast collection reflects the life of the institution from a wide range of angles. Broadly speaking, and without seeking to be exhaustive, three groups of photographs can be differentiated by theme. Each one comprises around 7,000 photographs taken between 1874 and the present day.

The first group of photographs depict the Bank's buildings. This collection consists of the photographs of the buildings owned by the Bank in Madrid, as well as its seventy regional branches in Spain, and its three Moroccan branches in Tangiers, Larache and Tetouan. The coverage stretches from circa 1874, when the first branches were set up, to the present day. It reflects the transformation of the buildings over time, providing a record of their original appearance as well as the various makeovers they have undergone, often to the degree that they change out of all recognition. Some images depict other areas of the cities in which the Bank held its premises, these are of even greater documentary interest, given the changes that have

taken place over time. All in all its usefulness as a record of the architectural heritage of the Banco de España is beyond question.

A second group of photographs concerns employees. From 1905 onwards pictures of employees began appearing in their personal files, a practice that became increasingly commonplace over time. This set of photographs is interesting because it shows how the techniques and styles of photographic portraiture evolved and, given that the Bank's employees were assigned to branches across Spain, we encounter the photographers who worked for leading photographic studios across the length and breadth of Spain.

The last group of photographs is made up of an interesting record of the celebrations and events organised by the Banco de España itself, especially from the 1930s onwards. Among the pictures preserved are shareholder and governing council meetings attended by the Governor, the Deputy Governor and the Council Members; building inaugurations attended by Bank executives and civil, church and even military officials; official visits by the governors of other central banks; international symposia; bank meetings; inaugurations of governors and other executives; etc.

Conclusion

It can therefore be said that the Photographic Collection of the Banco de España has brought to light previously unpublished images and hitherto unknown data of great informative, historical, and cultural value, which for the first time will be available to the public. The forthcoming online dissemination projects will allow this photographic material to be widely used as a primary documentary source, possibly opening new avenues of research and increasing the number of users of the Banco de España Historical Archive's collections.

All photographs: @ Banco de España Historical Archive

1 Banco de España Historical Archive (AHBE, by its Spanish abbreviation), Secretariat (Sec.), Minutes of the Building Committee.

2 List of job posts for 1907; AHBE, Secretariat, Leg. 1838, where it says he stepped down from his post due to the elimination of the position, 'although his services could be used if they were needed in the future'. He had been appointed by the Council on 23 October 1903.

3 List of job posts for 1941, 1951, 1955, 1983

4 In 2013, when we were first considering how to process the photographs in the Archive, we got in touch in Ángel Fuentes de Cía, who provided his invaluable and unstinting help on this and other occasions. One of the first questions he asked was about the number of photographs we had estimated. We answered: "Around 2,000". With a trace of irony, he replied: "You may have a few more". Indeed, there were many more, as we will soon see.

5 Biblioteca Nacional de España (2015).

6 Available at https://www.bde.es/bde/en/secciones/informes/Otras_publicacion/primeras-fotografias-del-edificio/



18. Shareholders' General Assembly of the Banco de España in Madrid. 1934. Photographer: Cristóbal Portillo Robles

19. XIII Monetary Conference of the American Bankers Association, opening in Banco de España in Madrid. 1966. Photographer: Manuel Aumente Menéndez



20. Official visit to Spain by Karl Klasen (governor of the Deutsche Bundesbank, central bank of the Federal Republic of Germany). 1970
21. Official visit to Spain by Karl Klasen (governor of the Deutsche Bundesbank, central bank of the Federal Republic of Germany). 1971
22. Banco de España Board meeting in Madrid. 1992

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Branches and employees in the Banco Nacional de México, 1900–1960

A photographic collection

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Banco Nacional de México (Banamex), now a subsidiary of Citigroup, the American multinational bank, was founded in 1884 in Mexico City. Historically it has been one of the most important banks in the country. Banamex houses an historical archive that contains documents and other materials dating back to its foundation. This article analyzes photographic material from the Banamex archive. We aim to show how the history of Mexican banking can be traced in the photographs of branches and their staff between 1900 and 1960, a period that witnessed the rapid expansion of the Mexican banking system (Del Ángel 2010). We aim to show how the appearance of local branches—their architecture, interior design and even the way the staff dressed—provides a record of the image the bank aimed to present to the public, as well as its corporate culture, the degree of development of the city in which branches were located, and the regional climate. The latter may be less obvious than it seems: dress codes can adhere strictly to cultural norms regardless of the climate.

In this article we discuss different types of banking premises, the dress code of the personnel, and the gender make-up of the staff. Our primary concern is to understand the transformation in banking that the new branches represented, and how their staff helped to win the public's trust in banking services in 20th century Mexico. There are no other studies of this type for the history of banking in Mexico. Indeed, aside from Banamex and Banco de México (the central bank), no other

financial institution in Mexico has invested in the creation of an historical archive to preserve their documentation. Because the Historical Archive of Banamex is unique it has become an important research resource. This paper stems from the research carried out by the authors to develop the contents at the exhibition rooms of Foro Valparaíso, a recently created cultural space which is now part of the bank's museum.

The Banamex Historical Archive was established in 1991. The archive preserves the historical documentation of the bank dating back to its foundation in 1884. In addition, it holds documents from the 18th century relating to the Palace of the Counts of San Mateo de Valparaíso, and of its then owners, the Marquises of Jaral de Berrio. This palace was home to the bank's headquarters for 113 years, from 1884 to 1997.

The archive also holds a print collection, a numismatic collection and a photographic collection. The archive is not limited to the preservation

of the Banamex accounting books and correspondence, it also holds brochures and accounting books from the banks that it acquired or with which it operated; in addition, it holds a specialized library (Merchant 2005). It has approximately six documentary collections, a thousand documents of national historical value, 100,000 photographs, 500 audiovisual files, and historical objects. It is an important resource: international academic publications have drawn on this collection, as well as doctoral theses, articles published in peer review journals, and books.

The history of Mexican banking can be traced in the photographs of branches and their staff between 1900 and 1960.



1

There are no other studies of this type
for the history of banking in Mexico.

1. Building of the original headquarters of Banamex, ca. 1974, Fotos Oficina Central



- 2. Employees in the headquarters, ca 1906, Fotos Oficina Central
- 3. Monterrey Branch building, 1950, NOTICIARIO BANAMEX
- 4. Interior of the Monterrey branch, 1950, REVISTA BANAMEX
- 5. Guaymas branch building in the State of Sonora, ca 1950, REVISTA BANAMEX



6

edbh bulletin

6. Veracruz main branch building, ca 1950, REVISTA BANAMEX

The expansion of bank branches in Mexico

Customer service offices, or branches, were an important part of the structure of the bank. They were where the operations that supported the business of the bank were carried out: credit and savings services, monetary transactions for payments, among others. Consequently, the majority of the Banco Nacional de México's staff were employed in the branches, and the branch provided the main link between the bank and its clients. Perhaps it is still this way in most banking services.

In the 20th century, the arrival of banking services to the different regions of Mexico depended on the establishment of these offices. Indeed, between 1930 and 1990, the manager of the bank branch acquired a position of esteem in Mexican communities (in all banks, Banamex included). Being responsible for granting loans and attracting clients, branch managers exerted a marked influence on the economy of the towns and regions. It was the most important position within the banking organizational structure, apart from the senior management of the bank. Branch managers carried a position of prestige in their locality, and they needed to be well-connected to gather information from their clients (Flores 2014, 2018; Del Ángel 2005).

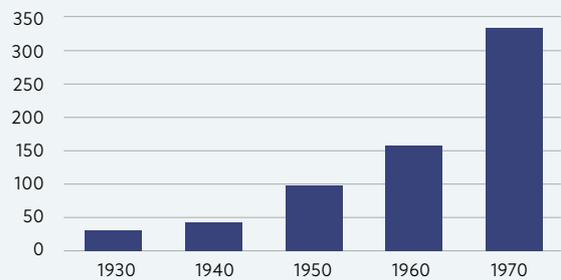
During a phase that witnessed Mexico's economic growth, between 1940 and 1980, Banamex experienced a considerable expansion in assets, profits and personnel. This expansion required adequate facilities, and it involved organizational change, especially with the widespread adoption of computer technology in the 70s and 80s. During most of the 20th century, the branch and its management would become the main point of interaction with clients. They became the public face of the bank.

But branches differed according to their location, and branch managers faced different problems and challenges. To address these differences Banamex started to hold annual managers' meetings' from the 1930s to the 1960s. The first was held in 1933, in order to co-ordinate the development of its regional activities, thereby creating 'an atmosphere of true co-operation and sympathy that stimulates their work, for the benefit of the general economy and the country, and particularly, the National Bank of Mexico.' (Banamex 2004).

The following chart shows the growth in the number of branches between 1930 and 1970 at Banamex at a time when the bank's territorial coverage was increasing. In the 1930s growth was moderate, as only ten new branches were opened (an expansion from 31 to 41 regional offices). However, the next three decades witnessed a boom in branch establishment: 57 branches were opened in the 1940s; 60 in the 1950s, and 172 during the the 60s and 70s. Thus, between 1930 and 1970, a total of 299 new

branches were opened across the country, an expansion from 31 to 330. The establishment of branches was determined by the regional economy and its business opportunities. For this reason, there were states where the arrival of these branches came late. For instance, Quintana Roo (1941), Baja California (1951), Baja California Sur (1955), and Tlaxcala (1970) were the last places where the Banco Nacional de México established branches.

**Branches of Banco Nacional de México
1930-1970**



Source: Flores, 2014; Flores, 2018.

By 1930, Banamex had 1,027 employees 352 of whom worked in the headquarters and 675 in the 31 branches owned by the bank, meaning that 65% of its staff were employed in the branches (Flores 2018). By the mid-1970s this ratio had declined to 62%. (Flores 2014).

Banamex's image represented through its branches

The way branches were organized, and how the public profile of a specific regional branch was developed, brings us closer to the way in which Banamex built trust among its clients. Building trust became important after the Mexican Revolution of 1910, which damaged the credibility of banks for the next two decades.

In the 30s, Banamex continued to use buildings that now are considered to be of great historical value; these were similar to the buildings where it had established its first branches when it was founded in 1884. An example is the branch at the headquarters in Mexico City, located in the old Palace of the Counts of San Mateo de Valparaíso. In photographs 1 and 2 we can see the building that served as the bank's headquarters for over a century, and housed its main city branch. This branch was of primary importance due to the commercial activity of Mexico City. The cashiers did not work with the heightened security features we are familiar with today. However, bank tellers in Mexico were protected by steel grills which were

much needed during the Revolution, when different military groups confiscated bullion from banks.

Regional differences in Mexico were marked then, and they still are. The level of development, weather, geography, and culture varies widely across the 32 states that make up the country, and bank branches reflected this. Some branches were housed in old buildings, many with Belle Epoque architectural features. Such is the case of the branch in Monterrey. Photograph 3 shows this building in the 1950s and records its putative year of construction, 1902. This branch had a spacious interior (Photograph 4), and security was provided by steel grills that divided counter staff and customers. The branches in the cities of Guaymas (Photograph 5), and Veracruz (Photograph 6) were also housed in late 19th century buildings. Large cities had a greater opportunity to attract savings, and the 19th century buildings helped to consolidate an image of continuity, tradition and strength.

The new branches that were opened during the mid-20th century (1950 onwards) were either built, or renovated, in the modernist style. For example, the branch in San Luis Potosí in the northeast of Mexico, which initially opened in 1884, was refurbished in the 1940s. Photograph 7 shows the daily activity in the branch; we can see that both men and women were clients; it is notable that the counters do not seem to be equipped with security features. Judging from their clothing, we see an urban clientele of people from the middle and upper middle-classes, then the main clients of the bank. Other branches, for example Mexicali on the US border (Photograph 8), and the colonial city of Morelia (Photograph 9), were also built in the new modernist style serving as a harbinger of modernity in both these locations. We don't have information of the date when they were built.

The Alameda branch in Mexico City, opened in 1940 in an area that was important for business; because of its modern style, it is a clear cut example of the ideal image the bank was seeking to project. Its facilities were spacious, and it contained a large number of counters for staff to provide services (Photograph 10). The name of the bank and of the branch was emblazoned above the entrance (Photograph 11). In the reports of the Board of Directors it is described as a branch that paid 'special attention to the promotion and development of tourism and, in addition, the need for Mexico City to have bank service during the night, in a similar way to that given in the main cities of the world, this branch works without closing its doors to the public, from nine am to nine pm' (Banamex 2004, 134).

We can see that despite a difficult period of recovery during the 1930s (Anaya, 2002), Banamex retained its buildings from the historical period known as Porfiriato

(after General Porfirio Díaz, who ruled Mexico between 1876 and 1911), at least until the mid-20th century. However the rapid expansion of the network thereafter required the construction of new branches. Those located in large and medium-sized cities were constructed in the modernist style and with large spaces to convey innovation; they retained the banking hall found in 19th century premises. However, in the smaller towns the buildings that the branches were housed in were different. The photographs show that offices were located in small premises, some relatively modest; this depended on the economic development of the local town. In very small towns, branches were located in houses where, in certain instances, the branch manager lived on the upper floor.

Take the branch at Fresnillo, in the state of Zacatecas. The photographs show that this office was located in a property that looked like a private house (Photograph 12). Unfortunately, there are no records of its interior. The branches in the suburbs of the city of Veracruz (Photograph 13), and in the oil-producing town of Poza Rica in the same state (Photograph 14), were also housed in domestic residences. In Veracruz, the manager lived on the upper floor, and in Poza Rica the premises appear to been in a general store. We do not know how bank staff worked in these premises. Indeed, were it not for the signage bearing the name Banco Nacional de México S.A., it would be difficult to identify them as a branch office. These two cases provide an example of how financial services were provided to underserved parts of Mexico during the mid-20th century.

The facilities that housed Banamex branches can be classified in three types: first, those located in buildings from the late 19th and early 20th century during the Porfirian era; second, the new urban branches mainly housed in modern, spacious facilities; and third, branches in small towns, which were more modest and located in shops, or domestic premises, and which were called 'pioneer branches' at the time.

The bank employees

Staff attire conveyed the bank's image to its clients; occasionally this could be adapted in a given climate. For example, the branch in the Port of Veracruz was in a tropical zone subject to sweltering heat and humidity. In photograph 15 we see employees at work at their typewriters wearing white shirts, some with their sleeves rolled up; there are fans on the ceiling. However, the branch in the town of Minatitlan, to the south of the state, was also subject to hot weather but less humidity. Here, a different code of dress was imposed. In photograph 16, we see five men dressed in suits. It shows how bureaucratic and



7. Interior of the San Luis Potosí branch, 1949, REVISTA BANAMEX

8. Interior of the Mexicali branch, 1957, NOTICIARIO BANAMEX

9. Interior of the Morelia branch, 1958, NOTICIARIO BANAMEX

10. Interior of the Alameda branch in Mexico City, ca 1940, REVISTA BANAMEX

11. Entrance to the Alameda branch in Mexico City, ca 1940, Primeras sucursales en el área metropolitana. Fototeca BNM 226



12



13



14



15



16

- 12. Building of the Fresnillo Branch in the State of Zacatecas, 1958, REVISTA BANAMEX
- 13. Branch in Veracruz suburbs, 1956, REVISTA BANAMEX
- 14. Poza Rica branch in the State of Veracruz, 1956, REVISTA BANAMEX
- 15. Workers at Veracruz branch, 1928, REVISTA BANAMEX
- 16. Workers at Minatitlan branch in the State of Veracruz, 1956, REVISTA BANAMEX



corporate styles of dress were retained in certain local branches in less developed regions in order to differentiate the status of bank clerks and provide an image of formality.

Shifts in the roles of men and women in banking can be detected. Banking work in Mexico was not so different from other countries in recent history (Seltzer 2013). In relatively high status positions, such as branch management, women were few. In the first decades of the 20th century most of the banking staff were men. The first woman to work in the Mexican financial system was a stenographer at Banamex, who joined the bank in 1902; it would not be until the late 1970s that a woman held the management of a branch. Photograph 17 shows a group of women at the Banamex headquarters, they seem to be typists or data capture, overseen by four men. In Mexico, women's role in banking would be confined to clerical work for much of the 20th century. Photograph 18 conveys

the ratio of female to male employees. For example, in the Acapulco branch, in the state of Guerrero (Photograph 18) and the branch in Tapachula, in the State of Chiapas (Photograph 19). Taken in 1942 and 1938 respectively, they have one point in common: the dearth of female employees. In the first case there is only one woman in the rank of staff, and in Tapachula there are no female employees. Apparently, most women working at the bank were employed in the corporate headquarters in Mexico City.

Thanks to the photographs, we can better understand the socio-economic conditions of the bank's clients and its employees. We see that the banking system was predominantly male at the first half of the century, and that the proportion of female employees was small, and concentrated in administrative positions. However, increasing numbers of women in Mexico joined banks after the 1940s. Although gender composition improved with time, it took longer for women to make it to the higher

17. Workers at the Central Office, Processing department, 1956, REVISTA BANAMEX

18. Personnel at Acapulco branch, 1942, REVISTA BANAMEX

19. Employees at Chiapas branch, 1938, REVISTA BANAMEX

ranks in the financial system. With the advent of computerization in the 70s, and globalization in the 80s, banking would experience changes in the socio-economic, educational and gender composition of employees.

To sum up, this paper would like to encourage discussion about aspects of working life that are often ignored in the study of banking and financial history. It has used photographic material to foster greater understanding of the organizational characteristics of banks as well as the markets and environment in which they operated. We hope to prompt further discussion on the way financial institutions around the world have endeavoured to present an image to the public that conveys stability and trust, qualities which are essential for the sustainability of the financial industry over time.

All photographs: © Banamex Historical Archive Collection

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Banco Santander Historical Archive photographic collections

José Antonio Gutiérrez Sebares

Over the last two decades or more the culture of images, together with the possibilities of diffusion afforded by new information and communication technologies, have reached heights difficult to ignore by even the most ardent defenders of traditional and conceptual forms of thought and culture. Consequently, the role of images in our society is continuously being reassessed. The role images play in archives is changing, as photographic collections are being assigned increasing importance by those responsible, but also by researchers. Thus, photography from the archive has become not only the main resource for an essentially visual form of knowledge that supports and complements information derived from other documentary formats, but also a fundamental tool for communication and social visibility.

The evolution of the Banco Santander Historical Archive's photographic collections illustrates the increasing importance attached to image by archivists, researchers and society more generally. When the initial fonds of what was to become the Banco Santander Historical Archive were brought together at the University of Cantabria in 2000, not a single photograph was found among them. Twenty years later, the number of photographs in this archive—which includes a wide variety of formats: positives on paper, negatives on film, glass plates and slides—totals just under 10,000. All of them have been sourced by transferring material from private collections to the archive and through acquisitions.

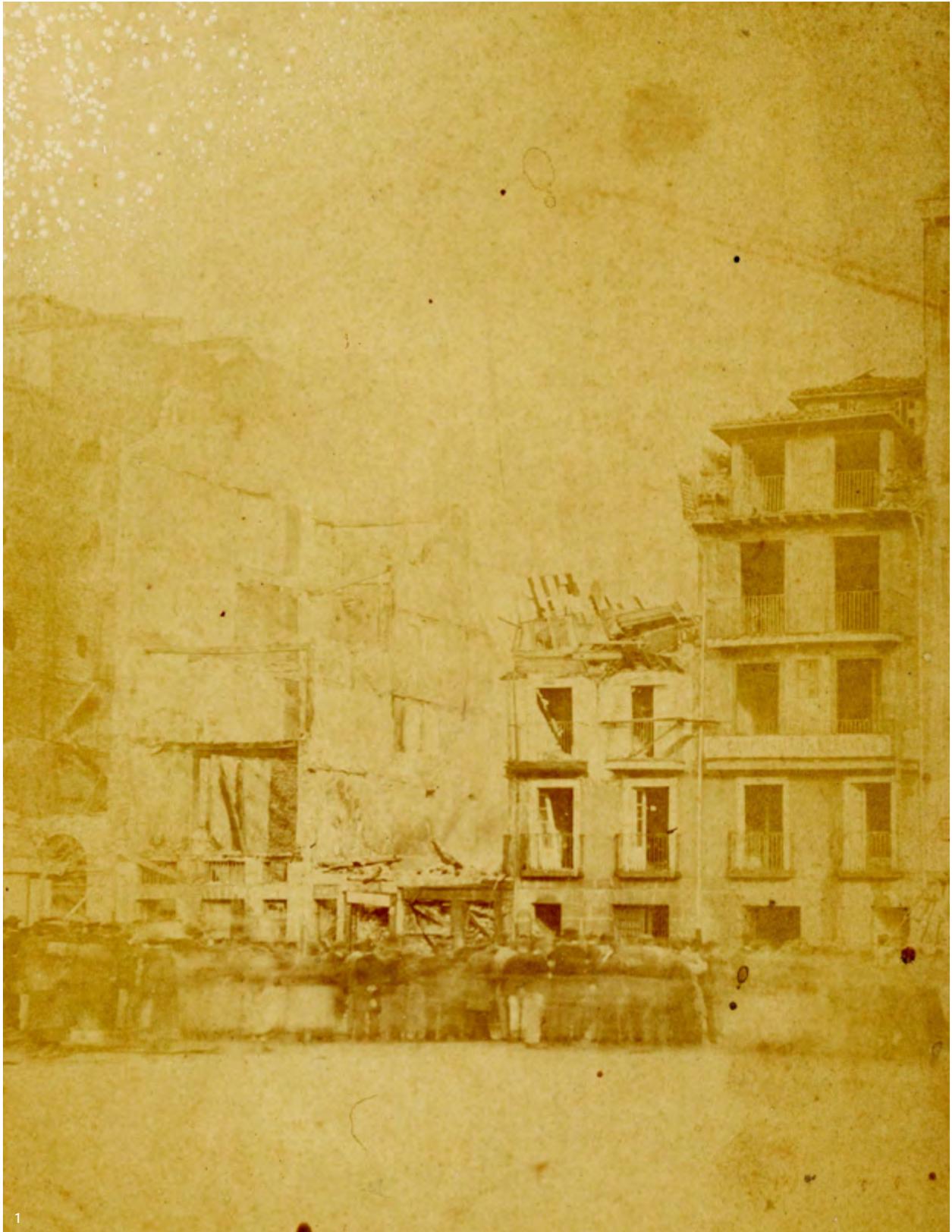
Photography from the archive
has become a fundamental
tool for communication and
social visibility.

The archival team have been kept busy, registering the entry of an item or, in some cases, researching the potential acquisition of a collection because of its suitability for the archive. Once the collection is part of the archive, it must be classified, the authors and copyright holders identified, and any data that helps contextualise the image and its production collected. Following this, a multilevel description and inclusion in the catalogue system is undertaken, in compliance with ISAD(G) (General International Standard Archival Description) provisions. The most physical part of the process includes treating

the items to ensure their preservation or, if necessary, restoration, and conserving them using materials that will protect them: parchment paper sleeves adjusted to the size of the photographs and acid-free cardboard boxes for photographic storage. The final step that culminates the process is to change the format of certain

photographs to be digitized. This is done to improve their preservation and to facilitate dissemination.

There are sometimes unavoidable legal considerations to be addressed, to do with copyright and the rights of the people who appear in the photographs. As a general rule and complying with data protection law, we subscribe to the criteria limiting publication of and access to images according to whether the individuals appearing in them are living, or the images have been previously published.¹ Banco Santander Historical Archive regulations also apply to its photographic collections, especially



1. Remains of the fire that occurred between La Blanca and La Ribera streets in Santander (1877) © Leandro Desages



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- 2. Portrait of Emilio Botín López (circa 1900) © Viuda de Edgardo Debas
- 3. Pantheon of Antonio López y López in Comillas (1881) © Zenón Quintana
- 4. Aerial view of Santander, with the Banco Santander head office in the foreground (1965) © Fotografía Aérea y Terrestre (FOAT)
- 5. Portrait of Emilio Botín-Sanz de Sautuola y López (circa 1985) © Gyenes János
- 6. Portrait of Francisco de Ussía y Cubas (circa 1910) © Kaulak

with regard to the minimum age of documents that can be consulted, which is generally fifty years.

The diverse origin of the archive's photographic material means that a variety of different organizational methods have been used to categorize the collections rather than any single approach common to the entire archive. As there are photographs from many different banks scattered throughout the fonds in the archive, we thought the best way to organize it would be to assign each fond its own collections.

Since in most cases it was impossible for us to know the exact organic origins within the producer entity of the fond, we used an exclusively functional criterion to classify, such that each photographic collection is described as a separate section within each fond. To ensure uniformity, this has been done even in the few cases where we know the source of the production and owners of the photographs. Consequently, the series contains a variety of photographs or groups of photographs that are classified in a generic way, regardless of whether they exist as single photographs or as part of an album or other formats.

The photographic collection of the **Banco Santander** fond is the most prominent collection housed in the archive. Covering a broad chronological range (1877–2013), this substantial collection covers a number of interesting subjects. The series of photographs collected by María Sanz de Sautuola (1871–1946)² includes the oldest photograph in the collection. It is a positive on paper taken on 12 December 1877. It shows a crowd of curious observers looking at the remains of a fire which just burnt down twelve houses on La Blanca and La Ribera streets, a few metres from the Banco de Santander head office earlier that day (Photograph 1).³ The photographer was French, a certain Leandro Desages, who had recently moved to Santander two years previously. This photograph is categorized within the series of urban perspectives. The series includes nine anonymous positives on paper showing different perspectives of El Sardinero—the famous beach that flanks the city of Santander—and a single print of Las Caldas de Besaya—the famous thermal baths in the Cantabrian spa town—captured by Ruiz, a photographer from Torrelavega.

The series of María Sanz de Sautuola contains five portraits that have been printed as *carte de visites*. They depict her either alone, or with her daughters Elena and Concepción. The fifth is a portrait of her husband, Emilio Botín López (1866–1923), the first Chairman of the Banco de Santander who was elected to the board of directors on a non-rotating basis in 1920. López was the founder of the banking dynasty that continues to serve

in the management of the Bank today.⁴ The portrait was taken circa 1900, in the Viuda de Edgardo Debas studio, in Madrid (Photograph 2).

A third series comprises fifteen photographic prints that record the visit of King Alfonso XII to the López family residence in Comillas during the summer of 1881.⁵ Apart from one photograph signed by Ruiz from Torrelavega, the images were taken by the photographer Zenón Quintana (1848–1929), from Santander. The most curious among them shows the pantheon built by the chairman's father Antonio López y López (1817–1883), the first Marquis of Comillas, now a controversial figure because of the way he amassed his fortune in Cuba. A short time after the King's visit, the Marquis commissioned the Gothic-revivalist architect, Joan Martorell, to build the magnificent Palacio de Sobrellano (Photograph 3). In 1883 he commissioned the famous architect Antonio Gaudí to build a summer villa in an orientalist style, that came to be known as *El Capricho de Gaudí*. The other photographs in the report show the arches raised in honour of the monarch, views of various properties owned by the López family, including the interior of the pantheon, and scenes from everyday life in the town of Comillas.

The landscapes series completes the set of photographs collected by María Sanz de Sautuola. This series comprises three positives on paper by Zenón Quintana showing the Solares bridge, La Hermida path and Ándara lake—all famous Cantabrian picturesque spots. The last two photographs show the area that King Alfonso XII visited when he travelled to the Picos de Europa to hunt in the summer of 1881, and thus probably date back to the summer of that year.

All these series form part of the collection dedicated to the former chairmen of the Bank. The 'Chairman' collection contains another two series of photographs. The first one comprises portraits of Emilio Botín-Sanz de Sautuola y López (1903–1993), chairman of the Board of Directors of Banco Santander (1950–1986) and his wife Ana García de los Ríos y Caller (1909–1994). The oldest in this group is a negative on glass circa 1948 showing the banker when he was managing director of the entity (1934–1950). However, the most artistically valuable portraits are those taken of Emilio Botín by the Hungarian photographer Gyenes János (1912–1995), during his last years as chairman, circa 1985 (Photograph 5). The second series is entitled 'Events' and comprises 58 positives depicting the visit of Juan Carlos de Borbón y Borbón to the Banco Santander Main and Central Accounting Offices in Madrid on 29 April 1966. Forty-two colour slides complete this series, of which thirty-three were taken at the inauguration of the Banco Santander representation



7: Portrait of Ignacio Villalonga Villalba (circa 1960) © Banco Central Photography Service

8: Banco Hispano Americano, Correspondence Section (1933) © Estudio Vidal

9: Exterior view of Banco Hispano Americano head office (1940) © Cristóbal Portillo



- 10: Group portrait of the Banco Hispano Americano board of directors (1946) © Cristóbal Portillo
11: Banca Soler y Torra Hermano Archives, Barcelona (1927) © Adolf Mas Ginestà
12: Group portrait of the Banco Español de Crédito Board of Directors (1946) © Cristóbal Portillo
13: Los Previsores del Porvenir, Vigo section (circa 1920) © F. Pacheco
14: Staff and management at the Banco Popular Barcelona branch (1943) © Carlos Pérez de Rozas

office at 38 Lombard Street, London, in October 1955. The remaining nine slides show the chairman and deputy chairman of the Bank, accompanied by their families and other directors, on a holiday to the French coast around the same time.

Along with the 'Chairman' collection, the 'Property' collection is worth mentioning. It is almost entirely made up of 697 large-format negatives acquired in 2012 from the company *Fotografía Aérea y Terrestre (FOAT)*, which captured the interior and exterior of the bank's head office in Santander, as well as many of its Spanish branches between 1961 and 1981. A selection of these photographs was stored in separate albums with 62 positive prints, and there are several copies in the archive. Worth noting from this collection is an aerial view of Santander taken around 1965, with the bank's head office in the foreground and the Cantabrian Sea embracing the city from both the north and the south (Photograph 5).

A third series appears under the title 'Press'. It contains the 261 positives and 195 negatives of the photographs used for the magazine *Carácter* (2002–2004), published by the Banco Santander

Communication, Corporate Marketing and Studies Division. This series also includes 12 black and white positives that the photojournalist Manuel López Bustamante took between 1979 and 1992 during his coverage of events in the bank and of its senior management.

The Banco Santander fond photographic collection is completed by two series of the 'Universities' (1997–2014) and 'Communication, Corporate Marketing and Studies' (1985–2014) divisions, which still have restricted access because they have only recently been created. Standing out in the first of these series is a group of photographs related to events (university, directors' and rectors' meetings etc.); in the second are portraits of members of the bank's senior management.

The Banco Santander photographic collection is a continuous project, so new photographs continue to be added to it.

The second fond to have a photographic collection was the **Banco Central fond**, a bank established in 1919 and absorbed by the Banco Santander in 1999 after having merged with the **Banco Hispano Americano** eight years earlier.⁶ The collection, which is arranged in a chronological order from 1910 to 1985, comprises eleven series. The most interesting is probably that of 'Chairmen', as it

includes portraits of those who have led the entity since its creation. The oldest photograph in the entire collection is found in this series: a portrait of Francisco de Ussá y Cubas (1880–1931), second Marquis of Aldama and, as director of the Aldama banking house, one of the founding partners of Banco Central (Photograph 6). The photograph, printed on paper, was taken circa 1910 by the photographer Antonio Cánovas del Castillo y Vallejo, better known as 'Kaulak' (1862–1933). Within the same series, the portrait of Ignacio Villalonga Villalba (1895–1973) also stands out, probably the most decisive chairman in the history of Banco Central during the twenty-seven years he chaired the board of directors (1943–1970). The portrait was taken by the Bank's own photography service circa 1960; there are numerous copies on paper of it kept in the archive (Photograph 7).

Worth noting from the series 'Events' are the 69 black and white positives where the city of Valencia pays tribute to Ignacio Villalonga in his native city, in 1956. The 'Economic Studies' series is made up of 77 black and white positives depicting presentations of statistical and economic publications made by

Banco Central between 1955 and 1975. Only those occurring between 1959 and 1961 have been included in this series. Of note in the 'Inaugurations' series is the Segovia branch in 1965, taken by a number of different photographers, of which 66 black and white positives have been preserved.

The rest of the series in Banco Central's photographic collection are less interesting: 'Properties' (Camorritos' holiday residence, Pinar del Rey building in Madrid, 1960–1970), 'General Shareholders' Meetings' (1960), 'Corporate Events' (1979–1985) and two small reports on the head offices of the Hispano-Colonial bank in Barcelona, and the Urquijo bank in Madrid in the 1990s.

The photographic collection of the Banco Hispano Americano fond spans the period between 1933 and 1989. The oldest and most interesting photographs are found in the 'Staff' series: a photographic report made by the Vidal studio in 1933 depicts all the senior management of the entity and the staff working in its different departments at the Madrid head office in 24 black and white positives (Photograph 8).

From the 'Properties' series, the first images of the bank's head office deserve special attention. The exterior view of the building in Madrid's Plaza de Canalejas,

The Banco Santander
photographic collection is a
continuous project, so new
photographs continue to
be added to it.

taken around 1940 with a mass of cars and buses in the foreground, depicts one of the leading banks in the Spanish financial system (Photograph 9).

Because of its continuity over time (1942–1991) and its usefulness in identifying senior management personnel and directors, the ‘General Shareholders’ Meetings’ series is also worth noting; it is usually separated into two types of reports: group photos of the directors and the events held after the meeting itself. The group portrait of the directors, with the chairman Ignacio Herrero Collantes (1881–1961) in the centre, taken by the photographer Cristóbal Portillo (1920–1997) in 1946 illustrates this group (Photograph 10). In the background can be seen the tapestry woven between 1669 and 1675 at the Gobelins Manufactory from cartoons by Charles Lebrun. The tapestry, which represents *The Surrender of Marsal*, with the figure of King Louis XIV on horseback, has presided over the Banco Hispano Americano boardroom since its purchase in the early 1940s.⁷ This series is completed by a group of colour positives that depict the HISPAMERSA—a securities subsidiary of Banco Hispano Americano—general shareholders’ meetings held between 1977 and 1980.

The last series that completes the Banco Hispano Americano photographic collection is categorised as ‘Tributes and Events’ and includes photographic prints taken between 1957 and 1982. The subject matter of these photographs is varied: the opening of branches, tributes to directors and senior management, meals and receptions or signing of corporate agreements such as the Europartner singing event in 1973.

The **Banca Soler y Torra Hermanos** fond is from an entity created in Barcelona in 1917 that specialised in securities and was acquired by Banco Santander four decades after its founding.⁸ The Banco Comercial para América was established on its base in 1967 as a joint operation between the Banco Santander and the Bank of America. When this fond was transferred to the Banco Santander Historical Archive, it did not have its own photographic collection, that was only formed with the 2011 acquisition of a report on the facilities of the bank building located on Barcelona’s Rambla de los Estudios. It consists of 31 albumen paper copies made in 1927 by the Catalan modernist photographer Adolf Mas Ginestà (1860–1936) and its production was a gift from the bankers to the firm Riva y Garcia; the partners were related through family ties and 1927 was their 50th business anniversary. The images, which are skilfully rendered and whose compositions are carefully thought through, provide a record of the physical context, furnishings and facilities with which a small banking house operated during the 1920s. Pictured here is an image of an interior with a poster which reads: ‘A place for everything

and everything in its place’ (Photograph 11).

The photographic collection of the **Banco Español de Crédito** is, unfortunately, not as important as the bank itself which has been a key player in the Spanish financial system since it was founded in 1902. It was derived from the former Crédito Mobiliario Español, which had been established in Madrid in 1856 by the French Péreire brothers to cover the government budget deficit and offer loans to private companies.⁹ There are no photographs from its period as Crédito Mobiliario Español nor from its first three decades of activity as the Banco Español de Crédito. The oldest photograph in our catalogue belongs to a board of directors meeting held in 1932 and is included in a series on general shareholder and boards of directors’ meetings and banquets which runs into 1980. Seen here is a group portrait of the members of the board of directors at the 1946 shareholders’ meeting at the Madrid Stock Exchange, a positive on paper taken by the photographer Cristóbal Portillo (Photograph 12). In the centre of the group, just below the portrait of General Franco, can be seen the most distinctive chairman in the entity’s history, Pablo Garnica Echevarría (1876–1959).

There is an obvious gap in coverage between the years 1980 to 1994, coinciding with the worst years of the banking crisis in Spain. This period was the most turbulent in the history of this institution, and ended with its acquisition by Banco Santander, at which point photographic documentation resumed. All the photographs from this second period of the collection (i.e. from 1994 up until the liquidation in 2013) can be dated; the main series are: ‘Material for the preparation of annual reports’, ‘Meetings and boards of directors (2007 and 2009)’, ‘Presentation of results’, ‘Presentations by Banesto Banca Privada’, ‘Banesto Cycling Team (1989–2003)’ and ‘Property’ (historic head office in calle de Alcalá, the main office in Seville, presidential complex in Mesena, etc).

The **Banco Popular Español** collection (1926–1997), the last of the collections to be incorporated into the Banco Santander Historical Archive, covers a longer period of time and is more varied in its subject matter. This bank was created from the insurance company Los Previsores del Porvenir, that specialised in tontine and chatelusian investment plans,¹⁰ and was founded in 1904.¹¹ The archive holds one photographic print dating from the 1920s, which was taken by F. Pacheco of the bank’s branch in Vigo (Photograph 13).

Although the Banco Popular Español photographic collection has still only been partially described, the photographs from the main series have been identified, and categorized into the usual series of ‘General shareholders’ meetings’, ‘Signing of corporate agreements’



15

Photograph 14: Inauguration of a Banco Popular branch (circa 1928) © Fotografía López



Photograph 16: Inauguration of the Banco Popular San Sebastián local branch (1957) © Unknown



17



18



19

(such as the one established by the European Business Bank on 17 April 1964), 'Events' and, above all, 'Branches'. The early expansion of the bank, which had already opened 15 branches before its second anniversary, is depicted on a print with a photograph by López, where the then chairman of the bank, Emilio González-Llana Fagoaga, can be seen inaugurating an unidentified branch (Photograph 14).

The Barcelona branch was one of the Banco Popular's most important and active during its initial years, and especially after the end of the Spanish Civil War. A photograph of Carlos Pérez de Rozas (Photograph 15) shows staff and senior management in 1943 posing on the stairs and in the lobby of the branch. Darío García de Leániz, José María Ramón de San Pedro and Nicolás Rubio García-Roby can be seen sitting in second, third and fourth from the left.

Once Luis Valls-Taberner (1926–2006) assumed the helm of the bank in 1957 the bank grew over the next few decades. The archive holds a photograph taken by

an unknown photographer, showing the bishop of San Sebastián, Jaime Font y Andreu (1894–1963), leaving the recently inaugurated Banco Popular first urban office in San Sebastian in 1957, while Luis Valls stands on the right of the image (Photograph 16). In addition, extensive reports on the inaugurations of branches in Barcelona (1961), Castellón (1972), Granollers, Malaga and Tortosa, as well as other cities, are also included in the series.

Another interesting series in the collection worth mentioning covers the close relationship between the Banco Popular and other Spanish financial institutions, specifically the Banco Central, from the end of the 1950s. Banco Popular had access to other large national banking entities through the monthly meetings of the so-called *Siete Grandes*, 'Big Seven', the informal body responsible for limiting competition between the main players in private banking. A photograph taken by Portillo and preserved as a print depicts one of those meetings in 1980 (Photograph 17). From left to right we see the chairmen of

Photograph 17: A meeting of the Siete Grandes [Big Seven] in Spanish banking (1980) © Portillo

Photograph 18: The trading floor in the Abbey Road and St John's Wood Mutual Benefit Building Society, London (circa 1930) © Walsham's Limited

Photograph 19: Director of the Monte Piedad y Caja de Ahorros de Santander local branch (circa 1946) © Unknown

the Banco Central (Alfonso Escámez), Banco de Vizcaya (Ángel Galíndez Celayeta), Banco Santander (Emilio Botín-Sanz de Sautuola y López), Banco Español de Crédito (José María Aguirre Gonzalo), Banco Bilbao (Gervasio Col-lar y Luis, Honorary chairman), Banco Popular (Luis Valls Taberner), Banco Hispano Americano (Luis de Usera) and Banco Exterior de España (Fermín Zelada de Andrés). It is a redolent 'family' photograph of the private banking system in Spain before the profound changes entailed by Spain's entry into the European Economic Community in 1986 were ushered in.

A review of the Banco Santander Historical Archive photographs would not be complete without mentioning three small collections that have been integrated into the Banco Santander fond. The first—Santander UK collection—comes from a 2013 transfer from the London Metropolitan Archive, the assignee of the historical fonds produced by entities, which are today grouped under the Santander UK brand. It is a series of 16 photographic prints that feature portraits of the senior management, the bank's facilities and its employees. Seen here is a photograph taken by Walsham's Ltd. circa 1930, showing the interior of the main office of The Abbey Road and St John's Wood Mutual Benefit Building Society, probably located at 16 Finchley Road, in north London (Photograph 18). The Electra de Viesgo collection is the second small one, recently acquired from that power company's main office in Santander. It contains nine slides, whose photographer is unknown, depicting the Cares River and various installations of this electricity company in Camarmeña, Ujo, Oviedo and Aguilar de Campoo circa 1960.¹² Finally, in order to develop our coverage of financial life in Santander we acquired a batch of two black and white prints, showing the first urban office opened in the city by Monte de Piedad, (the institutional pawnbroker, lit. 'Mount of Piety') and the Santander saving bank, Caja de Ahorros de Santander, taken by an anonymous photographer, circa 1946 (Photograph 19).

The Banco Santander Historical Archive photographic collections continue to grow every year. Very few of the images catalogued in it have been published and we will add new photographs from existing fonds or from other fonds that are yet to be created. Irrespective of this, we are certain that the increasing interest in such images by researchers, the media and the public will help the archive to make a contribution to the visual history of Spanish banking in the coming years, thanks to the diversity, variety and interest of its photographic collections.

All photographs: © Archivo Histórico Santander

Author's profile

José Antonio Gutiérrez Sebares is a member of the Santander Financial Institute. After completing his academic training as a historian at the University of Cantabria, he specialised in the study of contemporary Spain and its financial system. Since 2006, he has been the coordinator of the Banco Santander Historical Archive.

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- 1 Civil protection of the right to honour and personal and family privacy, and image rights are guaranteed in Spain by Organic Law 1/1982. A 2001 Constitutional Court ruling (STC 156/2001) approved the publication of images in a format other than the one for which their reproduction was consented, as they have already been published with permission from the owner.
- 2 María Sanz de Sautola was the daughter of the naturalist and prehistorian Marcelino Sanz de Sautuola y Pedrueca, who discovered the Altamira cave paintings, and the wife of the first Chairman of the Banco Santander.
- 3 *La Ilustración Española y Americana*, vol. XLVII, 22-XII-1877, p. 388.
- 4 Martín Aceña, Pablo. 2007. *Banco Santander, 150 años de historia: 1857–2007*. Madrid: Turner, p. 73.
- 5 Sama García, Antonio: "El sueño de unas Jornadas de verano: arte y metamorfosis en la celebración de los veraneos regios de Comillas (1881 y 1882)", in *Actas de las I Jornadas Internacionales de Investigación Arte y Ciudad, Facultad de Ciencias de la Información, Universidad Complutense de Madrid*, (November 24–25, 2011), 2012, pp. 75–91. Madrid.
- 6 Regarding the Banco Central and Banco Hispano Americano, see. Tortella Casares, Gabriel and García Ruíz, José Luis. 1993. *Una historia de los bancos Central e Hispanoamericano, 1901–1991: Noventa años de gran banca en España*. [Unpublished work].
- 7 Fundación Central Hispano. 1996. *Colección Central Hispano: del Renacimiento al Romanticismo*. Madrid, pp. 216–217.
- 8 Martín Aceña, Pablo. 2007. *Banco Santander, 150 años de historia: 1857–2007*. Madrid: Turner, p. 153.
- 9 A complete monograph on the history of the Banco Español de Crédito has not been published, but its first years can be consulted in: García Ruíz, José Luis. 2007: "Nacionalizando el capital bancario: Banesto y Paribas (1902–1927)". *Investigaciones de Historia Económica*, 3 (9), pp. 79–108. Until 1952, for a partial and very superficial review, see. Banco Español De Crédito. 1952 : *Bodas de oro, 1902–1952*. Madrid: Banco Español de Crédito.
- 10 Investment schemes by which several subscribers accumulate and invest a common fund out of which they receive an annuity. Shares of deceased investors were divided among the surviving members.
- 11 Tortella Casares, Gabriel, Ortiz-Villajos, José María and García Ruíz, José Luis. 2011. *Historia del Banco Popular. La lucha por la independencia*. Madrid: Marcial Pons.
- 12 *Electra de Viesgo: 75 años*. 1981. Santander.

Sharing the Bank of England's photographic collection

Rachael Muir

The Bank of England is the central bank for the United Kingdom, a role which it has maintained for longer than 325 years since its foundation in 1694. Such a long history has created an extensive archive of documents, ledgers, plans and drawings, amongst other items, which record much of the Bank's decision-making, policies and operations over the centuries.

An exciting and very visual addition to the Bank of England Archive is the extensive historic photograph collection of the Bank. Having grown and developed as a unique stand-alone photographic collection within the Bank's Museum during the later 20th century, it was transferred to the Archive service in 2015. Whether a photograph is

an object or record is an interesting discussion point but in this instance, it was decided that the Archive was better positioned to manage and preserve paper photographs and to make the photographs accessible to researchers.

Consisting of approximately 45,000 items according to a conservation survey conducted in 2013, the collection contains a number of photographic formats including lantern slides, albums, glass negatives, enlarged prints, and more recent glossy 6x4 prints from the 1990s and 2000s. Dating from the mid 19th century the collection covers a range of subject areas, which illustrate the most important areas of the Bank's history such as its printing works, branches, staff, social networks and national events, and the Second World War evacuation of staff to Hampshire.

One of the best documented areas is the rebuilding of the Bank of England head office in the City of London during the 1920s, a real treasure trove for anyone interested in architecture and design.

In the last few years we have undertaken an extensive cataloguing project to increase public access to

the collection, and to identify conservation priorities. This painstaking work has helped to inform the team about the extent of the collection, which in turn has enabled wider engagement and increased our knowledge of the images for enquiries. Although a rough system of numbering and some categorisation had been undertaken by the Bank Museum, the collection had

continued to expand without an archiving system being in place. We therefore took the opportunity to create a new hierarchical tree and began the lengthy, complex process of cataloguing and preservation.

Despite our best cataloguing efforts however, there are always going to be photos that elude us! Some later 20th century images are short of contextual information: either lacking dates, the names of individuals featured, or an event or celebration that cannot be identified. So we decided to hold an internal crowdsourcing event to give long-serving staff the opportunity to view photographs that they may not have seen in years, and to help us to understand the miscellaneous items in the collection better.

Dating from the mid 19th century the collection covers a range of subject areas, which illustrate the most important areas of the Bank's history.

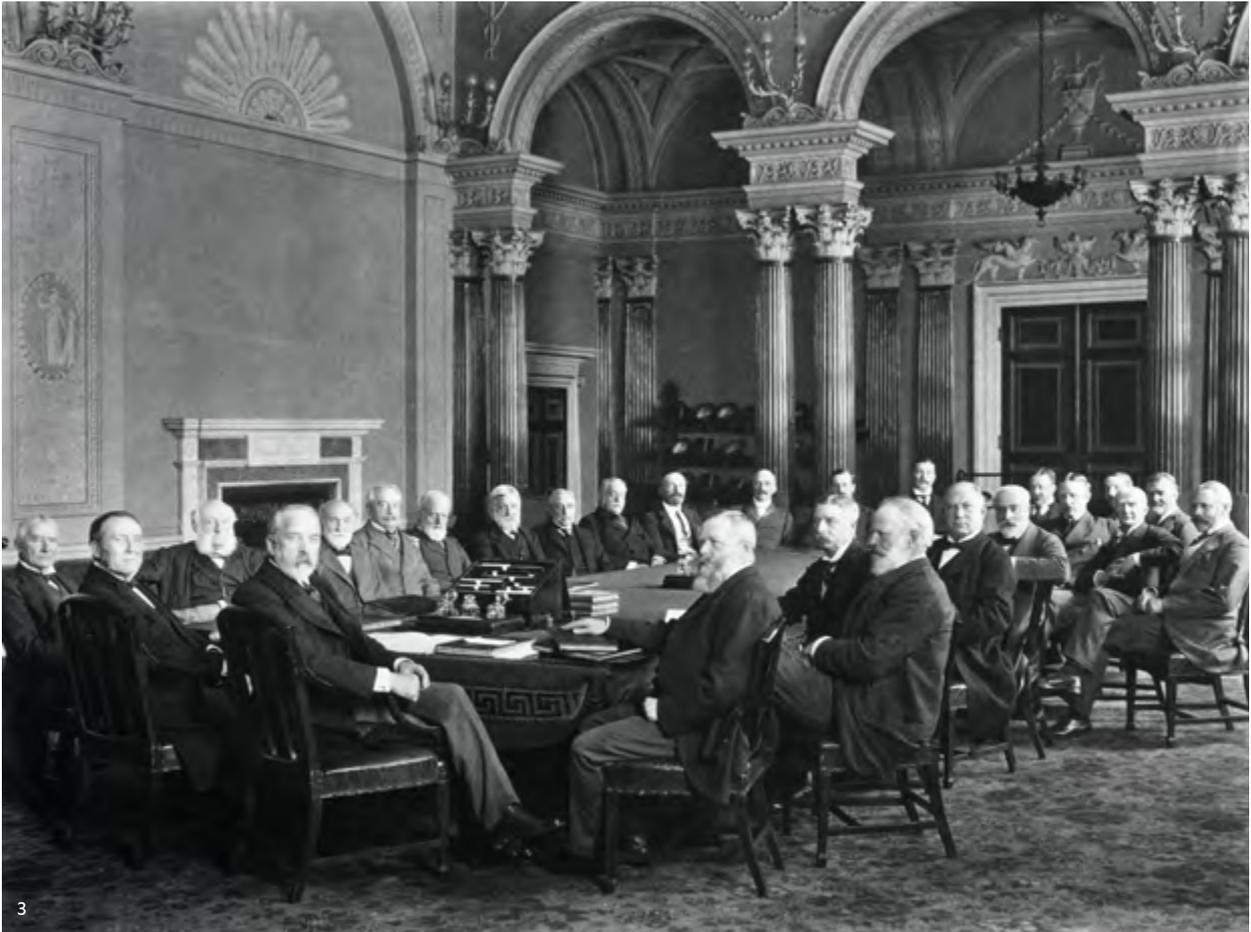


edbh bulletin

1. Image of Threadneedle Street showing work in the Bullion Office. 'Working vault – cutting assay pieces'



2. Image showing an instructor and women fire guard training on the roof of the Bank of England



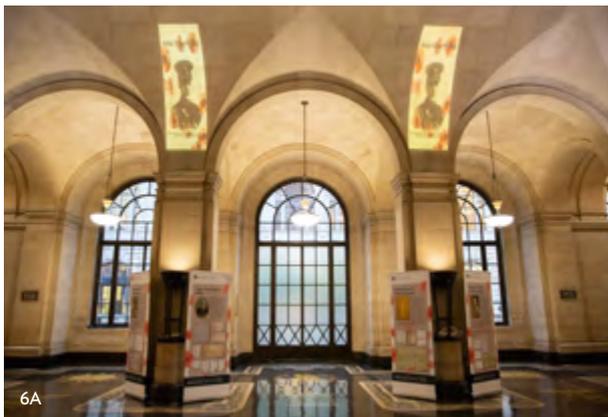
3. Photograph shows the Court of Directors seated around the table in the Court Room



4



5



6A



6B

4. Showing the Bank's old Garden Court as it was in the 1920s before the Bank was demolished and rebuilt. This is a unique image which only survives as a glass negative as no print has been made

5. Album of old bank interiors and exteriors titled 'Photographs of the Bank 1894'. The photographs contained within this album were taken on the Bank's 200th anniversary

6A/B. Photographs show a display created by the Bank Archive in the Front Hall of the Bank of England to mark the centenary of the end of the First World War



SECTION 113 ~ LOTHBURY, TIVOLI CORNER & PRINCES ST STEELWORK.
12TH JANUARY 1935.

7

74
8
(2) In addition to the architectural photographs of the New Building taken by Messrs. Joel, which were the property of the Bank, it was proposed that the London News Agency should take a series of photographs of the Bank at work. The Bank would own the copyright but some of them might be made available to the Press from time to time

7. Taken towards the end of the rebuilding work, this photograph shows the scale of the steel construction of the new Bank of England
8. Extract from the Committee of Treasury minutes proving copyright to specific images

The event was a fantastic success. Such a success in fact, that we held a total of three separate events to meet the demand from staff. We received over 800 suggestions of names, events and dates for the photographs that we put out on display, and received glowing feedback. What we had initially thought would just be a crowdsourcing event, had meant much more than that to colleagues. It was wonderful to observe colleagues fondly sharing memories, reminiscing about former friends and trying to remember between themselves the date that an event took place. It was a genuinely joyful afternoon full of nostalgia and laughter that we really had not anticipated when planning the event.

For others who may consider holding a similar event, some constructive points to mention would be to not underestimate the time it will take you to then capture this new information in your catalogue. All of the suggestions gathered had to be individually transcribed, and there were anomalies about which suggestions matched which photos, as well as lots of variations on spellings. Then there was the question of how this information should be featured in the catalogue entries. We needed to ensure that future researchers were aware of how information was obtained and that a degree of caution should be applied when using the data as it was unverified and had the potential to be inaccurate. In short, there are lots of processes to establish to ensure that the crowdsourced data can be added to the catalogue in an effective way.

In addition to miscellaneous photos, working with photographs can be complicated by copyright. Hundreds of photographs within the photographic collection came with a variety of markings on the reverse including the names of photographers, photography studios, as well as a very official looking 'Bank of England copyright' stamp; sometimes you may find all three together! But records held in the archive itself are a useful resource that helped us solve some of these questions of copyright.

Minutes recorded by the Bank of England's Committee of Treasury from the 1940s include confirmation that images taken by several photographers were taken on behalf of the Bank, with copyright belonging to the Bank of England. Larger commissioned projects such as the series of photographs taken by the London New Agency

(LNA) during the Bank's evacuation to Hampshire during the Second World War are detailed in the minutes.

By unearthing this information within our own records, we were able to prove the copyright to hundreds of images held in the collection. This will save a lot of time for both researchers requesting publishing access, as well as reducing the need for any further due diligence being undertaken by the Archive. Of course, for images where the copyright remains unclear or is known but copyright is still outstanding, care and research is needed which can be labour-intensive and a lengthy process.

The new catalogue of the collection is not yet complete, but we are now in a much stronger position to answer enquiries as a result of a new searchable catalogue. This has enabled us to respond to broader enquiries both within the business and externally, with queries ranging from fashion, architecture, sports, to 20th century offices and changes in technology. Name a subject and there's a good chance it's there!

Digitizing of images has been undertaken for exhibitions and enquiries. This has given us more time for primary conservation: reviewing, cataloguing and repackaging, which remain the most important tasks in order to increase long-term access to the collection.

However, as part of the project we have been identifying conservation priorities, with the result that all of the photograph albums were identified as being at risk were subsequently digitized. This has provided us with a digital surrogate that can be given to researchers if the album is too fragile to be consulted.

The photographic collection has opened up many new opportunities for the Archive. The variety of subjects covered by the photographs has allowed us to develop our online presence and social media engagement and to work collaboratively with the Museum, and in a more visual way. We have developed 'then and now' images to mark anniversaries, and have participated in more archive-focused campaigns such as #ArchiveZ launched on Twitter by Archives and Records Association (Scotland section) to encourage the sharing of collections from archives in the UK and beyond

Using the images that have been digitised so far, we have worked with our web team to create six online virtual galleries,¹ covering staff, the two World Wars and the rebuilding project of the Bank during the 1930s—to

The new catalogue of the collection is not yet complete, but we are now in a much stronger position to answer enquiries as a result of a new searchable catalogue.

name but a few. This has provided us with a great promotional tool for illustrating the breadth of the collection to a worldwide audience—a perfect taster for our online audiences!

Engagement with the photographs has also taken place in person. The many ways we have introduced staff to photographs of their predecessors has been one of the most rewarding aspects of opening up the photograph collection within the business. This was especially the case when the Bank marked the centenary of the First World War in 2018.

Detailed service records of those who left the Bank to serve on the Front Line survive in the Archive. Acquiring the photographic collection enabled us to add faces to the names of the soldiers who served. Although the soldiers' images had yet to be fully catalogued, we felt that it was important to make these images accessible as part of the centenary commemorations. In collaboration with the Bank's film team we managed to devise a rolling projection of the portraits on the walls of the Front Hall of the Bank, which greeted staff when they arrived to the office, and were displayed a week in advance of Remembrance Day. We also spent time researching the stories of ten of the men. Using both the Bank's own records, and other service records held at the UK National Archive, we were able to convey the experiences of these men. By mounting these accounts alongside the portraits in the Bank's entrance, staff were able to appreciate the hardships those men had experienced. The display really emphasised the power of photographs in helping archives to tell important stories and received a lot of positive feedback and engagement.

Learning and hearing about how other institutions manage and use their photographic collections is something we are eager to do more of. We recently became a member of The Photographic Collections Network, a charitable body that 'aims to share best practice and celebrate photo collections and photo archives from across the UK'.² This membership has enabled us to meet and network with peers from across the arts and heritage sector who also manage and regularly work with photographic collections. It has also opened the door to potential new users, such as academics and researchers who may previously have been unaware of the Bank's photographic

collection, which still remains relatively unknown.

What about digital photographs? By attending events held by specialist bodies such as The Photographic Collections Network and other wider sector bodies such as the Digital Preservation Coalition, we are beginning to establish the best practice for managing our digital images. The scale and proliferation of digital photographs is going to be challenging, as is sustainability due to format obsolescence. But at least some of the lessons we have learned from the physical photographic collection will be transferable, such as how to describe images and assess copyright. We are currently working with our Communications team to ensure our digital photograph legacy is preserved, and this wonderful resource continues for future generations—watch this space!

All photographs: © Bank of England Archive

The many ways we have introduced staff to photographs of their predecessors has been one of the most rewarding aspects of opening up the photograph collection within the business.

Author's profile

Rachael Muir joined the University of Glasgow's archive as an assistant trainee after graduating in history from the same university in 2011. She qualified as an archivist in 2013 and joined the Bank of England Archive as Assistant Archivist. Rachael leads on engagement and social media whilst also managing the Bank's photographic collection. Since qualifying, Rachael has been an active member of the Archives and Records Association's Section for Business Records, and is currently a judge for the Business Archives Council's cataloguing grant.

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1 Bank of England Archive online galleries available at <https://www.bankofengland.co.uk/museum/online-collections/archive-gallery>

2 Source: <https://www.photocollections.org.uk/> accessed on 30 June 2020

The story of a bank through the architecture of its headquarters

Cécile Duval
Marco Gabellini
Victoria Mouton

To mark its centenary, Banque Générale du Luxembourg (BGL) opened its archives to researchers at the Luxembourg Centre for Contemporary and Digital History (C²DH). Among the ‘vast reams of information available’¹ in the archives, a large collection of photos illustrates the origins of the bank and its development over time by focusing on the changing architecture of its headquarters. While most of the photos highlight the importance of buildings and their various architectural features, the human aspect also emerges in the collections, especially when it comes to illustrating some of the bank’s professions and social activities.

Banque Générale du Luxembourg was set up on 29 September 1919 after the end of the First World War. In Luxembourg’s rapidly changing economic landscape, the new bank, founded on the initiative of the Société générale de Belgique, was established as a Belgian company, as stipulated by its articles of association. But although the registered office of Banque Générale du Luxembourg was in the Belgian town of Arlon, the articles of association indicated that the bank would have a second ‘administrative office’ in Luxembourg. It was only in 1935 that the bank finally became a Luxembourg company and concentrated all its business within the country. The fact that BGL has become one of the most iconic financial institutions in Luxembourg is not just due to its activities or its extensive network of branches throughout the country; like its competitors, the bank has

used architectural design of its exterior as well as its interior, as a means of communicating its prestige. Architecture has therefore become an integral part of the bank’s image, development and history. Since the foundation of BGL, its headquarters has undergone many architectural transformations with multiple conversions, renovations and building projects, all contributing to its enduring position in Luxembourg’s banking landscape.

The search for headquarters

Once the act of incorporation had been signed in 1919, one of the first challenges the new bank had to address was finding suitable headquarters for its administrative office in Luxembourg City. Given the shortage of buildings, BGL

opted for a temporary solution and set up its offices in the Neumann building at 5, rue Genistre (Lanterngässelchen), a prime location in the city centre. The lease was signed in October 1919,² with a sublease rent of 250 francs per month to be paid until 31 May 1920 to the City of Luxembourg and 500 francs per month to be

paid as the sole tenant to the building’s owner Neumann from 1 June to 30 September 1920.³

Although there are several photos of all the bank’s buildings, the first administrative office in rue Genistre was never photographed. This underlines the temporary nature of the premises and the fact that the management team was determined to find a site or building that would reflect the prestige the bank was intent on

A large collection of photos illustrates the origins of the bank and its development over time by focusing on the changing architecture of its headquarters.



1. Photo of rue Genistre in Luxembourg City. BGL's temporary administrative office was initially located at number 5 in the residential Neumann building (the house on the right with gable dormer windows on the roof). Source: Photothèque de la ville de Luxembourg, Batty Fischer, 1952

acquiring. It is only by consulting images from the Photothèque de la ville de Luxembourg (Luxembourg City Photographic Archive), dating from the 1950s onwards, that we can gain an idea of what this first BGL site and building were like (Photograph 1).

Today the written archives of BGL can help us to piece together this forgotten period in the past. For example, the bank's first director, Franz Ginsbach, wrote detailed descriptions that can provide a mental picture of the first administrative office of BGL.⁴ The modest building in rue Genistre, which previously housed the city's supply board, looked 'very old and even rather run-down'. It was fitted out with some counters on the ground floor, three offices on the first floor and a loft. Existing furnishings were deemed 'more or less rudimentary', but the bank's management staff saw them as usable. Nevertheless, some additional oak furniture for the premises was bought from Bonn Frères in Luxembourg City⁵ and two telephone transmitters⁶ were installed in the building. One month later, in December 1919, the bank took out advertisements in the Luxembourg press to announce the opening of the temporary headquarters (Photograph 2).⁷

Despite these investments, the bank's management team soon came to the conclusion that the site did not meet the levels of service and comfort that customers were entitled to expect. Letters exchanged between senior members of staff highlight their dissatisfaction with the current premises and the urgent need to find a new location for the bank's headquarters. In an internal memo, Léandre Lacroix, a lawyer and one of the Luxembourg founders of BGL, noted that 'the extension of the bank's business made the current premises at 5, rue Genistre, the Neumann house, absolutely inadequate, although we had thought that they would initially be sufficient. But we are lacking the basic comforts to which at least some of our customers are attached. It is affecting the bank's reputation and we are neglecting the needs of our customers.'⁸

In early 1920, BGL bought a quarter of an acre of land fronting onto rue Aldringen and boulevard Royal, on the site of the former Cavalier Jost, for 150,000 francs from Adrien Jacques Adolphe Hanne, Chief Editor of *L'Indépendance luxembourgeoise*.⁹ So it was on one of Luxembourg City's main streets that the Board of Directors

decided to build the bank's new headquarters on 7 April 1920. Contractor Jean Pierre Michels and Belgian architect Octave Flanneau, known for his classical style, were hired to carry out the building work.¹⁰ At the time, Flanneau had been involved in the renovation of the west wing of the Egmont Palace in Brussels (1906–1910) and the completion of works being undertaken at the Royal Palace of Brussels (1909). He was also responsible for building the Château d'Overschie in Grimbergen (1904) and for the extension and restoration of the Hôtel de Lannoy in Brussels (1907–1908). In a report to Léandre Lacroix, Jean Pierre Michels noted that 'when choosing their bank, the first thing customers look for is sound reputation and good service; the second thing is a helpful location and comfortable surroundings. Customers deciding to change banks demand

at least the same level that they can find elsewhere.'¹¹

Following the architect's plans, the bank opted for a classical-style building, initially with just one floor. In March 1921, it transferred its offices to the new premises (Photograph 3) at 14, rue Aldringen and announced that it would be opening a large vault for its customers.¹² On the boulevard Royal side, Flanneau designed an elegant two-storey villa (Photographs 4 and 5) with a front garden, a

building that would also be integrated into the bank. The choice of location for BGL's new headquarters was a strategic one, at the entrance to the city when arriving from the Adolphe Bridge and just 150 m from Place d'Armes and Place Guillaume, the city's central squares.

The new bank's interior was in stark contrast to the spartan nature of the temporary headquarters. Access to the building was through a cast iron and glass main door, which after a few steps opened onto a large hall containing counters, the cashier, coupon clerks and accounts, with three large skylights bringing outside light into the room (Photograph 6). From the central island, characterised by large pillars, a long corridor led to the administrative offices and management staff.

At the end of 1923, BGL acquired the Banque Belgo-Luxembourgeoise, formerly Banque Vanderlinden, and took over not only its customers but also its buildings, located at the intersection of avenue Monterey and boulevard Royal (Photograph 7).¹³ In a letter dated 14 September 1923 and sent to the Chairman of the Board

It was on one of Luxembourg City's main streets that the Board of Directors decided to build the bank's new headquarters on 7 April 1920.

of Directors, Léandre Lacroix set out the objectives of this new acquisition: 'For us the aims are as follows: 1) to also become owners of the side of the road facing onto avenue Monterey, an important thoroughfare, so that we have a foothold on that road, on rue Aldringer [*sic*] and on boulevard Royal; 2) to remove an existing competitor located immediately next to us and to prevent a new competitor from setting up there; 3) to further the prestige of our company.'¹⁴

As a result of the growth in the bank's activities, the headquarters was considerably enlarged from 1929 to 1932. At the corner of rue Aldringen and avenue Monterey, Brussels-based architect Gaston Deru raised the height of Flanneau's building with a prestigious classical-style pavilion, which came to be known as the 'Weicker tower'. Evoking antiquity, the façade featured Corinthian capitals, pilasters and a classical dentilled cornice. With this new construction, Deru turned the headquarters into 'an eye-catching building' of 'remarkable elegance.'¹⁵

The addition of two storeys on rue Aldringen and the Weicker Tower increased the space available for staff. Most of the new interiors were designed above all to be functional, and the 184 employees, divided into departments (Photograph 8), had a net working area of 4.09 m² per person in 1931.¹⁶ Managerial staff were given individual offices. To keep costs down, furniture was generally made of solid wood; metal desks were less common. If any furniture was damaged, it would usually be repaired rather than replaced.¹⁷

The monumental architecture of the new headquarters (Photograph 9) reflected the continued growth and success of BGL, which was finally on a level playing field with its main competitor, the Banque Internationale à Luxembourg (BIL), based on the other side of the street. In 1935, the Société Générale de Belgique decided to grant BGL legal autonomy, and in June of the same year it set up Banque Générale du Luxembourg SA, with its head office at 14, rue Aldringen.¹⁸

Transformation—Moving towards modernism

The BGL headquarters did not undergo any more major architectural changes until the late 1950s. But during the following decade a large-scale project (Photograph 14) would 'transform' the historical headquarters

into a resolutely modernist tower block. Despite successive increases in office space (Photograph 15), new interior layouts could not compensate for the fact that by the 1960s the bank simply did not have enough space. The internationalization of the Luxembourg financial centre meant that 'the nature of the banking profession was undergoing major changes in Luxembourg'.¹⁹ Aware of the new challenges that lay ahead, in June 1961 the leaders of BGL emphasized that 'because of the continued growth in business, the available space is no longer sufficient to house all the bank's departments with the staff required. Moreover, some offices and facilities no longer reflect new conceptions of banking services.'²⁰ The bank's head office, with its cramped inside spaces and resolutely 1930s and 1940s aesthetic, no longer met the demands of the

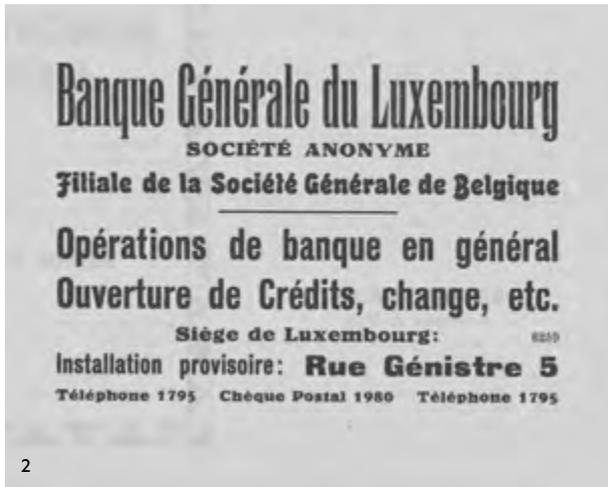
post-war business world and could not cater for the constant increase in staff numbers, which had reached 330 by 1960. At the same time, the development of electronic and electromechanical devices (Photograph 16), then computing tools, also inevitably resulted in a need for new interior layouts.

Moreover, in the 1960s–1970s, it was not just the BGL headquarters that underwent major renovation works; significant changes

were also made to the entire boulevard Royal. In the space of two decades, a large number of prestigious turn-of-the-century villas were replaced by modernist buildings (Photographs 17–18).²¹ This was also the case for the classical-style BGL head office, which from 1965 onwards gradually disappeared to be replaced by a large building characterized by concrete, aluminium and glass. Luxembourg architects Pierre Reuter, René Mailliet and Adolphe Crelo chose to opt for an understated,²² almost anonymous architectural style that would be functional and provide large office spaces. The use of multiple identical windows reflected the principle of regularity and simplicity while also offering more flexibility for the interior layout.

The modern constructions of the late 1960s were characterised by straight lines and verticality. The new BGL headquarters strongly reflected this stylistic change. Over and above the obvious real estate pressure, this verticality had a functional basis, since it is easier to move up and down a building than around a large area. Tower blocks, often seen as a symbol of economic growth and

The modern constructions of the late 1960s were characterised by straight lines and verticality. The new BGL headquarters strongly reflected this stylistic change.



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2. Advertisement in the Luxembourg press announcing the opening of the bank's temporary headquarters. Source: *L'Indépendance luxembourgeoise*, 3 December 1919
 3. In March 1921, the bank transferred its headquarters to 14, rue Aldringen. This is one of the first photos of the bank's new headquarters. The shots are carefully framed. The horizontal aspect, wide angle and sweeping lines of this photo emphasise the size of the building. Note the absence of people in the photo. Photo BGL
 4 & 5. Left, a drawing of the façade produced by architect Octave Flanneau on 5 May 1920. Right, a photograph of the headquarters of the bank, façade looking onto boulevard Royal. Photo BGL



6. Former Grand Hall at the headquarters. Photo BGL

7. BGL headquarters in the late 1920s. Photo BGL

8. Securities Department, 1932. Photo BGL

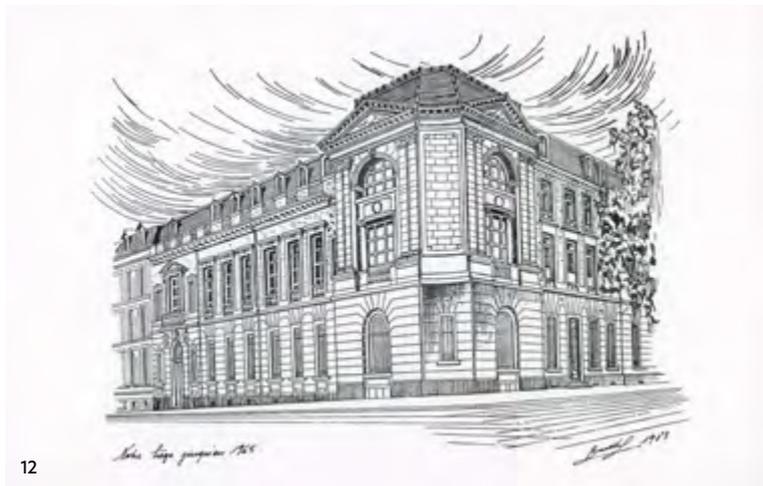
9. The new headquarters of the bank and the 'Weicker Tower', a classical-style pavilion, designed by Brussels-based architect Gaston Deru, 1933.

Opposite BGL we can see the building of the BIL, its main competitor. Photo BGL

10. An album containing photos of the bank's headquarters and details of the capitals. There was clearly an interest in showing the details of the classical-style building. Photos BGL



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14

11. Detail of a Corinthian capital on the classical pavilion, the 'Weicker Tower'. Photo BGL

12. Drawing (1983) of the bank's headquarters (until 1965). The prestige of the stone building led the bank to use illustrations of its premises on a wide range of communication materials, such as greetings cards. Photo BGL

13. BGL headquarters in the early 1950s. The bank has been given a new logo but the architecture of the building has not changed. Photo BGL

14. Example of a document detailing the dismantling of the building, 1965. Photos BGL



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15. Portfolio Department, 1955. Photo BGL

16. Photograph of the Electromechanical Department. Photo BGL

17. Stage-by-stage renovation of the headquarters; work on the first phase of the 'Weicker Tower' at the corner of rue Aldringen and avenue Monterey, 1967-1968. Photo BGL

18. Extract from a photo album showing various angles of the renovations at the headquarters on rue Aldringen, 1976. This period of demolition and reconstruction is extensively documented in the bank's archives, with meticulous efforts to capture a disappearing reality through photography. Photos BGL

19: Low-angle view of the bank's headquarters, emphasising the building's perspective and generating a sense of scale. This black and white photo, with marked contrasts, gives an impression of strength and timelessness. Photo Edouard Kutter. Photo BGL



20



21

20. Interior of the bank's headquarters, boulevard Royal. Photo BGL
21. Counters at the bank's headquarters, 1969. Photo BGL



22



23

22. The new headquarters of the bank at 69, boulevard Royal in Luxembourg City. Photo Edouard Kutter. Photo BGL
23. Aerial view of the building site for the bank's new headquarters in Kirchberg. Photo BGL

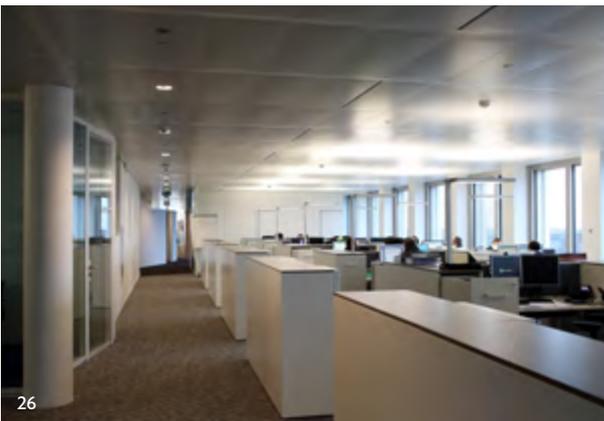


24

24. Aerial view of the buildings and grounds of the bank's headquarters in Kirchberg. Photo BGL



25



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25. View of the new headquarters of the bank from the outside areas. Photo taken by Olivier Minaire, 2016. Photo BGL

26. Photo of an open-space area in the oKsigen building. Photo taken by Olivier Minaire, 2015. Photo BGL

27. The two most recent buildings added to the Kirchberg site, 'eKinnox' (left) and 'oKsigen' (right). Photo taken by Olivier Minaire, 2016. Photo BGL

financial strength, also reflected a desire to demonstrate architectural know-how and embrace the latest technical innovations in the field of construction (Photograph 19).

At the same time, the interiors were redesigned. Inaugurated in 1969, the headquarters favoured large open spaces that combined flexibility and modularity. The heavy, oak wood furniture was replaced by the latest trends. Interiors became brighter and new quality materials like veined white statuary marble were used (Photograph 20). The counters, the first point of contact for customers with the bank's employees, remained the focal point of the architecture (Photograph 21). Alphonse Weicker, Chairman of the Board of Directors, emphasised that 'we are greatly encouraged by the vote of confidence expressed by our loyal customers, whose numbers are increasing year on year. As in the past, we will continue to do everything in our power to enhance our facilities and to improve and facilitate the services we provide for them.'²³

To document and promote the transformation, the bank turned to renowned photographer Edouard Kutter, photographer for the Grand-Ducal Court, known for his photographs of Luxembourg City and its buildings, squares and people. Over the subsequent decades, however, opinions remained divided with regard to the new buildings on boulevard Royal. In 1969, the economist, editor and author Carlo Hemmer wrote about the BGL headquarters that 'the splendid building is understated and functional while exuding strength and security; it is therefore perfectly in keeping with the bank it houses.'²⁴ But nowadays a more critical view is taken of these modernist buildings. Historian Denis Scuto described the redevelopment of boulevard Royal as a *crime de lèse-beauté*—an offence to beauty.²⁵ Architect Lucien Steil observed that the new buildings were often inspired by similar models abroad, and that while the latter were 'fascinating, [...] the Luxembourgish interpretations are much less spectacular. These monumental buildings are tall and wide, which should give the ensemble a sense of fluency, but the location detracts from the architectural quality. [...] This development has changed, one might even say diminished, the image of the city. Boulevard Royal has lost its initial prestige, since these buildings call to mind an American suburb'²⁶ (Photograph 22).

Move to the Kirchberg plateau

The extension of BGL's activities and the constant increase in the number of employees (from 550 in 1969 to more than 1,000 in 1979) forced the bank to look for new premises. But since it was unable to find sufficient surface area in the city centre, the bank acquired 5.15 hectares of land on the Kirchberg plateau in 1979, 1981 and 1987, with

the intention of building a new head office. In April 1992, Fernand Simon, a member of the Management Board (in charge of the 'Kirchberg' project), stated: 'We are building a banking factory in an area of greenery.'²⁷ With this new project, the BGL headquarters left its historical site to base itself on the outskirts of the city, in Luxembourg's future business district.²⁸ Under the coordination of architect Pierre Bohler, the first ground was broken for the new banking centre in 1993. The scale of the new building, in terms of both its dimensions (153 m long, 76 m wide and 27 m tall) and its interplay of spaces and shapes, would mould the urban landscape around it.²⁹ (Photograph 23) Two years later, in November 1995, 1,260 employees moved to 'a new working environment, suited to the needs and aspirations of individuals and to the technological requirements of a constantly changing profession.'³⁰

As it had done previously, the bank archived all the changes through photographic collections. By this time, traditional film photography was increasingly being replaced by digital photography. The new buildings were digitally captured from every angle—but although the format in which the bank's memory was preserved may have changed, the narrative remained the same. With these shots, the bank wanted to demonstrate that it was strongly rooted in the landscape of the Luxembourg financial centre.

Once again, BGL was trying to set itself apart from the competition through its architecture. Although the bank wanted to create a headquarters for the 21st century, the external silhouette also evoked the military architecture of the fortress of Luxembourg City (Photograph 23).³¹ With nearly 9,730 m² of glazed areas, the building is characterised by brightness and transparency. A central staircase, inspired by Italian Renaissance staircases and designed to create a broad shaft of light, is the focal point on which the building's four wings converge, forming an X shape (Photograph 24). This geometric form also represents a mathematical symbol, a multiplier that illustrates development and growth. On 28 November 1995, Alain Georges, Chairman of the Management Board. 'The site for the new headquarters of Banque Générale du Luxembourg—once an intersection for Roman roads, soon to become the intersection of a new road network—is a meeting place, a place for dialogue and communication. And this idea of intersection and exchange can be seen in the very structure of our X-shaped building.'³²

Jim Clèmes, responsible for interior design, wanted to 'convey a sense of openness and welcome, creating an inviting atmosphere with the use of circles and rounded edges.'³³ The main entrance of the new 'Kronos' building leads to a large, bright rotunda surrounded by



eight columns, breaking up the geometric orthogonality and interplay of angles on the external façade. While the interior columns evoke classical architecture and ancient temples, the main entrance contrasts with this traditional historical image. Instead of a spacious hall with counters, an imposing reception area welcomes customers and also serves as a security vestibule, decorated with works of art.

In a reflection of the times, the bank wanted to demonstrate an innovative approach to its environment. 'Visitors enter the new BGL headquarters through antechambers filled with greenery.'³⁴ In practice this was achieved by the creation of a green space with water features, winding covered walkways and small pavilions, reminiscent of the 'German baroque'³⁵ style, which softened the image of power and strength conveyed by the headquarters. The plants and trees were intended to instil a feeling of serenity. Jacques Wirtz, the Belgian landscape architect, describes the outdoor area as 'an environment

where mineral and plant elements communicate, complement and are in tune with one other'.³⁶ (Photograph 25)

In 2013, the bank, which in 2009 had become BGL BNP Paribas, launched a new architectural project. On the same site as the existing Kronos building, M3 Architectes and Goblet Lavandier designed two new buildings. With this extension, the total surface area increased to 99,000 m², adding work space for 3,000 additional employees.³⁷ 'From an architectonic perspective, the two new buildings appear as two monoliths rising from a base, connected by underground passages and two elevated walkways. The tower uses fibre-reinforced concrete with a lattice of interconnected ribs around the windows, creating plays of shadows on the façade.'³⁸ In architectural terms, the bank returned to the concept of verticality prioritised in 1969 with the tower building on boulevard Royal. The first six-storey building, 'eKinox', was complemented by a second 14-storey building, 'oKsign'.³⁹

28. A glass walkway linking with the X. Photo taken by Olivier Minaire, 2017. Photo BGL



29. Low-angle view of the 16-storey 'oKsigen' building. Photo taken by Olivier Minaire, 2017. Photo BGL

The extensive photo collections of
Banque Générale du Luxembourg
demonstrate the importance placed
by the bank on the architecture
of its headquarters.

One of the main challenges of the project was to create a sense of continuity and a connection with the existing building. A two-storey base housing communal areas (Photograph 27) and incorporating glass walkways (Photograph 28) links the two new buildings to the 'old' building.⁴⁰ Moreover, with part of the 'Kronos' grounds being taken up with the new buildings, particular attention was paid to how to redesign the green spaces on the site. Landscape architect Jacques Wirtz was once again given the task of designing the green areas, in keeping with the existing spaces.⁴¹ As with the Kronos building, the bank adopted a sustainable approach for this new project, with the use of environmentally responsible technologies.⁴²

The interior layout, designed to reflect a 'new way of working' with the inclusion of areas for relaxation, was mainly composed of open-space areas alongside private spaces and informal meeting rooms. When the new buildings were inaugurated on 4 July 2016, Carlo Thill, Country Head of the BNP Paribas Group in Luxembourg, welcomed 'this large-scale project [which] attests to the BNP Paribas Group's solid position in the Luxembourg economy and illustrates the Group's commitment to the development of the country's financial centre,' and noted that there was still 18,000 m² left for a fourth building, for which the base and underground levels had already been completed.⁴³

Conclusion

The extensive photo collections of Banque Générale du Luxembourg demonstrate the importance placed by the bank on the architecture of its headquarters. In this regard, the architectural history of the headquarters is not only inseparable from the bank's image; it also reflects the bank's expansion and the growth of its activities. The successive renovations, extensions and new buildings are also intertwined with the architectural history and urban development of Luxembourg City and the growth of the country's financial centre.

The aesthetic of the buildings was intended to reflect the symbolic image of a bank that was powerful and dynamic but also modern, open-minded and stable. As Ina Nottrot explains, 'Bank architecture is not therefore restricted to purely functional aesthetic, but is marked by a desire for self-portrayal. Here image promotion is pursued with intuitive psychological feeling, so that the visit to the bank becomes an architectural, and often an artistic experience for the customer.'⁴⁴ While BGL initially tended to adopt classical architectural styles symbolising security and wealth, the tower building in boulevard Royal, the Kronos building and subsequent projects indicate a departure from this approach with their resolutely avant-garde design. The identity of a bank seems to be increasingly defined not only by its activities but also through the varied materiality of its architecture.

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Photos of banking sector in Central Archives for Finnish Business Records

Jarmo Luoma-aho

Elka, the Central Archives for Finnish Business Records, was established in Mikkeli in 1981, and a foundation manages it. The foundation was co-founded by representatives of business life, culture, research, and the Mikkeli region. Elka's operations are financed by a state subsidy (the act governing government subsidies for private archives), a subsidy from the City of Mikkeli, and corporate funding.

Elka receives records from companies, organizations and associations and, to some extent, from private individuals. The accepted records must be relevant in terms of research or culture. The volume of materials totals 30 kilometres of bookshelves. Most of the records date to the period from the mid-1800s until today. The records also include many archives of banks and organizations in the banking sector.

Companies produce a significant number of photographs during their operations. They are often related to communications and marketing, but operations, celebrations and hobbies are also documented. In total, Elka contains approximately 950,000 photographs as well as films, videos and audio recordings. There are photos from the mid-1800s to the present. In all, there are 111,000 digitised and so-called born-digital photos.

Banking sector archives

Elka contains the following archival collections from the banking sector: the Mortgage Society of Finland, Nordea Bank, Finnvera Group, co-operative funds' settlement

loan archive, so-called discontinued savings banks and 'bad bank' Arsenal.

The archive of the Mortgage Society of Finland includes documents from its founding in the mid-1800s to the early decades of the 1900s. The archive contains no photographs.

The Finnish affiliate of Nordea Bank was created as a result of mergers. The most significant merger took place in 1995 when Suomen Yhdyspankki, established in 1862, and Kansallis-Osake-Pankki, established in 1889, merged to create Merita Bank. In 1997, Merita merged with the Swedish Nordbanken, which later resulted in Nordea.

The history of Suomen Yhdyspankki and Kansallis-Osake-Pankki also includes many mergers of commercial banks. As a result, the Nordea archive at Elka also comprises archival collections of commercial banks that are no longer in operation.

Since the 1960s, Finnvera has organised the state's special funding with the aim of promoting the creation, growth and the exports of Finnish companies. Several financial institutions, which previously operated independently, have since merged with Finnvera, nowadays a public company. Finnvera's archive at Elka does not contain photographs.

The co-operative funds' settlement loan archive comprises settlement loans for the countryside granted by co-operative funds after the Second World War. This archive does not include photos either.

The volume of materials totals 30 kilometres of bookshelves. Most of the records date to the period from the mid-1800s until today.



1. Savings Bank building in Mikkeli 1940

In the 1990s and 2010s, the archives of more than 400 savings banks, Säästöpankkien Keskusosakepankki, Suomen Kiinteistöpankki, Säästöpankkiliitto, Säästöpankkitarjous ja some other co-operation organisations of savings banks were transferred to Elka. The backdrop for this was the banking crisis of the early 1990s, as a result of which the savings banks in trouble were broken up among four banking groups. In connection with this, the history archives of savings banks throughout Finland were transferred to Elka. The documents range from the first deposit made in Finland at Turun Säästöpankki on 4 January 1823 to the collapse of the banks. The transferred materials also include photographs.

The establishment of the 'bad bank' Arsenal in the 1990s is related to the shutdown of the banks' operations. Arsenal is currently in liquidation, but the process of transferring its documents to Elka has been ongoing for a few years. The materials that have been transferred so far do not include photographs.

The archives of Suomen Pankkiyhdistys and Vakuutusyhtiöiden keskusliitto can also be found at Elka. They have merged and currently operate under the name of Finance Finland. Pankkiyhdistys's archive contains some photographs.

Photos from the banking sector

Elka has a little over 10,000 photos related to banking operations. Most of these are in the archive handed over by Nordea. Of the around 10,000 photos, 8,908 have been digitised, but there are also posters. The collection features photographs from the two main branches of Nordea Finland, and banks that merged with them, such as Helsingin Osakepankki. The oldest photos date back to the 1800s, but most of the photos are from the latter half of the 1900s.

The number of photographs handed over with the savings banks' materials is significantly smaller than the number of Nordea photographs. In all, there are 1,000 photos, of which about a third have been digitised. The oldest photos are from the 1800s and the most recent ones are from the 1980s.

The content of both collections follows a similar pattern. Many of the photos depict the exteriors and interiors of banking buildings, and there are also portraits, photos of people working and photos from different events, such as anniversary parties.

Elka also has audio and video recordings related to the operations of Nordea and the savings banks. They

are often related to training, presenting the operations, marketing or anniversaries. There are also some interviews. The audio and video recordings typically come from the last decades of the 1900s, but the interviews, for instance, sometimes discuss the bank's history from a more extended period of time. Some of the recordings have been digitised.

Some photographs of banking operations can also be found among other archives received by Elka. An example of this is the photography collection of Teollisuuslehti magazine.

Exploiting the photos

Does banking secrecy cover photos, too? We discussed this but, together with the bank's attorneys, concluded that a person in a banking hall is not necessarily a customer of the bank and that the photos do not contain information protected by banking secrecy. In addition, when the bank in question no longer exists, no person in the photo can any longer be a customer of the bank.

Another issue is immaterial rights. The starting point is that the party who has ordered the photo holds the right to distribute the photo. Usually, the photographs are not sufficiently independent and original to be considered works of art. This would make the copyright term usually 50 years from the moment of taking the photo. When a photo is more than one hundred years old, we don't have to worry about copyright.

As for GDPR, the bank photos do not contain any special categories of personal data. The photos are old

and cannot be used to reasonably identify any possible living natural person. In addition, the collections feature photographs of people whose personal data, such as their membership of the bank's board, is already available publicly.

Banks themselves

have used photographs in exhibitions and on their anniversaries. Bank photos have also been used as illustrations in history books and in investigating architectural history. There are many ways to utilise them.

You can view and order digitised photos directly in the archives database on Elka's website. You can reach our customer service directly via email (e-posti@elka.fi) or phone (tel. +358 15 321 340).

All photographs: © Elka (Central Archives for Finnish Business Records)

**Elka has a little over
10,000 photos related to
banking operations.**



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- 2. Countryside Savings Bank in Otava, 1948
- 3. Board of directors in Mikkelin Savings Bank
- 4. Savings Bank building in Mikkeli, 1941
- 5. Service point, 1947
- 6. Banking officials, 1957
- 7. Savings in a safe place, 1950s or 1960s

1862 1952

POHJOISMAIDEN YHDYSBANKI

Merkitapauksesta jokapäiväiseksi tavaksi

Kun 1860-luvun perheenmätä lähti pankkimatkalle, oli se harvinaisen ja juhlallinen tapaus. Jota koko perhe kerääntyi todistamaan. Hän vei rahat kirstun pohjalta vastaperustettuun Yhdyspankkiin pitkäaikaiseksi talletukseksi, johon uskallettiin kajoa vain pakottavan tarpeen tullen.

Nykyaikainen perheenäiti tallettaa käyttövaransakin Yhdyspankkiin taloustililleen. Ostosmatkallaan hän voi mukavasti pistäytyä noutamassa tiililtään jokapäiväisiin menoihinsa tarvitsemansa summan.

Pohjoismaiden Yhdyspankki

90 -vuotias pankkitoimen uranuurtaja

8

**Työstä tulos tulevi,
säästöin tulos turvatahan**



Säästöt ovat se perustuskallo pohja, jolle hyvinvointi rakentuu. Pienikin säästöillä antaa omistajalleen turvallisuuden tunteen. Se luo hänen suunnitelmilleen varman pohjan, jota pienet vastoinkäymiset eivät pysty horjuttamaan.

Se joka tekee säästöjä Postisäästöpankkiin, avustaa valtiota maamme jälleenrakennustyössä, mutta säilyttää silti aina **säästönsä ulottuvillaan — nostettavissa**

Postisäästöpankin yli
1200 toimipaikasta!
Antakaa säästöjenne tehdä työtä itsenne ja koko yhteiskunnan hyväksi.

Yhteiskunta ja aivoton, kukaan maksavasti joutaa ja varmistaa mukautua? Se on normaali tulo. Pysähtää säästökäyttöön — tämä parasta.

Numerot Postisäästöpankin säästökirjoista viime vuodelta: Tässä säästökirjoissa avoimia 43.284 ja liijä oli karkkiaan 227.000 — Säästökirjoissa tuotit yhteensä 236.012.568 markkaa! — Säästökirjojen säästöt olivat vuoden päättyessä lähes 200.000.000 mk! — Säästökirjoissa hyvitettiin korkoa yli 18.600.000 mk.

9 POSTISÄÄSTÖPANKKI

Aina kannattaa säästää

Talvi-iltoina on houkuttelevaa suunnitella ensi kesän lomaviihtoa. Toivelomunne toteutuu, kunhan juuri nyt aloitat määrätietoisien säästämisen.

Tili Kansallis-Osake-Pankissa pitää rahasi sinne terveellä kannalla. Teille kertyy varoja suurempiakin tavoitteita varten — ja Kansallis-Osake-Pankissa rahanne kasvavat korkoa joka päivä.

465.-
350.-
1600.-
3750.-
4600.-
11200.-



KANSALLIS-OSAKE-PANKKI
— yli 250 konttoria —

11

9. Advertisement Post Bank, 1940s

10. Advertisement Post Bank, 1950

11. Advertisement Kansallis-Osake-Pankki, 1950

**— Äiti, onko joulupukillakin postisäästökirja?
— Tietysti, Liisa-kulta. Milläpä hän muuten lahjat hankkisi.**



Onko Teidän joulupukillanne postisäästökirja? Ellei vielä ole, kannattaa se nyt hankkia. Sen avulla on helppo ja mukava kerätä pikku pääomia ostojia, matkoja yms. varien.

Postisäästökirja on nyt entistä edullisempi.

Sillä saa nostaa vaikka 50.000 mk kalenterikuukaudessa ilman irtisanomista. Säästövarat ovat nyt kokonaan verovapailla 500.000 mk:aan ja korkotulot 30.000 mk:aan asti.

Korko on nyt 6 %.

Lisäksi postisäästökirja on kätevä ja mukava; sillä voi nostaa rahaa mistä postitoimipaikasta tahansa.

Äidit! Huolehdi lastenne tulevaisuudesta ja sijoittakaa lapsilliset kunkin lapsen omalle pankkitilille postisäästöpankkiin.

10 POSTISÄÄSTÖPANKKI

Author's profile

Jarmo Luoma-aho is CEO at Elka (Central Archives for Finnish Business Records). He holds a MA in History from Jyväskylä University and a MA in eServices and Digital Archiving from the Mikkeli University of Applied Sciences.

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Photography collection of the Corporate Archives of Erste Group Bank AG

Norbert Bacher
Elisabeth Lukas

The Corporate Archives of Erste Group Bank AG hold the historic collection of Erste Group Bank AG in Vienna. At the beginning of 2016, our archives opened at Erste Campus, the new headquarters of Erste Group located at the Central Train Station of Vienna, as the central depository for the bank's historical materials. The archives house selected documents, objects and audio-visual materials from the past two centuries dating back to the foundation of Erste oesterreichische Sparkasse. The materials are prepared for long-term storage and are selected in accordance with our collection strategy. Today, the collection of the Corporate Archives includes some 100,000 archival objects, of which around 13,000 items constitute the photography collection.

We are a relatively young institution and our holdings are being rapidly augmented. We regularly receive new materials from company departments and private collections to analyze and record. One of our key tasks is to conduct a thorough assessment before adding new archival materials to our collection. Today, our standard procedures are routine, but in the beginning when Corporate Archives had just started up and we were collecting materials from a wide variety of company units and collections, our work was not only time-consuming and challenging, but also very exciting.

In line with the latest developments in digitalization, we use Scope (ISO-certified archiving software)¹

for recording and presenting the archival materials. This software makes it easy to find and access material held in the archives, and provides a digital platform for the presentation of archived material. We are converting analogue materials into digitized formats step by step. Materials already in digital format are analyzed and a selection is made available online. At present, only our staff have access to our database. However, we plan to make our archives available to external users on the internet.

In this article, we present an overview of the origins and work of Corporate Archives and its collection with a particular focus on photography.

The memory of Erste Group

An essential aspect of the work of Corporate Archives is our role as a communications service provider within the company and for external partners.

Around eighty per cent of our services are performed in collaboration with the relevant business departments, such as the corporate affairs and governmental affairs, the brands and marketing, internal and external communications, the group legal; we also cater to the requests from local branches as well as responding to individual inquiries from staff members. Our range of services includes publications, films, TV ads as well as archival research in response to short-term inquiries. Twenty per cent of our work consists of collaborative projects with

The archives house selected documents, objects and audio-visual materials from the past two centuries dating back to the foundation of Erste oesterreichische Sparkasse.



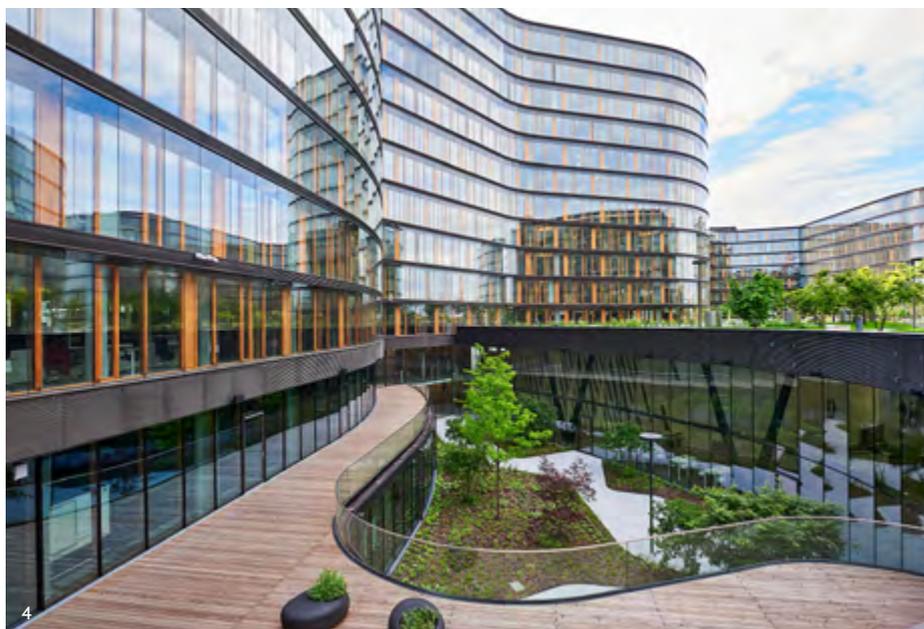
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3. 1840, Hauptanstalt Erste oesterreichische Spar-Casse, Lithography. A short time after opening in the parish office St. Leopold in 1819, the premises became too small due to exceptional customer demand. The move to the building Deutschordenshaus' Vienna's city centre took place in 1822. The building located on Am Graben 21 was purchased in 1824 and construction work was completed in 1838. The external appearance of the old main bank building has hardly changed since then. Photo credit: Erste Group Bank AG, Corporate Archives

4. 2016, Erste Campus, Erste grew from around 3,500 employees in the 1980s to 48,000 after the expansion into Eastern Europe. It became necessary to build new headquarters. The complex was designed by the architects Henke & Schreieck and opened in 2015. Photo credit: Erste Group Bank AG, @Toni Rappersberger



5

5. Employee magazines from the 1960s to the 2000s are an enormous source in photography research. Graben 21, Year 1965. Photo credit: Erste Group Bank AG, Corporate Archives



6. Photograph (undated) 1960s, exterior design, Gablenzgasse 54 branch in Vienna. Photo credit: Erste Group Bank AG, Corporate Archives



7. Photograph (undated) 1960s, customer service area, Gablenzgasse 54 branch in Vienna. Photo credit: Erste Group Bank AG, Corporate Archives



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8. Photograph (undated) 1960s, customer service area, Gablenzgasse 54 branch in Vienna. Photo credit: Erste Group Bank AG, Corporate Archives

9. 1972, exterior design, Elisabeth Allee branch in Vienna. Photo credit: Erste Group Bank AG, Corporate Archives

10. 1940, Nußdorferstraße 15. With the advent of National Socialism, the renovation of the branches began to show modernist influence tempered by the Nazi ideology of the time: 'A healthy mind in a healthy body.' The project soon failed due to war spending. Until the 1950s, the 'old' customer service areas still had grills in front of the teller counters. Photo Credit: Erste Group Bank AG, Corporate Archives

external customers and outside inquiries: we provide support for research projects, students, publications and the media. The mission of Corporate Archives is to strengthen the bank's corporate identity.

We have become the long-term memory of Erste Group. A company history dating back two centuries is a valuable asset. Erste oesterreichische Spar-Casse was founded on 4 October 1819. The bank's establishment was almost a revolutionary act in the context of the Habsburg Empire. Spar-Casse was a pioneer: it created the opportunity for all—the lower classes included—to open a personal bank account and begin to manage their finances individually for the first time.

Looking at the statutes from 1819, reveals that the aim was to give 'factory workers, tradespeople, unskilled workers, domestic servants and other hard-working and thrifty persons regardless of age a way to start saving small amounts from their hard-earned money to build up assets (...) No age, no gender, no class, no nation is excluded from the benefits offered by Spar-Casse to all savings account holders'. It was a large-scale social project: helping people help themselves—a highly enlightened notion. 'Banking the unbankable' is how it is referred to today. For Erste Group, with 201 years of history, this is still part of its DNA.

In the past 201 years, a lot of material has been collected. However, there was no consistent collection strategy, no inventory system, and the materials were never stored at a central location. With the creation of a Group structure under the umbrella of Erste Group in 2008, it became clear how important it was to create a modern, centralized archive system to overcome this. At the end of 2010, the Management Board of Erste Group issued the instructions to set up the 'Corporate Archives'. The task was to obtain and install the necessary equipment and technology for storage facilities, and to collect the historically relevant materials from the diverse corporate business areas and archives.

For us as 'beginners', the first priority was to create a network of persons who were able to provide the crucial assistance needed to collate materials for our archives. The search for materials covered the entire territory of Austria. In Vienna, we discovered thirty locations including two large archives and numerous smaller ones. In the other eight provinces, the archives were usually much smaller. Often, they consisted only of small rooms, or in some cases, just filing cabinets.

The structure of the photography collection

Research into photographic materials was time-consuming and involved a lot of work. Most of the historical photographs were stored in boxes and cartons without any

systematic order; sometimes materials were better organized in document portfolios, envelopes and office binders.

Assessing historical importance and selecting material to be included in Corporate Archives was our responsibility. The materials were selected only if they were directly related to the history of Erste. Photographic and film materials that could not be saved were separated on site (Photograph 1).

During the period until we moved to our 'own archives' at Erste Campus in March 2016, a 'conservation conveyor belt' was set up in the vicinity of Vienna. The main task was to make the materials suitable for long-term archiving. All archival materials were moved there. The processing of the photographs essentially followed the steps below.

Conservation:

- Examination of the materials for damages and smudges
- Removal of plastic sleeves, paper clips, plastic covers
- Removal of prints from backgrounds, frames and folders unless these were of relevance as albums
- Cleaning of the photographic materials if soiled/dusty
- Sorting into protective photo sleeves made of acid-free archival paper
- Sorting into archival photo binders made of acid-free archival cardboard

Inventory procedures according to the General International Standard Archival Description ISAD(G):

- Assignment of a unique archive signature
- Assignment of a caption (as written or based on image)
- Recording of all recognizable information such as dates, provenance, owner, photographer/atelier, writing on front/back or on cover
- Recording of known copyrights and photography credits
- Identification and recording of photographic technique as well as negatives/diapositives/prints/film formats, etc.
- Definition of keywords/tags that can be derived from the images or from captions
- Recording of condition and successful conservation measures
- Assignment of archive box number for finding in the repository

Taking inventory of the 13,000 prints, diapositives and negatives presented a great challenge. At the time, it was not possible to capture the content, or more precisely, the context of the images available from the different business areas and time periods. Nonetheless, it was important to record all of the information 'visible' and

'legible' at the time of the initial inventory. The professional and committed team of conservationists succeeded in creating a high-quality identification book that still serves us well today when researching photographic material in our archives. The materials were recorded in the inventory in the original order the photographic material was found, with many of the photographs being recorded individually to optimize searches (Photograph 2).

Storage / Repository

We are in the fortunate situation of being able to adapt the premises of our photography archives to ideal conditions for long-term archiving. The room is air-conditioned and complies with the latest standards with respect to cooling and humidity conditions.

The photography collection—History in images

The comprehensive initial inventory of the photography collection makes it possible for us to classify it more easily and precisely. This enables us to identify the thematic areas within the photography collection and respond faster and better to internal and external queries. The photographs are viewed, and additional information is recorded in the course of research work and specific projects.

As regards the documentation of the history and development of Erste österreichische Spar-Casse in the 19th century and beginning of the 20th century, there are only few historic photographic documents that we can rely on. Our view of this historic era is based largely on paintings, engravings, lithographs and drawings (Photographs 3 and 4).

A large part of our photography collection is from the post-World War II era, especially from 1950 to around the end of the 1970s. The scope and also the quality of the photographs shows that during these decades it was important to document the economic upswing and the social changes of the time. Today, photographs are often taken for short-time use especially for public relations and marketing purposes. Therefore, the photography collection reflects not only press relations and public events, but also documents developments in the architecture of bank buildings and the technological progress of the company. An interesting theme during this period was also the 'documentation' of staff activities. Company excursions, competitions, staff balls, art and cultural events, and other

similar events: a precursor to 'work-life-balance'.

A great source of photographic materials are the bank's internal publications held in our library. These photographs, together with texts, are featured in our projects and in our public relations work, and we often use them in the digital form of scans (Photograph 5).

Digitalization—Upside down

As of the end of 1970s, the approach to photography changed with respect to both quantitative and qualitative aspects. Snapshots began to be taken by amateur photographers and these started to replace the work of professional photographers.

From then on, hardly any pictures were collected and stored. This gap closed again at the end of 1990s. This trend was driven mainly by digitalization and the creation of new business units and the restructuring of existing business units. In recent decades, the trend has shifted back to professional photography.

Digitization is confronting us with new challenges. Classic photography is losing ground. Formerly, the motto

was to save as many photographs as possible. In the age of digitization, this approach has been turned upside down. Now, the focus is on selecting from the huge amounts of information that reaches us from the many business units. What is worth saving for the longer-term? At present, we are developing a strategy for our digital photography collection.

Essentially, it is about creating optimal filters and a relevant referencing system for the Corporate Archives.

Our collection—Highlights

We would like to present some of the highlights of our collection based on its main themes (see Facts & figures).

History of architecture

Our section on the history of architecture makes up a large portion of our photography collection. Comprehensive photographic series in the form of prints or large format diapositives not only reveal trends in urban architecture, but also developments and changes in the exterior and interior design of bank buildings and customer service areas (Photograph 6–8).

As the collection contains a wealth of photographs on the subject of architecture, we published the first volume of our Corporate Archives publication series

A large part of our photography collection is from the post-World War II era, especially from 1950 to around the end of the 1970s.



11. 1969, Simmering branch in Vienna, Photo credit: Erste Group Bank AG, Corporate Archives



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14



15

12. 1972, Tram. Advertising in public spaces for World Savings Day was widespread. For example, in Graz for Steiermärkische Sparkasse. Photo credit: Erste Group Bank AG, Corporate Archives / Rauchenwald Collection, Steiermärkische Sparkasse

13. 1954, World Savings Day: A big crowd, Photo credit: Erste Group Bank AG, Corporate Archives

14. Erste österreichische Spar-Casse invites you to visit the new branch at Gersthofer-Straße 20. Photo Credit: Erste Group Bank AG, Corporate Archives

15. Germany works and saves. Foto credit: Erste Group Bank AG, Corporate Archives/Rauchenwald Collection, Steiermärkische Sparkasse



16

16 & 17. 1968, SPARDAT, construction of the computing centre SPARDAT, from transport to implementation. Photo credit: Erste Group Bank AG, Corporate Archives



18. 1968, Computing centre: The electronic data storage devices are prepared at the SPARDAT computing centre that contain the journal entries for same-day entry and are sent to all branches in the country through the SPARDAT electronic network. Photo credit: Erste Group Bank AG, Corporate Archives

in 2020: *A short history of the long development of Erste branches.* It covered the establishment of branches ranging from the first branch established in 1819 at the parish office St. Leopold in the second district of Vienna up until the present day. Our focus was to analyze different ways of interacting with customers ranging from the era of teller counters with metal grills to contemporary customer service areas (Photographs 9 and 10).

In the late 60s Erste became a pioneer in displaying contemporary art and embraced the avant-garde. The gallery which opened in the branch in the working-class district of Simmering was an innovative institution in Austria at the time. The aim was to bring Austrian and international contemporary art to the working class. Inclusion is a relatively new concept in museum discourse and practice. This was also true of our savings banks at the time (Photograph 11).

World Savings Day

The World Savings Day is an excellent example of the business and savings culture of the 20th century. Apart from our large collection of posters and World Savings Day gifts, photographs help us communicate the importance of this significant institution.

At the International Savings Bank Congress in Milano in 1924, the resolution was passed to launch an 'International Savings Day' starting in 1925. After a long phase of hyperinflation, the initial aim of the savings banks and commercial banks was to regain the trust of customers and savers, and in this manner strengthen the economy. The project was highly successful.

Between 1938 to 1944, the day was renamed 'German Savings Day' and savings were requisitioned to finance the war. After the monetary policy turmoil of the immediate post-war period, the World Savings Day was reintroduced in 1952. From then on, it turned into a type of holiday for savings banks and their customers and was a great success in the ensuing decades. Gifts handed out at the World Savings Days were very popular. Main target group for these gifts were children and young people. Besides their 'bright eyes', the Savings Day gifts were an important instrument of financial education, or 'financial literacy' as we call it today (Photographs 12 and 13).

After 1980, World Savings Day lost its holiday atmosphere and became an 'open-house day'. Adults were informed of new banking products, especially about alternative saving forms and securities. We still aim to encourage young people to save money and to promote their financial literacy.

'Kinodia' (Cinema advert slides)

For many decades, movie theatres were 'the' central location for visual communication and served an important social function. Before the start of a movie, many companies used the possibility of advertising with cinema slide ads. During the Nazi-Regime commercial cinema ad slides were replaced by propaganda slides. After World War II slides slots returned to their original advertising purposes.

We are proud at Corporate Archives that we have been able to compile a representative cross-section of the period from the 1930s until the early 1970s. A particularly interesting aspect of these slides is that they often combine photographic and graphic elements. A major benefit was that apart from using the advertising images throughout Austria, ad slides could also be used to advertise new local or regional branches in many districts and regions (Photographs 14 and 15).

Early computing centre Erste Bank and SPARDAT

The history of comprehensive data collection and processing starts in 1963. The exponential growth in the number of giro accounts could no longer be handled locally by the branches or savings banks; this made it necessary to switch to a modern data management system.

In 1968, the computing centre for Erste Bank on Neutorgasse in the first district of Vienna was completed. In the same year, SPARDAT was founded as a service organization for the savings banks throughout Austria. So Erste played a pioneering role in the Austrian banking industry.

The introduction of a mainframe computer brought about speedier data processing and made it possible to handle the surge in customer demand. In a single day, it was possible to record all account data, evaluate it, process it and return it in perfect quality to the branches of Erste and the savings banks (Photographs 16–18).

**In 1968, the computing centre
for Erste Bank on Neutorgasse
in the first district of Vienna
was completed.**

Our project–Highlights

In this final section, we list several projects that have drawn on photographic materials from our collection. As mentioned, we record and analyze our photographs on a project-by-project basis. Many of the projects were started on the initiative of Corporate Archives, while others were launched in response to internal and external requests. Here is a small selection that illustrates the scope of our activities:

2020—200 years of Erste

We were able to make substantial contributions to our two-hundred-year jubilee:

- Jubilee Book *Arbeite, Sammle, Vermehre* (Work, Collect, Enlarge), 2019
- Internal publication for all employees, 2019
- TV spot Marie Schwarz, 2019²
- History Website ‘#GLAUBANDICH 200 – Eine Reise durch die Zeit’ (‘#BELIEVEINYOURSELF 200_ A Time Travel’); Erste Group Bank AG, Erste Bank und Sparkassengruppe (produced by papabogner gmbh) on the 200-year anniversary of Erste, 2019³
- Exhibition at the Financial Life Park (FLip): ‘1819: Der Beginn unserer Zukunft. Wien im Gründungsjahr der “Ersten oesterreichischen Spar-Casse”’ (‘1819: The beginning of our future, Vienna in the founding year of “Erste oesterreichische Spar-Casse”’) The project, which was implemented in 2019, was especially targeting young people and aimed to depict the living conditions of different social classes around 1819

Exhibitions

- Exhibition ‘Corporate Archives am Campus’ 2017
- Several exhibitions at branches and savings banks

Publication Corporate Archives

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Facts & figures

Archives - Equipment and technology

Depository size: 710 m² / 2.4 walking km / 6 archive rooms

Archive collection 07/2020: 100,000 (rounded)

Written materials: 28,000

Collection of objects: 20,000

Collection of posters: 1,000

Library: 7,000

Audio-visual media (images/film/sound): 31,000, of which

photographic material: 13,000

Archival materials not yet recorded in inventory: 13,000

Photography Collection - Themes

Architecture

World Savings Day/savings

Events

Advertising/marketing/sponsoring

IT development

Authors’ profiles

Norbert Bacher studied history and German philology at the University of Salzburg. He was a freelance historian and project developer in the years 1989 to 2007. From 1997 to 2004 he was university assistant at ‘Institut für Design’, University for Applied Arts, Vienna, supporting a range of art projects. From 1997, he acted as CEO at ‘fourcon Culture Development Management GmbH’ where he developed exhibitions and museum projects and worked at the planning and creation of the archives. Since the beginning of 2018, he is a staff member of Erste Group Bank AG, Head of Corporate Archives.

Elisabeth Lukas studied image science at the Donau-Universität Krems and carried out projects in document management and collections management. Since 2017 she is an employee of Erste Group Bank AG, responsible for digital collections management, archival processes, digitization projects and strategies, photography and media archives.

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1 <https://www.scope.ch/en/>

2 [The Future is yours \[Langfassung\] - YouTube](#)

3 <https://www.sparkasse.at/sgruppe/wir-ueber-uns/200-jahre#1819>

The photographic heritage of the Assicurazioni Generali Historical Archive

Andrea Mazzetti
Silvia Stener

Sources in the service of history:

The Assicurazioni Generali Historical Archive

The Assicurazioni Generali Historical Archive, is one of the largest insurance archives in the world, and has been recognized as an official cultural asset by the Italian Ministry of Culture. The archive contains a veritable treasure trove of historical artefacts which can be used not only to piece together the history of the company from its founding in 1831 and up to the late 20th century, but also the history of Europe as a whole. Entrusted to a staff of specialised archivists, the archive makes documents accessible to scholars and those interested with over 65 thousand index cards that can be searched electronically, approximately three thousand complete digital reproductions of financial statements, minutes, statutes and account books that can be consulted on-line in part, and as many loose photographs, photo albums and printed material of the period.¹

Communication has always been an integral part of Generali's strategy for reaching its clients, a logical consequence of its role as a company in the business of providing services. This is another aspect of the importance of the archive's primary task of preserving and safeguarding its contents. The archive is a fundamental part of the task of keeping alive the memory of the past and being able to share the brand's story and guarantee of quality with the wider public.

Formed under the umbrella of the communications team, the archive was primarily utilised for publishing and advertizing purposes from the onset, almost always as part of a wider initiative to preserve the company's corporate heritage.

This role was reaffirmed by the present company management, which placed the archive under the responsibility of the Group Communications & Public Affairs department of the Generali Group Head Office, within the

Corporate Identity division. This department is tasked with protecting and enhancing the image of the Generali Group, both internally and externally, by enhancing the brand's corporate heritage and leading its promotional activities. At Group level, the archive frequently provides scientific advice to the editorial staff of the Group's in-house magazine, *il Bollettino*, founded in 1893, which often grants the

reader a modern and contemporary perspective information or events from the past.²

The photo archive: Work in progress

The Historical Archive has been fortunate enough to be able to gather thousands of photographic prints: many of these are loose, others are featured in albums or interspersed among the technical documents of the different branches and services. These photos bring to life over a century of Generali's business operations.

The archive is a fundamental part of the task of keeping alive the memory of the past and being able to share the brand's story and guarantee of quality with the wider public.



1. Inspection of the steamship Comitas, accompanying photo (Vlissingen, December 1939) © Assicurazioni Generali S.p.A.



2. The general managers Gino Baroncini and Franco Mannozi at the conference of the Istituto per gli Studi Assicurativi at the University of Trieste (June 3, 1960)

3. The president of Fiat, Giovanni Agnelli, during a visit of the farms of the Generali Group. The guests of the Poggiobello farm in Udine (1978)

4. General manager Michele Sulfina and the staff of the Central Head Office on the grand staircase of the Geiringer building (Trieste, 1927)

All © Assicurazioni Generali S.p.A.



5. Chairman Edgardo Morpurgo and Benito Mussolini at the company's centennial celebrations (Rome, May 1, 1932)



6. Assicurazioni Generali's building, Palazzo di Corso Italia (Galleria Protti), Trieste (1936), original photograph by Foto Circoli-Pozzar
7. Farmers of Ca' Corniani, first Generali agricultural estate (Caorle, early 20th century
8. Photo album commissioned by the transport division for manager Antonio Kenda (Trieste, April 27, 1892), original photo by Duccio Zennaro
All © Assicurazioni Generali S.p.A.



9. The board room of Palazzo Geiringer, headquarters of Generali Central Head Office (Trieste, late 1880s) © Assicurazioni Generali S.p.A.

The photos are divided into three overarching categories: people, real estate assets and events. Organization of the photographic heritage is entrusted to an open-source document management platform that was developed entirely online. This way, even though the prints are not separated into individual physical photo collections, they are nonetheless easy to look up in the various document collections, with their own mention in the documents to which they are tied, as per the International Standard Archive Description (ISAD) (Photograph 1).

Those photos that reached the archives as albums or loose materials, and the commission of which can be attributed to a specific service, branch, circumstance or event, are subject to a careful restoration and digitization process.

The photographs form part of a digital library that serves as a collection centre from which the different phases of the process of extracting their true value can begin: from scanning, to the initial addition of metadata that enables it to be converted into an attachment for the management of cataloguing photography assets, and through to the post-production graphics that enable it to be published on the corporate heritage website.

The largest trove of documents, currently in the midst of the organization and indexing, dates back to the 1980s and 1990s. This is closely correlated with the work of the communications department, and in particular with the editorial work of the team behind the company magazine. It provides a focused insight into corporate life, immortalizing the people involved, as well as the institutional and promotional events and various anniversaries. It offers ad hoc reports by professionals from the many and varied areas in which the Generali Group is active (Photographs 2 and 3).

There is no shortage of valuable testimonies from the first thirty years of the last century, several hundreds' worth, regarding institutional events and various anniversaries (Photograph 4),³ mostly either loose documents or documents subsequently reorganized into files by subject and/or ring-binders by macro-topics. In the case of institutional events, this is most likely the result of a selection process from a wider range of stories (Photograph 5). One indication of this is the different versions in existence of the same subject, taken in different situations, and of different subjects in the same situations. These photographs are the result of the dedicated and enthusiastic recovery work of old materials carried out over the years by the communications department, referred to at the time as *Stampa e Propaganda* (Press and Publicity). The launch of this service in 1930 coincided with the hiring of Giuseppe Stefani, a publicist and journalist granted the explicit remit for this task within the company, at a time when mass

communication was beginning to take centre stage. His hiring dovetailed with the reintroduction and reworking of the *Bollettino*. Stefani—who held a senior position within the company at the time—oversaw all activities involving the secretariat office in Trieste. As well as many general areas of activity that would remain relevant within the office for many years (such as press, the library, stocks and shares, bursaries...), this office was also charged with many tasks that over the years gave rise to autonomous and separate services. This helps to explain both the nature and role of Generali's photographic heritage, as well as the fact that most of the photographs, especially those which were used for publishing purposes, were preserved in the *Biblioteca Centrale* before being transferred to the Historical Archive, once it was properly and fully established. That is in addition to those that could be found in contemporary issues of the *Bollettino* and in Generali's commemorative volume.⁴

One well-documented category—in terms of preservation as well as publication—is that of Generali's real estate assets. The urban offices and agricultural estates owned by Generali, in Italy and abroad, combine to form guaranteed funds. These are among the most important lines on the budget, and by dint of being a distinct branch of the business, not to mention the financial commitments they necessitated, they required increasingly detailed descriptions, including visual evidence, such as the annual budget supplements (those for the years 1935–1943 have been preserved) and the records of the real estate and agricultural properties that accompany the budgets for the years 1949–1970. These publications drive the preservation of proper albums that offer pictorial evidence of the development of construction projects and the *modus operandi* of the time within the construction sector; construction techniques (Photograph 6), and loose materials intended for trade publications (Photograph 7).⁵

The archive also stores bona fide works of art and special photo albums; valuable pieces commissioned by and for the company to mark significant milestones in its history. Such is the case with the photo album donated to Antonio Kenda⁶ in 1892 by the members of the transport division, upon his departure from the company for a new job at another company within the Generali Group (Photograph 8); or the album gifted to Generali by its Hungarian representatives, most likely in celebration of the completion or inauguration of Palazzo Geiringer, the company's Trieste headquarters. It contains 16 black-and-white photos of various Generali-owned buildings in cities around Italy and abroad, including two of the headquarters, and comes with neither a date nor a dedication. These are the oldest preserved images taken within the building,

which was still in the completion phase at the time the pictures were taken, with various fixtures and fittings still missing: most notably the lack of lighting fixtures in one of the executive rooms (Photograph 9). This allowed the archive team to date the artefact to approximately 1886—the year in which the building was inaugurated—or a year soon after, based on the years in which the other buildings depicted were constructed or purchased.

There is no shortage of official photographs either, often of individuals who played a central role in building up the company's present-day reputation and prestige (Photograph 10) as well as of those who are less known. The common thread to all of them is the emphasis on the individuals, highlighting as it does the central role of the employees in the Generali company ethos (Photograph 11). Many photos of employees were rediscovered in their personnel files, more than 15,000 of which have been preserved from the Trieste office alone, although not all of these files contain images.

Photographs are a primary source of inestimable value when it comes to piecing together the history of Generali and the many stories that bring it to life. They allow us to carry out research and get to know the people, and attach dates to locations, items and events referenced within the image. Such is the case with the image 'Generali Board at Palazzo Geiringer'. No information is provided apart from the people and the objects in the image. But those faces, some of which have been identified from other preserved images, as well as from their company profiles (they were in the senior management at the time), and the carefully-placed items (identified by inscriptions on them or by corroboration with existing archive documents) highlight the importance of the event they are gathered to celebrate: the 75th anniversary of the company's founding (Photograph 12).⁷

And then there are the 'diamonds': the unexpected treasures unearthed during a long inventory project. A photograph of three young employees from the Budapest office posing in imitation of the Parcae, the mythological figures responsible for the destiny of mankind.⁸ This is a clear reference to the familiar imagery adopted by Generali for over half a century on the cover page of life policies issued throughout Europe to emphasise the importance of financial security (Photograph 13).

The digital photo archive: Generali Group Gallery

The Historical Archive does not include only vintage photos and antique prints. To take advantage of the regular internal and external corporate communications work in which the company engages, Generali has adopted a long-term preservation policy for photos and videos from the

more recent past and the present, as is already the case with documents, thereby creating a 'semi-current' and a 'current' set of archives. This is what is referred to as the Generali Group Gallery, a fully digital photo and video archive curated by the Corporate Identity office, with the assistance of digital asset management (DAM) software, which has enabled the creation of a cohesive yet flexible and easy-to-use database.

Since 2019 onwards, the gallery has enabled the archiving of four thousand items, replete with metadata that will enable them to be transferred, fully-formed, to the Historical Archive at a later date. The gallery was designed primarily for internal use (for English-language communication at the Group and Head Office levels) but it can also be used for external publicity activities, using tools that enable content to be selected and formed into so-called 'lightbox', areas with restricted access where images and videos are stored, including in response to requests from outside Generali.

The database hosts native digital images and videos starting from 2000 onwards, as well as scans and converted formats of photographs and audio-visual elements that were originally in print or reel form. Some of the results are from the digitization of print photos from the *Bollettino*. Beginning in 1915, the company magazine made increasingly extensive use of photographs to supplement a vast range of articles: the originals of these images are no longer preserved, but they are nonetheless incorporated within the gallery, alongside other—more 'canonical'—materials, owing to their significance and unique nature.

It should be noted that the gallery is not intended to serve as a 'photographic archive' in its most familiar form, but rather as a metadated repository that enables images and videos to be quickly and easily located for use. To facilitate searches, the items have been divided into categories: events, people, real estate assets, corporate identity, heritage, famous clients, scenes depicting office life, archive images, and charitable activities (an entire section is dedicated to Generali's foundation The Human Safety Net).⁹ The video section, meanwhile, contains interviews with Generali Group executives, official speeches, reporting of company events, personal stories of employees from around the world and advertisements. Particular emphasis is placed on the date and location metadata, descriptions/titles, image usage rights and privacy (in light of the new General Data Protection Regulation), and on the use of tags that enhance and facilitate research within the database.

All photographs: © Assicurazioni Generali S.p.A.



10. Chairman Edgardo Morpurgo (twentieth century) ASAG, Versamenti

11. Portrait of employee Antonio Simonit in a photo album dedicated to director Giuseppe Besso (Trieste, January 14, 1895)

12. The Generali management posing in the board room of Palazzo Geiringer for the company 75th anniversary (Trieste, 1907)

All © Assicurazioni Generali S.p.A.



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Authors' profiles

Andrea Mazzetti is a conference interpreter and professional archivist. He obtained a degree in Modern Languages at the University of Trieste and qualified as a professional archivist at the School of Archival Studies, Latin Paleography and Diplomatics of the State Archive of Trieste. He is currently employed at the Historical Archive of Assicurazioni Generali S.p.A.

Silvia Stener is an art historian and professional archivist. She obtained a degree in Preservation of Cultural Heritage (historical and artistic assets) at the University of Udine and qualified as a professional archivist at the School of Archival Studies, Latin Paleography and Diplomatics of the State Archive of Trieste. She collaborated with the photo library of the Civic Museum of History and Art of Trieste and with the State Archive of Trieste, where she curated cataloguing and inventorying works. She is currently employed at the Historical Archive of Assicurazioni Generali S.p.A.

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<https://heritage.generali.com/en/>

1 <http://www.generaliarchives.com/en/>

2 <https://www.generali.com/info/bollettino/2019/december>

3 <http://www.generaliarchives.com/en/a-photographs-tale/>

4 Stefani, Giuseppe. 1931. *Il Centenario delle Assicurazioni Generali. 1831-1931 (The Centenary of Assicurazioni Generali 1831-1931)*. Novara: Istituto Geografico De Agostini.

5 Assicurazioni Generali di Trieste e Venezia. 1951 and 2nd edn. 1963. *La proprietà immobiliare urbana e agricola (Municipal and Agricultural Real Estate)*, Bergamo: Istituto italiano d'arti grafiche.

6 Antonio Kenda, an exemplary employee at Generali, was hired in Trieste in 1877 as a clerk of the fire division and rose through the ranks to become the manager of the transport division in 1904, after experiences abroad.

7 <https://heritage.generali.com/en/happy-75th-birthday-assicurazioni-generali/>

8 <https://heritage.generali.com/en/special-goddesses/>

9 The Human Safety Net is the flagship initiative powered by Generali to help some of the most vulnerable communities around the world, in cooperation with NGOs, through supporting refugee business start-ups, creating equal-life opportunities for children from disadvantaged backgrounds, and saving new-born babies from the debilitating and potentially fatal consequences of asphyxia. More information at www.thehumansafetynet.org

13. The three Parcae, as impersonated by three Hungarian employees of Generali general agency in Budapest (Budapest, 1903), original photograph by photographer's studio Strelisky © Assicurazioni Generali S.p.A.

Historical photographs from Hong Kong and China

Souvenirs from abroad

Daphne Yuen

HSBC Archives holds over 3,500 photographic records in its Hong Kong collection, documenting the bank's foundation in the city in 1865 and its subsequent expansion across Asia. The photographs cover subjects ranging from bank buildings, to celebratory events and staff; and they reflect Hong Kong's development, to which the bank contributed. The visual representation of Hong Kong and the South China region is one of the strongest features of the photographic collection. In the bank's collection, we hold a photographic album by William Adams Oram who documented his colourful career with HSBC in the early 1900s. The 185 black and white photographs provide a wonderful insight into his work as Inspector of branches in China. In this article, we will briefly explore how the emerging practice of photography in mainland China and Hong Kong is closely linked to the region's history of foreign trade and commerce in the mid-nineteenth century.

Photography's first steps in Hong Kong

When the First Opium War ended in 1841, the Co-hong system—managed by local merchants to facilitate trade between China and the West—was abolished. Hong Kong was ceded to the British in 1842 under the Treaty of Nanking. As a new Crown colony, Hong Kong underwent considerable socio-economic transformation in the following decades. The territory developed rapidly, primarily motivated by the British desire to expand international trade

across Asia. Owing to its free port status and deep water harbour, Hong Kong was preferred by foreign merchants seeking trade with the mainland. As a result, the colony held lucrative opportunities for those seeking mercantile, finance, and manual work.

Thomas Sutherland, the Scottish founder of The Hongkong and Shanghai Banking Corporation (Photograph 1), recognised these prospects and understood

that the existing trade finance banking facilities in Hong Kong were lacking. Recognizing the demand for a locally-based bank, HSBC was established to respond effectively to local needs and support trade financing between China, Asia, and the rest of the world.

By 1880, Hong Kong processed one third of all foreign trade destined for China and was an important embar-

kation point for Chinese seeking to emigrate to the West. These *émigrés* formed a new diaspora that continued to financially benefit Hong Kong, Canton (Guangzhou), and the wider Pearl River Delta region. Trade and various remittances from overseas Chinese communities flowed through these ports and into China.¹

After 1841, the growing community of foreigners in Hong Kong and Canton introduced Western goods and techniques to Chinese society, such as photography. Probably the earliest example of a Hong Kong-based photographic practice was run by Hugh Mackay in 1846, who acquired a daguerreotype and lithographic printing

The emerging practice of
photography in mainland China
and Hong Kong is closely linked
to the region's history of foreign
trade and commerce in the
mid-nineteenth century.



1. HSBC head office building (centre left) in Hong Kong taken from the harbour, c. 1910, by William A Oram



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- 2. West Point in Hong Kong, 1873, by William P Floyd
- 3. Portrait of William A Oram in the garden of the HSBC Hankou branch in China, February 1912, by Unknown
- 4. Exchange brokers at the HSBC Shanghai branch after publication of rates of exchange in the morning, 1916, by William A Oram
- 5. HSBC Xiamen branch, c. 1911, by William A Oram
- 6. The grounds of the Temple of Heaven, showing Hwang Chung Yu in Beijing, c. 1912, by William A Oram



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- 7. The walled city of Shanhai Pass near the Great Wall of China, Beijing, 7 April 1912, presumed to be by William A Oram
- 8. Camels on the road near Pa Li Chwong, Beijing, 21 February 1915
- 9. Bathing houses on the beach of Qingdao, China, 12 July 1915, by William A Oram
- 10. HSBC Shanghai - the final match of a tennis tournament on the grounds of Bergenhuis, 1915, by William A Oram



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11. "Stone camel on the road to the Ming tombs at Nankao (Tianjin), China. In the foreground are the donkeys that carried us there", 28 February 1915, by William A Oram
12. Guy Hillier, HSBC Beijing Manager, and a priest at a temple near Beijing, 21 February 1915, by William A Oram

business on Wellington Terrace. During this time, it was common for foreign governments to send their photographers on expeditionary missions to China. Consequently, itinerant Western photographers were the first to capture photographs of the South China region. For instance, one of the most prominent photographers in Asia from this time was Felice Beato, an Italian-British photographer for the Anglo-French North China Expeditionary Force, who arrived in Hong Kong in 1860 during the Second Opium War. Beato photographed scenes of Hong Kong and Canton, capitalising on the ‘Western arm-chair audience’ and their burgeoning curiosity around Asia. Like many of his peers, Beato captured landscapes, port scenes (Photograph 2), Chinese labour and people.

19th century photography was not easy to master. When Western photographers started to work in South China, they soon discovered that they could not predict the correct exposure times for capturing an image. Procuring photo-chemicals in Hong Kong was difficult, and they were extremely susceptible to the heat and humidity. Photographers had to transport cumbersome equipment if they wanted to photograph remote landscape scenes and prepare and develop the negatives on the spot. The invention of new photographic processes in the mid to late nineteenth century made photographic negatives easier, faster, and cheaper to produce.²

Photographic studios began to pop up in Hong Kong during the 1850s and typically sold souvenir photographs. Until the 1870s, commercial photographers sold their products to transient customers like merchants, sailors, and missionaries. We are aware of their way of working thanks to the print advertisements published in *The Hong Kong Daily Press’ Chronicle and Directory* volumes. However, scholars have been unable to trace much evidence of these studios’ photographs to date. How Hong Kong was depicted was overwhelmingly influenced by the West’s pre-conceived notions of China. These images constructed and reinforced a Western perception of Hong Kong, in line with audience expectation.

Studios provided commission-based services like portraiture, architecture, and celebratory event

documentation. Customers could request photographic prints in a variety of formats and select from a repository of images to be compiled in an album. One of the better known Western photographers from this period, John Thomson, based in Hong Kong from 1868 to 1871, travelled throughout Asia. Thomson owes much of his modern recognition to his publishing efforts after he returned to England. William Pryor Floyd, another prominent photographer established in Hong Kong (1867–1874), created several albums based on his time in South China; they include many titled ‘Hong Kong Views’.

Floyd created prints with some of Thomson’s negatives (but signed with his own name) and made them available to his clients for purchase.³

While early studios in Hong Kong were operated by Westerners, Chinese photographers set up their own practices from 1872 onwards. When photography first appeared in Hong Kong, many locals were superstitious and sceptical of the medium. People gradually warmed to the concept, increasing the number of potential clients and the presence of Chinese photographers. The early local adopters of photography were often established artisans, skilled in the art of China trade paintings (or ‘export art’), who learned the technique by apprenticing with foreign photographers. They would have added photography to a wide-range of pre-existing customizable services offered by their business, like the copying of maps, prints, portraits, and photographs. Perhaps the most famous local photographer was Lai Afong (1859–c.1900), who had the longest-standing photographic studio in Hong Kong. Afong hired foreign assistants who spoke English, successfully making his business accessible to expatriates. He also travelled to China in order to capture Chinese views to sell, in competition with Western photographers.⁴

Hong Kong in the 1890s saw a sizable reduction in Western photographers and an increased presence of Chinese photographers. New technical and scientific advancements, like smaller cameras and the ability to capture a scene within seconds, made photography more accessible to the public. The democratization of

How Hong Kong was depicted was overwhelmingly influenced by the West’s pre-conceived notions of China.

When photography first appeared in Hong Kong, many locals were superstitious and sceptical of the medium.



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photography diminished demand for professional services, making it more difficult for photographers to attract business. New photographic products were presented, including additional views and postcards from across Asia. However, with the publication of photography manuals and guidebooks, which included recommendations of picturesque sites, would mean that more and more amateurs would pursue photography as a hobby, to capture their lives for themselves.⁵

William Adams Oram's photographic album

In the 19th and 20th centuries, HSBC's international staff were first employed in London and then sent to Asia to work in the bank's branch network. This was typically an exhilarating prospect for a young man—undoubtedly an experience worth photographing. William Adams Oram's photographic album offers a glimpse into his adventures as Inspector of branches in the early 1900s. It is unclear whether Oram's motive for picking up a camera was professional or personal, as his album only spans his time in China (Photograph 3).

Oram's album should be seen as an illustrative early example of twentieth century globalisation.

Oram began his career in London; he was 'sent East' to Hong Kong in 1882. The bank had a standardized practice for hiring staff in Great Britain; men were recruited before they turned 21, later transferring to Hong Kong as the first port of call after their initial two years of training. The 'Eastern staff', as they were called, joined the bank as a junior and worked their way up, with regular movement between branches across the bank network.⁶ Oram's initial destination after Hong Kong was the Yokohama office in 1884, but it would certainly not be his last. Based on our board minute records, management saw Oram's potential as an accountable leader and repeatedly assigned him to managerial positions throughout his career. The bank preferred to promote internal staff who had ample Eastern experience. At the turn of the century, Oram became the acting Manila Manager and was an important advisor regarding currency reform in the US-controlled Philippines. The US dollar was not a recognized 'standard of value' and it would be a slow process to gain the community's acceptance.⁷ For Oram, it was a logical choice for the Philippines to adopt the gold standard since the silver standard was in decline globally.⁸

13. Portrait of Mr. and Mrs. Lawson on the Hai River in Tianjin, China, 22 December 1914, by William A Oram

14. Portrait of William A Oram in the middle of the frozen Peiho River in Tianjin, China, 22 December 1914, by Unknown

In 1906, Oram transferred to Shanghai (Photograph 4), where he became the acting Manager and later the Inspector of branches. Oram's photos capture the local bank premises, tourist sites, and even self-portraits, complete with handwritten captions. As Inspector, his assignments brought him to a number of Chinese towns to audit branch operations and certify staff compliance to bank policy.⁹ Inspectors investigated bank advances, chased repayment of overdrafts, obtained the necessary guarantees from the Manager, and raised the issues to the attention of the Board.¹⁰ Perhaps for this reason, a consistent feature of Oram's photographs is a pictorial record of the local HSBC branch at every destination he visited (Photograph 5).

Judging by his photographs, Oram could be classed as one of the many amateur photographers of the early 1900s. Typically, photographic albums hold a final selection of images, often thoughtfully curated. In Oram's case, the inclusion of awkwardly skewed images (Photograph 6) gives the viewer a 'workmanlike' impression of scenes documented in haste and out of necessity, either from a business or personal standpoint. It could also be argued that he was limited in skill, or merely by the fact that he was moving while taking a picture. For example, Oram is shown riding a pony near the Great Wall of China (Photograph 7), which immediately precedes the photograph that features the top of the pony's head in the foreground.

Regardless of quality, the photographs offer a candid insight into the busy life of an Inspector frequently on the move, and subtly reveal aspects of Oram's personality (Photograph 8). Oram consistently set time aside for off-duty tours of the towns he was inspecting. From Qingdao's (Tsingtao) beaches (Photographs 9 and 10) to watching tennis in Shanghai, Oram led a vibrant life. Almost half of the photographs depict his visits to historic sites like Beijing's Temple of Heaven and the Ming tombs (Photograph 11). There are also photographic traces of his time spent with colleagues, including spending time with Beijing Manager Guy Hillier¹¹ at his country residence (Photograph 12). Oram also took portraits of his friends, who would photograph him in return, as seen in these Tientsin (Tianjin) images (Photographs 13 and 14).

William Oram remained an Inspector for several years. His frequent travels to bank branches in China is a snapshot of how HSBC's international branch network had proliferated by the 1900s. The bank established a strong presence globally as an institution striving to connect trade interests and populations. Similarly, the increasing availability of photography made it possible for people to familiarize themselves with distant places that were not immediately reachable. As such, Oram's album should be seen as an illustrative early example of twentieth century globalisation.

All photographs: Courtesy of HSBC Group Archives

Author's profile

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- 10 King, Frank H. H. 1989. *The History of The Hongkong and Shanghai Banking Corporation: Vol. 2: The Hongkong Bank in the Period of Imperialism and War, 1895–1918: Wayfoong, the Focus of Wealth*. Cambridge, Cambridge University Press
- 11 Guy Hillier established the HSBC Beijing office in 1889. He began to lose his eyesight early on, but since his Chinese fluency made him an essential asset, an assistant was hired to help with day to day tasks.

Goats, goats, everywhere!

Lloyds photographic collections

Sian Yates

Many thousands of photographs survive in the Lloyds Banking Group Archives, the earliest dating from the mid-19th century. They are an important visual record of the Group's history—its people, places, and ways of working. This article presents a few highlights from our photographic collections—some of our favourites. I hope you enjoy viewing and reading about them, as much as I have had selecting them.

Our places—branch photographs

Photograph 1 inspired the title for this article. Dating from the 1890s, it shows a scene on market day in the small town of Dorking in Surrey in south east England. Why, you might ask, has it ended up in a bank archive? Well, one of the premises behind the goats, is an old branch of Lloyds Bank (the building to the right). Originally a branch of Capital & Counties bank, it became part of Lloyds in 1918.

This is one of around 4,000 photographs we have relating to Lloyds Bank branches. Originally belonging to the bank's premises department, they were deposited with the archive in the 1980s. Covering towns, cities and villages across England and Wales, the photos provide a striking visual record of hundreds of Lloyds Bank branches over a century, or more. The archive holds shots of some of Lloyds' historical overseas branches in India, Pakistan and South America, acquired through the takeover of banks with international reach such as Cox & Co. and Bank of London & South America.

Similar collections survive for other companies in the Group, including the Bank of Scotland and the Halifax bank. So what use are these photographs to the bank? Well, we still get a lot of enquiries about the branch network—both from colleagues and the general public.

Though the physical branch networks of British banks are being scaled back as more people do their banking online, branches are still very much at the heart of local communities and attract a lot of interest. Some of the most frequent enquiries we receive relate to the branch network: when did such-and-such a branch first open? How long has it been at its current location? What is our oldest branch? And so on.

Our photographs of bank buildings are very much working documents. They contain notes and annotations about planned changes to the fabric of branch premises. And photographs of branches in days gone by evoke a lot of discussion—the change in their appearance, the shops and people on the street around them.

Our photographs also provide evidence of some of our more unusual outlets—temporary booths used as agricultural shows, and mobile branches (still used in rural areas today). There was even an experiment with 'drive thru' branches in the 1960s. Though the concept never took off in Britain, it is still popular in the US today.

Our people—staff photographs

Another significant category of photographs is of former staff. The majority are formal portraits of individuals or groups, commissioned or acquired by the bank as a record of the people it employed.

One of my personal favourites is photograph 2. It was commissioned by one of our legacy banks—the Union Bank of Scotland—in 1899. It is ostensibly a group portrait of the officials and branch agents.

But take a closer look—you might notice that the arrangement and postures of the individuals looks a bit strange: this is because it is a composite. Photographs of



edbh bulletin

1. Capital and Counties branch in Dorking, 1890s



2 & 2B. Union Bank of Scotland officials 1899 – group photograph and close up detail



3

Number		Office	Name		Date of Birth		Father's Occupation		Remarks
Franchester		Williams	Catherine		9.10.1893		Manager of Warehouse		
Year	Date	Office	Rank	Salary	Service	Short Service in Years	Time Left in Years		Remarks
1916	10/10/16	Franchester	Chief & Assistant	30/-		2			Single
1917	1/1/17	do	do	25/-		2			
1918	1/1/18	do	do	25/-		2			
-	1/1/18	do	do	25/-		2			
-	1/1/18	do	do	25/-		2			
1918	1/1/18	do	do	25/-		2			

Home Address: 43 Nelson St. Bedford Road, Franchester.

4. *Proof of a very superior order and a capable & industrious staff. Richard Spencer, goods & food.*



5



6



7

- 3. Girl Guide messengers, Cox & Co. First World War
- 4. Catherine Williams' staff card
- 5. Bank of Scotland Law Department, 1890s
- 6. Bank of Scotland Accountant's Office, early 1900s
- 7. Branch staff, Ingram Street, Glasgow, 1920s

edbh bulletin



8

8. Lloyds Bank, royal agricultural show, 1923



9



10

9 & 10. Bank of Scotland mobile bank – on the road and interior, 1970s



11. Lloyds Bank sports ground, Beckenham, 1940s
12. Halifax women's football team, Sheffield, 1970s



13 & 14. The annual dinner dance, 1930s and 1960s



15

15. Halifax staff holiday to Devon, 1920



16. Halifax staff on board cruise ship, 1927

each individual have been cut and pasted onto the background and then re-photographed—who needs Adobe Photoshop? We have a number of similar examples for several of our other legacy banks. I can only assume this was a *fin de siècle* initiative to capture a snapshot of staff at the turn of century. Aside from the interesting mode of production, this group shot also shows the makeup of the workforce at that time—all men, as indeed it had been for centuries. A pertinent reminder of the slow progress of change in our society.

By contrast, take photograph 3, which dates from the First World War. Taken at the Charing Cross branch of Cox & Co. (which became part of Lloyds Bank in 1923) it shows a group of girl guides employed by the bank as messengers during the war. Cox & Co.—known as the army bank—provided banking services to thousands of officers out in the field during the war. The girl guides were recruited to take some of the strain off the bank's regular staff during the war years.

The First World War was a pivotal moment in staff relations in the bank. Female staff were very much in a minority in 1914. But over the next four years, huge numbers of 'Lady Clerks' were recruited to replace men going off to fight. Catherine Williams was one of them. Catherine joined Scottish Widows' Manchester office as a 'clerk and typist' in April 1916 at the age of 22. Shown in photograph 4 is her staff card, which includes the photograph of her kept on file. It is one of only a handful of such records to survive for the First World War lady clerks. Catherine's card notes she was: 'A typist of a very superior order and a capable and industrious clerk'.

Aside from formal staff photographs, there are a few rare photographs showing staff at leisure. These tend to be found amongst records of staff social clubs and societies that find their way to the archive, or with private staff papers.

Staff sports clubs were popular—golf, cricket—and in Scotland, curling. Lloyds Bank even had its own sports ground at one time, in Beckenham, London. By the 1970s, there were even some female football teams—a sign of changing times indeed.

There were also drama societies and of course, a feature of staff life until relatively recently, the annual dinner dance—a chance for staff to dress up in their finery.

In some of our legacy companies, staff even went

on holiday together. From the 1920s, the Halifax Building Society organised subsidised group holidays for its staff. The first was a charabanc trip to Devon, which even the company's General Manager, Enoch Hill, joined. Later holidays included cruises to the Mediterranean and Scandinavia. The Halifax staff holiday remained a feature of company life until the 1980s.

Looking back at these photos of staff at leisure in times gone by invites reflection on how things have changed in the last 20–30 years. Staff clubs and societies are far less common. It's not that colleagues are any less sociable, but the way they socialise has changed and has

become less formal. A certain amount of leisure has moved to the virtual world. In recent years, Lloyds launched its version of the Hive collaboration tool. As well as being a platform where staff can collaborate on work projects, it has also become a social space, where staff can set up informal groups and forums to chat about films, books, photography or other personal interests. The boundaries between formal work and leisure interests is becoming blurred.

Which brings me neatly on to the final category of photograph in our collections I'd like to draw your attention to.

Ways of working and customer service

Our photographic collections offer fascinating glimpses of how the workplace has changed over the past hundred years and more.

Images of staff in the workplace pre-First World War are comparatively rare. Photographs 5 and 6 are some examples. This was the era of the handwritten record when pen and ink ruled, as it had for centuries.

But things were about to change. Photograph 7 of bank staff in Glasgow in the 1920s is one of my favourite illustrations of this category. Two things stand out for me in this image: the presence of several female staff; and of machines—a typewriter and an adding machine.

Mechanization and the employment of women went hand in hand. Working machines was seen as a less skilled job, and paid less. In the decades following the First and Second World Wars, female staff become increasingly visible in our photographic collections—though predominantly in 'behind the scenes' roles.

The First World War was a pivotal moment in staff relations in the bank. Female staff were very much in a minority in 1914. But over the next four years, huge numbers of 'Lady Clerks' were recruited to replace men going off to fight.



17

Computerization began in the late 1950s. At Lloyds, the first computers were installed in the early 1960s. Over the next decade, customer accounts were gradually added to the new centralised accounting system. Computers were to revolutionise ways of working in the bank, and customer services. The late 1960s saw the advent of cash machines, ATMs, and in the 1980s the first home banking services.

Digital futures? Watch this space

This article has offered an insight into the photographic collections held at the Lloyds Banking Group Archives. I hope to have demonstrated their historical value not only to the bank, but to the wider community.

At the moment, our photographic collections remain a relatively hidden resource. Our archive staff know of them and use them frequently in publications and outreach activities. But they remain little known to colleagues elsewhere in the bank, or the wider community.

Over the last decade hundreds of our photographs have been digitized for use in exhibitions and promotional activities. We are now in the early stages of planning to make a selection of them available as a digital resource. So in the future we should be able to share more of our photos with you—watch this (virtual) space!

All photographs courtesy of Lloyds Banking Group Archives

Author's profile

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lloydsbankinggroup.com/who-we-are/our-heritage.html

150 years of history from the Paris Mint photographic collections

Dominique Antérieur
Sylvie Juvénal

Photographs depicting the history of coinage production have rarely been studied in their own right, more often they serve to illustrate numismatic research. But such photographs reveal the visual history of monetary production, as well as visual history more broadly. This article is intended to be a draft proposal for a systematic study of the photographic archives kept in the Musée de la Monnaie de Paris, situated in the old headquarters of the Paris Mint. We hope that it will serve as a guide for the development of the photographic archive soon.

The archives of the Musée de la Monnaie de Paris hold historic and more contemporary photographic collections. The photographs appear in various media, and are shared between its museum, archives, and multimedia library.

The museum holds the original photographs in a wide range of formats, gelatin silver bromide glass plates, gelatin silver negatives, photographic prints, as well as the postcards and periodicals for which the original photographs were often made.

The archives hold other original photographic prints, which are listed under the ZA classification system.¹ These include portraits of people associated with the history of the mint, such as former directors, engravers, and artists. The folders relating to the Etablissement Monétaire de Pessac (EMP), the new factory for coinage

production, contain numerous black and white prints relating to the construction of the factory.²

The multimedia library has a dual role: to compile the digitized files of the two above collections and to store those from more recent photographic projects, created in a digital format.

It should be noted that there are other collections which are separated from the Monnaie de Paris. Some are privately owned and belong to leading photographic agencies, such as the Roger-Viollet Agency based in the 6th arrondissement, a few steps away from the Monnaie, whose collections are now managed by La Parisienne de Photographie, a semi-public enterprise created by the City of Paris that digitizes and manages photographic collections held in the City's museums and libraries.

Several thousand photographs, dating from the end of the 19th century to the present, record the life and evolution of the Monnaie de Paris, its buildings, its staff and the manufacturing processes involved in producing coins, medals and cast artworks.

Our research is focused on photographs relating to the recent history of minting coin in France. We aim to determine whether the photographs convey the technical stages of the process as well as the technological developments which occurred over a span of hundred and twenty years. The resulting portfolio will lead us

Several thousand photographs, dating from the end of the 19th century to the present, record the life and evolution of the Monnaie de Paris, its buildings, its staff and the manufacturing processes involved in producing coins, medals and cast artworks.



1-1









1-14

edbn bulletin



1-16

from Paris, the historic site of the Paris Mint, to Pessac, near Bordeaux, where a new factory for issuing currency was built between 1970 to 1973. This is the Etablissement Monétaire de Pessac, where the Euro and other foreign currencies are produced.

The Paris Site

Architecture enhanced by photography

Unfortunately, the oldest photographic documents featuring the Hôtel de La Monnaie on the Quai Conti were not kept by the Monnaie de Paris. One of the oldest photographs is a daguerreotype dated 1846 taken from the Louvre by Friedrich von Martens (1806-1885) which depicts a panoramic view of the left bank of the Ile de la Cité running through to what is now referred to as the Quai Voltaire (fig.1.1). Although the main subject is not the Hôtel de la Monnaie, the building is perfectly identifiable. Other examples from the same period include the image taken from the Pont Neuf by Edouard Dontenville, now held by the Musée Carnavalet, and the stereoscopic views by Léon & Lévy which depict the buildings on the bank that runs to the tip of the Ile de la Cité, opposite the Monnaie (fig.1.2).

The oldest photographic documents kept by the Monnaie date from 1885-1890. They include a photograph taken of the courtyard of the Meridienne (*La Meridienne*), at the old Paris Mint by Aaron Gerschel (fig.1.3). Inaugurated in 1775 during the reign of Louis XVI, the old premises of the Paris Mint were the subject of a study by this photographer. The photographs depict the old Hôtel de La Monnaie, whose grand façade overlooks the river Seine on the Quai Conti, the main courtyard (where one can still make out the great chimneys that later disappeared in 1963), the grand staircase and the great salon (fig.1.4 to 1.7). The black and white photographs highlight the sober, uncluttered architecture of the building. In addition, the Musée Carnavalet (Paris) holds several large glass negatives (18 x 24 cm) by the photographer Eugène Atget (1857 – 1927). Between 1905-1906 he created a photographic record of the Paris Mint, as well as the old building of the Hôtel Laverdy.³ Several photographic plates reproduced in *Le Style Louis XVI*, published by the Librairie de la Construction Moderne in 1907, depict the Hôtel de la Monnaie, which is portrayed as an exemplar of neoclassical architecture. These photographs are the work of François Antoine Vizzavona (1876 – 1961) whose studio, in the rue du Bac, was adjacent to the Monnaie.⁴

Then there are some images of the elegant shop which the Monnaie de Paris opened on the Boulevard Haussmann in the quarter where one finds the major 19th century department stores, that were taken in the 1960s.

Photographs of the empty rooms of the old mint taken after monetary production had been shifted to Pessac in 1972 highlight the formal neoclassical features of the buildings designed by Jacques Denis Antoine. *La Documentation Française*,⁵ the Courtauld Institute of Art and the photographer Jacques Delamarre from the studio Jean Albert captured the beauty of the rooms standing empty following the removal of the machines (fig.1.10, 1.11 and 1.12). They show us the building's architecture in something close to its original purity. The *façade*, clear of all foliage, recalls the view of the building from the river Seine executed by the painter Pierre-Antoine Demachy, shortly after the mint was completed in 1775.

Contemporary photographers offer different perspectives. Benjamin Chelly, for example, creates a field of expression by playing with the effects of the sky on buildings and by focusing on specific details (fig.1.13). In 2016 Gilles Targat took a series of photographs from the roof of the Hôtel de la Monnaie (fig.1.14). One can make out the cathedral of Notre Dame and the 19th century wood and lead spire designed by Eugène Viollet le Duc which would vanish in the devastating Notre Dame fire two years later.

In September 2017, the five-year restoration of the Musée de la Monnaie and the Cour des Fonderies by the architect Philippe Prost was completed, and the buildings opened to the public. The resulting 'MétaMorphose' inspired photographers, who photographed and videotaped the renovated buildings, the restored courtyard Cour de Fonderies, as well as the newly created workshop, the *Reservoir* great staircase (fig.1.15) and the new shop (fig.1.16).

Portfolio n°1:

The architecture of the Hôtel de la Monnaie

1.1 - Paris, view from the Louvre of the quays stretching along the Left Bank, 1846, Friedrich von Martens, daguerreotype, Société Française de Photographie (rights reserved)

1.2 - Paris, the sluice gates of the Monnaie, circa 1865, Léon & Lévy, stereoscopic view, Roger-Viollet (LL-8054 PARIS STEREO – 13746-16)

1.3 - Hôtel de la Monnaie, the hall of the Méridienne, circa 1885/1890, Aaron Gerschel (1832 – 1910), black and white photograph on glass plate, Monnaie de Paris, historic collections n°1663 (MdP Multimedia Library n° M5066_MDP_00036819)

1.4 - Hôtel de la Monnaie, the façade, early 20th century, anonymous, black, and white photograph on glass plate, Monnaie de Paris, historic collections (MdP Multimedia Library n° M5066_MDP_00009473)

1.5 - Hôtel de la Monnaie, main courtyard, early 20th century, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP Multimedia Library n° M5066_MDP_00037061)

1.6 - Hôtel de la Monnaie, great staircase, early 20th century, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP Multimedia Library n° M5066_MDP_00037055)

1.7 - Hôtel de la Monnaie, main entrance on the Quai Conti, early 20th century, M. Clair, black and white photograph on a glass plate, Monnaie de Paris, historic collections (MdP Multimedia Library n° M5066_MDP_00037054)

1.8 and 1.9 - Paris, the 'Monnaies et Médailles' shop on the Boulevard Haussmann, façade and Great Salon, circa 1960, anonymous, photograph black and white, Monnaie de Paris, historic collections (unnumbered, not digitized)

1.10 - Hôtel de la Monnaie, the Grand Monnayage (the hall of the principal workshops of the mint) and the statue of Fortune, 1974, Jacques Delamarre, black and white photograph, Monnaie de Paris, historic collections (unnumbered, not digitized)

1.11 - Hôtel de la Monnaie, view from the Pont-Neuf, 1974, Jacques Delamarre, black and white photograph, Monnaie de Paris, historic collections (unnumbered, not digitized)

1.12 - Hôtel de la Monnaie, great staircase, 1992, Courtauld Institute of Art, black and white photograph, Monnaie de Paris, historic collections (negative n°B92/1578, not digitized)

1.13 - Hôtel de la Monnaie, detail of a console, 31 March 2015, Benjamin Chelly, digital photograph, Monnaie de Paris (MdP multimedia library n°: M5066_MDP_00049707)

1.14 - Hôtel de la Monnaie, view from the roofs of the Monnaie, 16 February 2016, Gilles Targat, digital photograph, Monnaie de Paris (MdP multimedia library n°: M5066_MDP_00053639)

1.15 - Hôtel de la Monnaie, *Reservoir* staircase, May 5, 2017, anonymous, digital photograph, Monnaie de Paris (MdP multimedia library n°: M5066_MDP_00049377)

1.16 - Hôtel de la Monnaie, the vaulted ceiling of the new shop, 28 July 2017, Bernard Touillon, digital photograph, Monnaie de Paris (MdP multimedia library n° M5066_MDP_00050056)

Gallery of portraits

The archives of the Monnaie de Paris focus on the essential aspects of the photographic portraits, and are divided into two subsets according to whether the subjects were active in the life of the Monnaie, or representatives of the institution. These documents are grouped under the ZA classification referencing system. The first group in the ZA-A system consists of daguerreotypes by Jean Baptiste Dumas, D. Hanriot, J. Lebreton; they include photographs of the great numismatist Alexis Evrard de Fayolle (1862–1913) by Dufils (fig.2.1), and of the engraver and medalist Oscar Roty (1846–1911), the designer of the *Semeuse* (sower) which was used on stamps and on franc coins (fig.2.2). There are also etchings of the engraver and medallist Henri-Auguste Patey (1855–1930), and of the chemist and the director of technical trials at the mint, Alfred Riche (1829–1908).

The second set of portraits, comprise engravings and photographs that were collected by the numismatist historian Babut de Rosan (1854–1926). The collection was developed by the archivist of the mint, Fernand Mazerolle (1868–1941), and further enriched until the 1980s. It includes numerous photographic prints dating from the Second Empire, by Gaspard-Félix Tournachon (1820–1910), more frequently known as Nadar, and Dufils.

The museum also has a small set of photographs printed on card paper. These include portraits of standing or seated Commissioners and Directors of the Mint (fig.2.3 and 2.4) as well as chemists from the *Laboratoire des Essais de la Monnaie*. Among them is the portrait of Eugene Melchior Péligot (1811–1890), who was director at the laboratory for conducting technical trials at the mint. Péligot contributed to the work of the International Commission for Weights and Measures and was interested in promoting the development of photography (fig.2.5). Among the photographs of coin engravers is the portrait of Léa Ahlborn, dated 1878. Léa Ahlborn, who worked at the Swedish Mint from 1853 to 1895, is a rare example of a woman who had the title of engraver (fig.2.6).

The Monnaie was often visited by people of international renown. These visits were sometimes commemorated by striking a new medal. From the 1870s onwards, the number of photographs doubled. The photograph of the visit by Victor Emmanuel III to the Quai Conti, on 16 October 1903, is noteworthy. It is held at the Bibliothèque Nationale de France (fig.2.7). The historic photograph collections of the Roger-Viollet agency also contain treasures such as the glass negative by Maurice Louis Branger (1874 – 1950) – known for his coverage of the main events in Paris – that records the official visit of the Bey de Tunis Mohammed El Naceur in 1912, on the occasion of the first

issue of the Protectorate's 10-centimes coin by the Paris Mint (fig.2.8).

A black and white photographic print on paper, dated between 1967 and 1972, by Raoul Foulon (born 1925) stands out. In it, one sees the startled face of Salvador Dalí who visited the Monnaie's workshops for striking medals, (fig.2.9). This unpublished photograph was taken while one of the artist's four medals issued by the Club Français de la Médaille was being struck.

There are several photographs of the specialist tradesmen (coin engravers, metal workers etc.) employed at the mint on public display in the Salle de la Manufacture of the Musée de la Monnaie.

Portfolio N° 2: The people of the Monnaie

2.1 - Alexis Evrard de Fayolle (1862 – 1913), numismatist, Dufils à Bordeaux, sepia photograph on card, Archives de la Monnaie de Paris, SAEF de Savigny le temple (ZA-A)

2.2 - Oscar Roty (1846 – 1911), coin engraver, from black and white original of the Nadar workshop, photoengraving, Archives de la Monnaie de Paris, SAEF de Savigny le temple (ZA-A)

2.3 - Achille de Colmont (1807 – 1896), 1862, Disderi & Cie, sepia photograph on card, Monnaie de Paris, historic collections (MdP Multimedia Library n° M5066_TP_00000001_001 / M5066_MDP_00036313)

2.4 - Charles Marcotte de Quivières (1808 – 1875) (Director), Franck Photographic Studio, sepia photograph on card, Monnaie de Paris, Historic Collections (MdP Multimedia Library n° M5066_TP_00000003_001 / M5066_MDP_00036311)

2.5 - Eugène Péligré (1811 – 1890) (Directeur du Laboratoire des Essais), ND, Reutlinger photographer, sepia photograph on card, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_TP_00000005_001 / M5066_MDP_00036315)

2.6 - Portrait of Léa Fredrika Ahlborn (1826 – 1897), 1878, Gosta Florman, Stockholm, Monnaie de Paris, historic collections (MdP multimedia Library n° M5066_MDP_00036319)

2.7 - Official visit by Victor-Emmanuel III, King of Italy, and Emile Loubet, President of the French Republic, to the Monnaie. Paris, 1903, Léon Bouët (1857-1911), positive photographic print on 'aristotype' paper after a gelatin-silver bromide negative 17 x 20,5 cm, Bibliothèque Nationale de France

2.8 - Official visit of the Bey de Tunis Mohammed El

Naceur to the Monnaie. To left: Gabriel Alapetite (1854-1932), Résident Général de France in Tunisia from 1906 to 1917. Paris, 1912. Credit Maurice-Louis Branger/Roger-Viollet BRA-76650

2.9 - Salvador Dalí at the Monnaie, 1967 – 1972, Raoul Foulon, Paris, black and white photographic print on paper, Monnaie de Paris, historic collections (not inventoried)

A century and a half of coin production

The most significant section of the historic photographic collection of the Monnaie de Paris is the one devoted to its professions. Without being exhaustive the collection nevertheless testifies very well to their evolution over 120 years. While some photographs were taken for the Monnaie's own purposes, the majority were taken by photographers who worked for press agencies, newspapers and even postcard manufacturers. All this reflects the pulse of public interest that seems to have quickened with each launch of a new coin. As well as coverage in the press from 1860 to 1880 (such as *Le Monde illustré*, *Le Journal illustré*, *L'illustration* and *Le Petit Parisien*), monetary production of the Quai Conti was illustrated in line engravings, often made based on a photograph (missing or not yet located). The 1890s arrival of lithography marked a turning point which was boosted by the development of the postcard. All this explains why in many cases the archive only holds lithographs taken from newspaper articles and postcards rather than the original photographs. Among the few original photographs which have survived, are three positive glass plates in colour, by Paul Géniaux, which were acquired in 2017 by the Musée de la Monnaie (fig. 3.13, 3.16 and 3.23). Intended for publication, these photographs record the technological developments taking place in the workshops of the Quai de Conti at the time of the Universal Exhibition in 1900. Of special interest is the Thonnellier press, which was the first steam-powered coin press that was developed in France in the 1890s. A renowned photographer, Paul Géniaux was interested in the world of work and was known for his coverage of craftsmen. Originally from Brittany, he moved to Paris and worked with his brother Charles, a pioneer of photographic illustration. Their snapshots feature in many collections, including those of the Bibliothèque nationale de France, the Musée d'Orsay and the Musée de Bretagne. The Musée de la Monnaie also holds several works by him.⁶

Many other renowned photographers passed through the workshops of the Monnaie. Albert Chevojon (1865 – 1925) went there in 1895 at the request of Albert Quantin, the publisher, also in the 6th arrondissement.



The studio Chevojon, located in Faubourg Montmartre, specialised in architectural and industrial coverage. Chevojon's photographs were, probably, reproduced as die casts in a work by Quantin & Cie which remains to be identified.⁷ One photograph is particularly noteworthy, depicting the Delaunay Balancier. The machine, created during the reign of Louis XIV (1699) and modified with a friction system in the years 1860-80, was still in use for the striking of medals in the 1890s (fig. 3.20). This technical monument is now part of the national collections, and this photograph is one of the few to record its recent use.

In 1917 a small 28 mm Pathéorama film was produced, titled *La Fabrication de la monnaie*. All the steps of the monetary process are featured in sequential order and on the same medium (film and emulsion printing).⁸

After the turmoil of the First World War and the various problems of monetary manufactures generated by the lack of official currency, the return to centralized coinage production at the Paris Mint was the subject in 1921 of a project by Jacques Boyer (born in 1869 - fonds Roger-Viollet) (fig. 3.14). The photographer was known for his particular interest in technical subjects. He also liked to photograph daily life in Paris: both interests came together in documenting the activities at the Paris Mint.

In 1946 René Jacques (1908 – 2003) founded the Groupe des XV, who sought to promote photography as an art and to safeguard French photographic heritage.

Then, in June 1955, an important photographic project recorded the manufacture of coins (particularly the 100-franc coin) and medals in the Paris Mint. The photographs, which belong to the Roger-Viollet photographic collections, offer a fresh perspective of the locations, the machines, and the men. The transition to the new franc (1959 – 1960) would provide yet another opportunity for important photographic projects carried out by photographers. Thus, in July 1959 Bernard Lipnitzki (1930 – 2012) recorded all the stages of production of the new 1- and 5-franc coins. Later, in 1965, it was Janine Niepce (1921 – 2007) who took an interest in the subject. In her introduction to the photographs of Janine Niepce, *France*, the novelist Marguerite Duras said that they 'relate to the deep meaning of civilisation' (Niepce and Duras: 1992).⁹

Portfolio No. 3 presents a selection of photographs, ordered to follow the customary process of monetary manufacture: the engraving of matrices, the manufacture of the blanks (melting, rolling, cutting, etc.), striking, control and packaging. This series does not go beyond 1974, the year of the opening of the monetary facilities at Pessac.



2-3



2-4



2-5



2-6



2-7



2-8



2-9

Portfolio n°3: The processes of La Monnaie**Engraving**

3.1 - Hôtel de la Monnaie, the engraving workshop, around 1960, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036970)

3.2 - Hôtel de la Monnaie, direct engraving, early 20th century, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00037063)

3.3 - Hôtel de la Monnaie, engraver's tools, around 1950, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009504)

3.4 - Hôtel de la Monnaie, direct engraving, circa 1975, anonymous, colour photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036985)

3.5 - Hôtel de la Monnaie, the reducing machines workshop, around 1960 - 1962, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009501)

3.6 - Hôtel de la Monnaie, the reducing machines workshop (detail), 1950 - 1960, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009466)

The manufacture of blanks

3.7 - Hôtel de la Monnaie, ingots, 1956, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009499)

3.8 - Hôtel de la Monnaie, melting by crucible, 1907, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009479)

3.9 - Hôtel de la Monnaie, melting by spoon, 1907, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009477)

3.10 - Hôtel de la Monnaie, cutting the plates, 1907, anonymous, black and white photograph on glass plate, Monnaie

de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009476)

3.11 - Hôtel de la Monnaie, the rolling mill workshop, 1903, anonymous, sepia photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00037249)

3.12 - Hôtel de la Monnaie, the large rolling mill, early 20th century, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00037075)

3.13 - Hôtel de la Monnaie, rolling, circa 1900, Paul Géniaux (1873-1929), colorized photograph on glass plate, Monnaie de Paris, historic collections (recent acquisition, inventory in progress)

3.14 - Hôtel de la Monnaie, sawing aluminum ingot heads, 1921, Jacques Boyer © Roger-Viollet (BOY-11881 - 38992-8)

3.15 - Hôtel de la Monnaie, the rolling mill workshop, around 1960, anonymous, negative (black and white print), Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00037268)

3.16 - Hôtel de la Monnaie, cutting blanks, circa 1900, Paul Géniaux (1873-1929), colorized photograph on glass plate, Monnaie de Paris, historic collections (recent acquisition, inventory in progress)

3.17 - Hôtel de la Monnaie, cutting blanks, circa 1950, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036815)

3.18 - Hôtel de la Monnaie, piercing blanks, 1907, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009506)

3.19 - Hôtel de la Monnaie, bleaching blanks, 1907, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009486)

Striking coins

3.20 - Hôtel de la Monnaie, medals workshop, the Delaunay Balancier (modified by friction), 1890, Albert Chevojon (1865 - 1925), positive from a negative on glass plate 24 x 30, Monnaie de Paris, historic collections (recent acquisition, inventory in progress)

3.21 - Hôtel de la Monnaie, the steam machine, 1899, L. Baslé, Robinson studio (Seine), sepia photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00037256)

3.22 - Hôtel de la Monnaie, the Grand Monnayage equipped with Thonnelier presses, 1890, Albert Chevojon (1865 – 1925), positive from a negative on a 24 x 30 glass plate, Monnaie de Paris, historic collections (acquisition recent, inventory in progress)

3.23 - Hôtel de la Monnaie, the Thonnelier press, circa 1900, Paul Géniaux (1873 –1929), colourised photograph on glass plate, Monnaie de Paris, historic collections (recent acquisition, inventory in progress)

3.24 - Hôtel de la Monnaie, the Thonnelier press from the 1900 exhibition, 1907, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00037086)

3.25 - Hôtel de la Monnaie, the Taylor & Challen monetary press, 1956, anonymous, black and white photograph on glass plate, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00009512)

3.26 - Hôtel de la Monnaie, 100-tonne coin press, Saint-Ouen, 1927, anonymous, cyanotype, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036249)

3.27 - Hôtel de la Monnaie, layout of a Taylor & Challen monetary press, 1948, anonymous, printed on paper, Monnaie de Paris, historic collections (MdP multimedia library number: M5066_MDP_00036266)

3.28 - Hôtel de la Monnaie, Grimar coin presses (foreground) with Schuler coin presses in the background, around 1970, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library number: M5066_MDP_00036810)

Assessing the accuracy and standards of coin

3.29 - Hôtel de la Monnaie, scales for assessing the coins and operator scale, circa 1970, Clair, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library number: M5066_MDP_00000020_001)

3.30 - Hôtel de la Monnaie, control, around 1960, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library number: M5066_MDP_00036947)

3.31 - Hôtel de la Monnaie, the testing laboratory, around 1900, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library number: M5066_MDP_00036808)¹⁰

3.32 - Hôtel de la Monnaie, the testing laboratory and its director Alfred Riche, 1907, anonymous, photograph taken from *Le Dimanche Illustré* - n° 10 - March 10, 1907 (MdP multimedia library n°: M5066_MDP_00036375)

3.33 - Hôtel de la Monnaie, The gold control workshop, circa 1915, anonymous, Roger-Viollet (RV-40075 –71912-4)

3.34 - The Pessac plant (Paris Mint): the laboratory, testing for the composition of gold using cupellation, circa 1974, anonymous, black and white photograph, private collection (MdP multimedia library n°: M5066_MDP_00038178)

3.35 - The Pessac plant (Paris Mint), the laboratory, test preparation, circa 1974, anonymous, ektachrome, Monnaie de Paris, historic collections (MdP multimedia library number: M5066_MDP_00037248)

Conditioning

3.36 - Hôtel de la Monnaie, coin bagger, circa 1970, anonymous, black and white photograph on paper, Monnaie de Paris, historic collections (MdP multimedia library number: M5066_TP_0000058_001)

3.37 - Hôtel de la Monnaie, blister packaged, circa 1970, anonymous, black and white photograph on paper, Monnaie de Paris, historic collections (MdP multimedia library n°: M5066_TP_0000056_001)

The Pessac Site

The project to expand the workshops for minting coins and to relocate them outside the capital were nothing new. With the imminent approach of the First World War, some of the machines were sent to Rochefort (Charente-Maritime) and Castelsarrasin (Tarn-et-Garonne). These temporary workshops closed as quickly as they had opened, and we have no photographs of them. The Beaumont-le-Roger workshop (in the Eure department) opened in 1939. Although it has lasted over time, we are also unaware of any photographs of this important site.

The new site of the Mint, the Etablissement Monétaire de Pessac (EMP) in the Gironde which opened in 1972, is well-documented, however. In addition to the few photographs of the construction held by the CAEF (The European Foundry Association), there are several hundred negatives of the manufacturing processes. These



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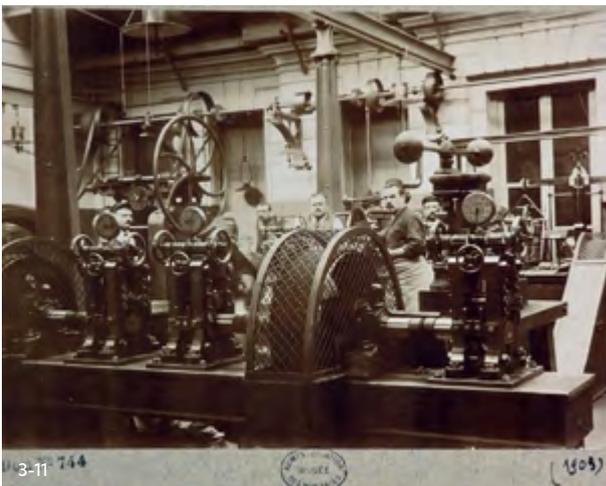
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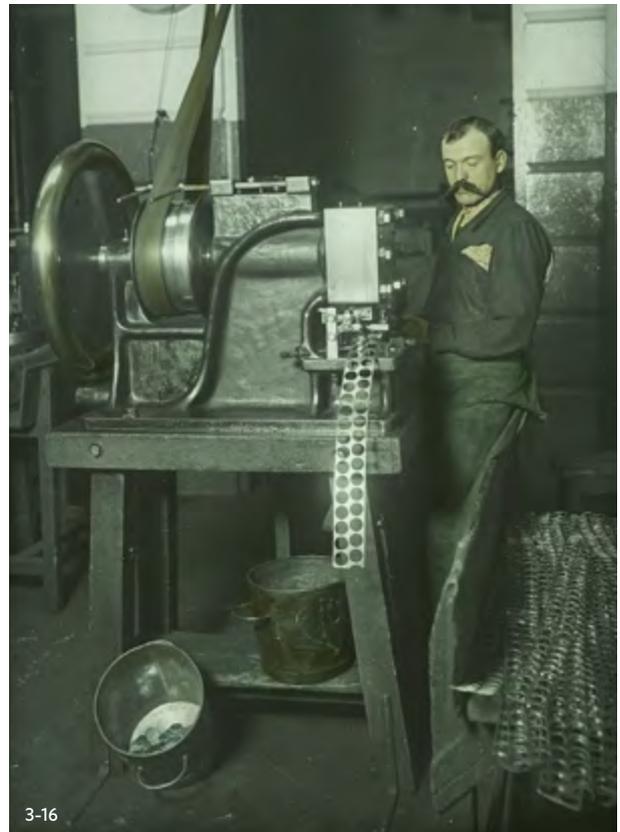
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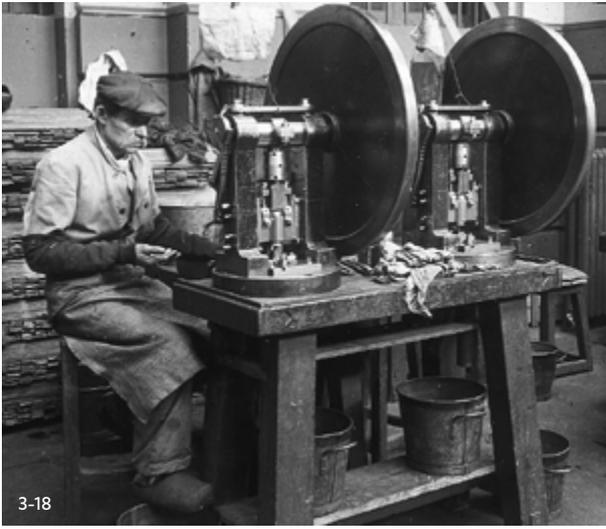
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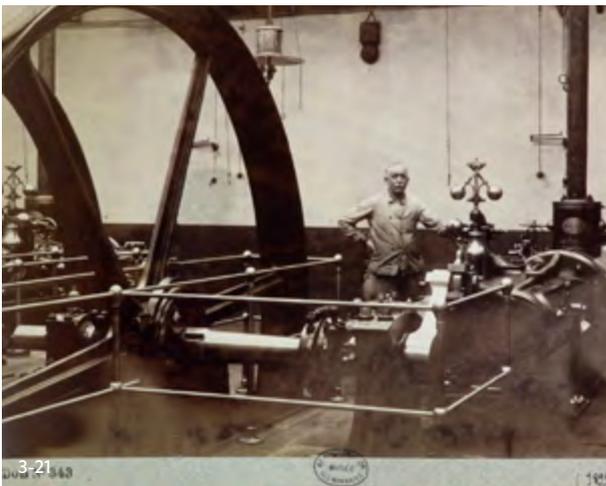
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edbn bulletin



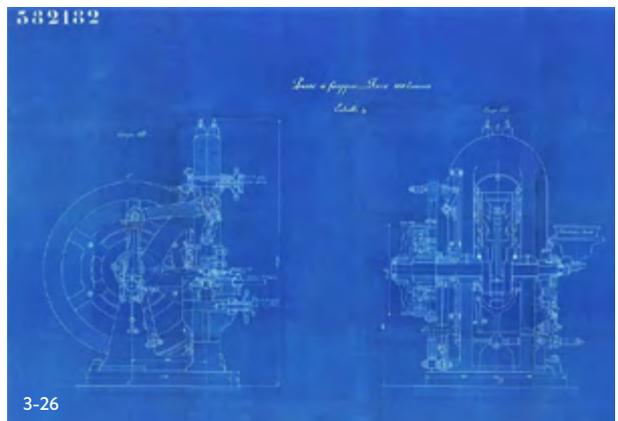
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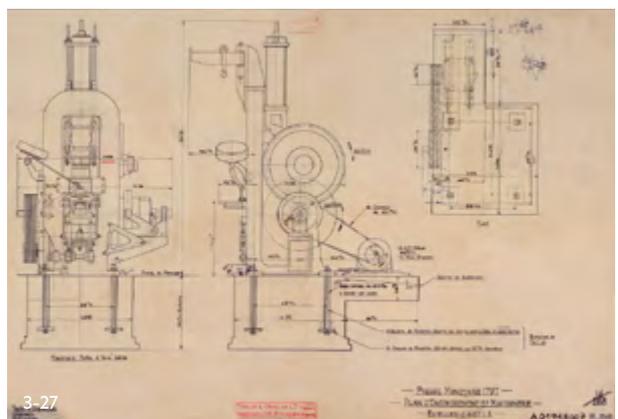
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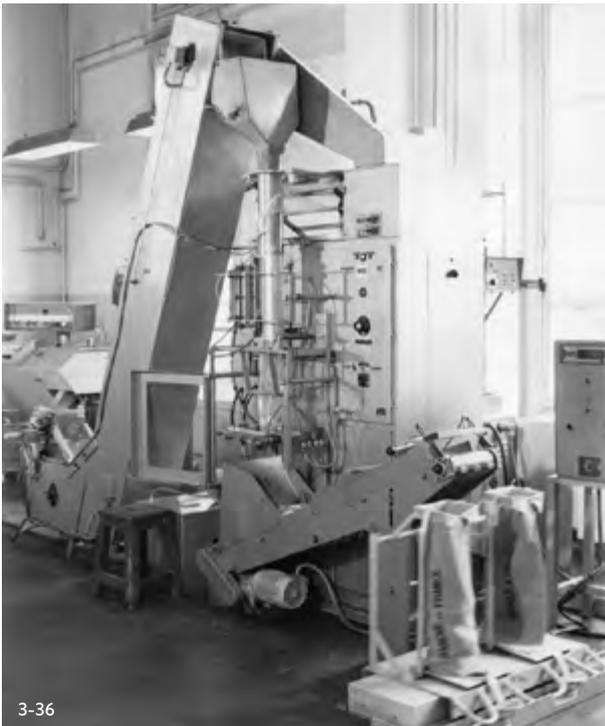
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documents are important because they record the techniques which changed rapidly, leaving no trace behind them. Some photographs show production process that no longer take place at EMP, such as melting metal lingots, and the machines for hot and cold rolling. The photographs of the rocking furnace for smelting ore record of the integration of production processes at Pessac. Several photographic projects have taken place since at the factory, and in particular during the first issues of the new currency marking for the changeover to the euro (1999 to 2002).

Portfolio n° 4 brings together a selection of photographs that cover sequence of the customary procedure of coin manufacture, from melting metal to minting coins.

Portfolio n° 4: The mint at Pessac

4.1 - Monetray Establishment of Pessac (Paris Mint): construction of the production building, around 1970, anonymous, black and white photograph, Archives de la Monnaie de Paris (B-0053627) (MdP multimedia library n° M5066_MDP_00036856)

4-2 - Monetray Establishment of Pessac (Paris Mint): rocking furnace circa 1974, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036795)

4.3 - Monetray Establishment of Pessac (Paris Mint): lamination workshop - Schmitz machine and electronic control, April 2, 1974, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036797)

4.4 - Monetray Establishment of Pessac (Paris Mint): bur-nishing workshop, April 2, 1974, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036799)

4.5 - Monetray Establishment of Pessac (Paris Mint), coin-age room, around 1974, anonymous, black and white photograph, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00036801)

4.6 - Monetray Establishment of Pessac (Paris Mint), coinage room, 2008, anonymous, ektachrome, Monnaie de Paris, historic collections (MdP multimedia library n° M5066_MDP_00019228)

Authors' profiles

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The authors would like to thank Tanya Firth and Edith Hawley.

- 1 The ZA Classification has been developed by the Central Archive for Empirical Social Research in Cologne in 1970 and is used for subject indexing of studies archived in the GESIS Data Archive for the Social Sciences. For more information: <https://www.gesis.org/en/institute/departments/data-archive-for-the-social-sciences> (accessed 6 October 2021)
- 2 Filed with the Economic and Financial Archives Service (SAEF) 471 avenue de l'Europe 77176 Savigny-le-Temple. The SAEF keeps the funds from the general directorates, directorates and autonomous services of the economic and financial ministries or public establishments (such as the Monnaie de Paris) and administrative authorities attached to them.
- 3 Dating from the 17th century, the Hôtel Laverdy is the oldest part of the Parisian site of the Paris Mint.
- 4 The Paris Mint only owns the printed plates taken from Le Style XVI. The photographic collection of Vizzavona was acquired in 1957 by the Réunion des Musées Nationaux, thus creating the basis for its first photographic service.
- 5 'A French public publishing service of general documentation on major newsworthy problems for French administrations and the French public. It edits academic reports and studies of the French government as well as a publication of administrations and public bodies' from: https://en.wikipedia.org/wiki/Documentation_française accessed 6 October 2021
- 6 The three plaques by P.Géniaux were acquired at a public auction in 2017. Thanks to Christelle Bordesoules for their digitization.
- 7 In 2020, Bernard Chevojon, Albert's grandson, donated 12 glass plate negatives to the Monnaie de Paris dedicated to the architecture and workshops of the Monnaie. Although not reproduced in the work by Lenormant François, Monnaies et Médailles - Bibliothèque de l'Enseignement des Beaux-Arts (Paris, Alcide Picard & Kaan (buyers of Quantin), nd (around 1905), 1 vol. in 8, 328 pp.) we assume that these photos were taken on this occasion.
- 8 By Pathé Cinéma, historic collections, purchase in 2017.
- 9 Niepce, Janine & Duras, Marguerite. 1992. France. Actes Sud, Arles
- 10 The term 'test' refers to the assaying methods aimed at verifying that the weight, the title and all the other qualities (hardness, roundness) of a coin were in conformity with the legal texts governing their minting.

The photographic collection of Nordea in Finland

Kukka-Maaria Nummi

Nordea Bank Abp, commonly referred to as Nordea, is a leading bank in the Nordic region and one of the largest banks in Europe. At the end of 2019 the total operating income of Nordea was EUR 8.6 billion and total assets were EUR 554.8 billion. Nordea serves customers through its presence in 19 countries, including our four Nordic home markets—Denmark, Finland, Norway and Sweden. The economies of these four Nordic countries represent the world's tenth largest economy. Nordea is one of the top ten financial services companies in Europe based on market capitalisation. It is a financially stable bank and one of only a few European banks with an AA rating. Nordea was re-domiciled to Finland in 2018 and our group head office was established in Helsinki.

Since 2001 the name of the bank has been Nordea, but our history goes back much further. Nordea is the product of a series of mergers of nearly three hundred banks—and in 2020 we celebrated our 200th anniversary. On the 1st May 1820 Sparekassen for Kjøbenhavn og Omegn—the first banking establishment in Nordea's history—opened its doors in Copenhagen, making it possible for people with low income to save money and get access to banking services. A decade later the first Nordic commercial banks were established in Sweden, Norway and Finland; these served as forerunners of Nordea as well. Wermlands Provincial-Bank was founded in Sweden in 1832, followed by Norway's Christiania Kreditkasse in 1848, Denmark's Privatbanken in 1857 and Union Bank

of Finland in 1862. These banks were pioneers in business banking in their own countries. By offering financing for Nordic businesses and entrepreneurs, they helped drive economic development, wellbeing and prosperity throughout the region. This article traces one strand of this history by focusing on the photographic collection of Nordea in Finland.

Origin and significance of the photograph collection

Nordea's photographic collection in Finland comprises all the archives of Nordea's forerunners in Finland: banks such as Union Bank of Finland, Kansallis-Osake-Pankki, Helsingin Osakepankki and Nordiska Aktiebanken för Handel och Industri—altogether some twenty-five commercial banks that were merged over the years to form Nordea. The photograph collection conveys Nordea's history in Finland from the late 1800s to the 1900s.

Some 8,500 photographs from the collection have been digitalized and are available to the public. These photographs have been identified and their contextual information is provided, where possible. Since the photographs

have been collected from many sources over a century or more, the total number of photographs held in the collection is greater than the number of photographs that have been digitalized, but the total amount of original photographs has yet to be counted. In addition to photographs, the collection holds films and videos. To give some idea of the number of original photographs and films, the amount

Some 8,500 photographs from the collection have been digitalized and are available to the public.



1. The head office of the Union Bank of Finland, Aleksanterinkatu 36, Helsinki, 1910s. This photograph is one of the most popular images of the collection, since the old banking hall is still used by Nordea—though not as a bank but for events. The beautiful banking hall is also interesting from an architectural point of view. The photograph is often used in invitations, articles and by media. Photographer unknown, History archive of Nordea/ELKA

is more than 35 shelf meters. Unfortunately, many old paper photographs lack contextual information, making the content difficult to identify. The oldest photographs date back to 1890s, but since we have to take account of the sensitive nature of banking as well as the protection of customer's privacy, the part of our photograph collection that is public does not include many photographs from the 1990s.

Naturally, most of the photographs depict banking, but the collection also includes photographs of other buildings, notable persons, companies, city and rural landscapes as well as photographs of different events such as fairs, demonstrations, competitions, etc.

The photograph collection of Nordea is an important part of Finland's history too, especially as a large share of the previous commercial banks in Finland have found their place in Nordea in one way or another. Naturally, commercial banks have a role in economic history, but some earlier banks also had a remarkable impact on Finland's social and cultural history. Before the Union Bank of Finland was established in Finland—or in the Grand Duchy of Finland as it was known during the period when Finland was an autonomous part of the Russian Empire—there was a lack of a credible banking system; there were no banks to take risks and finance trade and industry. So the first commercial banks, established in the 1860s and 1870s, enabled economic growth and entrepreneurship,¹ and thus laid the foundation for society to prosper. Another reason commercial banks were so integral to Finland's history is that they had an exceptionally important role in the Finnish economy from the 1950s to the 1990s. They played a crucial role in financing post-war reconstruction and revitalizing trade and industry and provided capital for the internationalization of companies from the 1960s onwards. A good example of the impact of commercial banks on the country's history is the major role played by Kansallis-Osake-Pankki in the emergence of the Finnish national spirit. The founders of Kansallis-Osake-Pankki endorsed the Fennoman movement, which was striving to achieve its social goals—'the strengthening of national spirit and an improvement in the position of the country's Finnish-speaking majority'²—by offering banking services in Finnish.³ The above examples show how the photograph collection of Nordea gives an important insight into the cultural history of Finnish society and of the banking sector throughout the years.

The role of the photographic collection from Nordea's point of view

The photographic collection is part of Nordea's history archive and is overseen by the Bank Museum.⁴ The Bank Museum is, in turn, part of Nordea's public image. The museum's mission is to portray the evolution of commercial banking in Finland from 1862 until the present day, and to describe Nordea's roots as well as the history and operations of earlier Finnish banks by sharing stories about banking. In addition to the photographic collection, Nordea's history archive is comprised of material relevant to historical research, particularly material relating to the bank's decision-making from the establishment of the first Finnish commercial bank in 1862 until today. Our photographic collection is a great way to display Nordea's culture and values, both for our employees but also for our customers, shareholders and society.

Today Nordea's photographic collection as well as the bank's history archive are kept in the Central Archives for Finnish Business Records (ELKA), which is a high-quality professional archive. The photographic collection and the archive have been in ELKA since 2013. The reason for storing Nordea's history archive in ELKA is that it offers better accessibility to our historic material for research and other suitable purposes such as publications, newspapers and exhibitions. From Nordea's point of view, this is another way to take care of our corporate responsibility—not only to retain history but also to contribute to research.

Our photographic collection is a great way to display Nordea's culture and values, both for our employees but also for our customers, shareholders and society.

Who can view the photograph collection and where can the images be found?

Nordea is using these old photographs for many purposes. The best example is Nordea's 200th anniversary celebration, which included an historical exhibition, articles and social media activities celebrating our rich history. The old photographs can illustrate anecdotes from our past for our employees for internal communication purposes, for example.

Usually, we use our historic photographs in presentations, articles, interviews and the like. We have also used our photographs for interior decoration in places where paintings cannot be used. We have even made sound insulation panels with old photographs printed on them.

In addition, the photographic collection is open to almost anyone who is interested in old photographs of Nordea, unlike the actual history archive, the use of which is restricted due to legislation and data protection regulation. Of course, Nordea needs to know where the photographs will be used and retains the right to refuse access to photographs if the intended use is not appropriate. The most important demand for all users of our photographs is that they respect copyright.⁵ Thus the name of the photographer needs to be mentioned if that is known, as well as other contextual information. The terms of use also state that Nordea must be mentioned as the source of the photograph.

Most often the stakeholders that use our photographs are researchers, authors, journalists and other representatives of the media. But some users are individuals looking for photographs of their family members who have worked in earlier Finnish banks that have been incorporated by Nordea; others are interested in architecture or history and are therefore looking for photographs of old buildings, cities or rural areas.

A typical photograph request is made by a journalist who needs photographs related to banking or a specific place for an article. These requests are often very urgent. Usually, the request is well defined, but sometimes it is not that clear and support is needed to find suitable photographs for the article.

Another example of the general use of photographs is for various research, studies, other scientific writing or exhibitions. These are usually non-urgent requests, as often the person making the request needs help finding the right photographs for the need in question.

Quite often the photograph request is about a certain building. That is because many earlier Finnish banks used to be property owners and they owned not only bank buildings but also townhouses, industrial buildings etc. Nowadays many of those buildings are being renovated and our photographs are needed for building histories that are required before starting any major reconstruction.

Naturally, most of the photographic requests come from Finland, but we have also received requests from abroad e.g. Sweden, Denmark, the United Kingdom, Russia, Spain and Japan. Most of the external requests

that come from abroad are related to scientific research or media.

At Nordea, we use the photographs from this collection in Finland for many occasions, no matter which country is in question, since many aspects of banking in the Nordics have been very similar and unfortunately, we do not have similar photograph collections of the other countries in which Nordea operates.

How to get access to the photographic collection of Nordea

When someone wants to get access to our photographic collection, they can either contact us or ELKA⁶ directly, although photographs are not allowed to be used without Nordea's permission. ELKA takes care of the process of delivering the photograph in question to the person or organisation who wants to have it and ELKA can charge for the delivery according to their pricelist. Quite often those making the request are in contact with us at Nordea, as they wish to get some more information about the photographs.

For Nordea, the public photograph collection is a corporate responsibility activity and therefore, we do not charge for the use of photographs. Since the request process is outsourced to ELKA, Nordea does not incur any costs, with the exception of some minor costs related to the acceptance process.

Conclusion

Nordea's photographic collection has been open for the public since 2013. The feedback has been positive and the decision to make this collection available to the public has been a good one and is aligned with the trend of museums and other organisations providing digital photographs either for free or with a small fee.

The photograph collection of Nordea is part of our cultural heritage and thus it is our duty to keep these photographs safe. In turn, to keep the collection open to anyone free of charge is a way to implement corporate responsibility alongside many other activities we do in this area. In addition, the photographic collection of Nordea creates value for research and cultural activities where photographs from the past are needed.

The photographic collection is open to almost anyone who is interested in old photographs of Nordea, unlike the actual history archive, the use of which is restricted due to legislation and data protection regulation.



2. The Union Bank of Finland, Kuopio, 1897. This photograph is one of the oldest images in our collection. Photographer unknown, History archive of Nordea/ELKA
3. A demonstration held in 1971 close to a headquarters of Union Bank of Finland at Senate square in Helsinki. Photo by Kuva-Markko. © Erkki Markko 1971, History archive of Nordea/ELKA
4. The interior of Kansallis-Osake-Pankki branch in Viborg in 1901. The interior was designed by architects Vilho Penttilä and Usko Nyström. The photograph was recently used for a Ateneum Art Museum publication. Photographer unknown, History archive of Nordea/ELKA
5. Privatbanken, Pohjois-Esplanadi 19, Helsinki, 1908. A good example of an image that is interesting not only from a banking perspective, but also from an historical perspective. It is a photo of urbanization showing how Helsinki has evolved within a hundred years. Photographer unknown, History archive of Nordea/ELKA
6. Esteri Heikinheimo, the branch manager of Kansallis-Osake-Pankki in Kemijärvi in 1912. In 1911 Miss Heikinheimo became the first female branch manager in Finland and was one of the first female branch managers in the world. As was customary in rural Finland in this period, the branch was based at her home. Photographer unknown, History archive of Nordea/ELKA
7. Tram line 2 in Turku, circa 1930s. This photograph is a good example of an image that illustrates a non-banking topic, but still belongs to the collection of Nordea. Photographer unknown, History archive of Nordea/ELKA



8. The Helsingin Osakepankki bus stationed in the Tammelantori district in the industrial city of Tampere in the late 1950s. This photograph is an example of an image that has been printed on sound insulation panels. Photographer unknown, History archive of Nordea/ELKA



9. The Union Bank of Finland, Lappeenranta, 1952, photo by Valokuvaamo Kuvapaja. This photograph was quite recently used in a newspaper article about bank vaults. History archive of Nordea/ELKA

10. The head office of Suomen Kauppapankki in Viborg, 1920s. The building was designed by Architect Uno Ullberg. The photograph was recently used at an exhibition at the Museum of Finnish Architecture and for a publication about Uno Ullberg. Photographer unknown, History archive of Nordea/ELKA

11. A branch of Kansallis-Osake-Pankki, Lahti, 1964, photo by Valokuvaamo Kuvakiila. A good example of an image we have used on many occasions, for example as part of our timeline on [nordea.com](https://www.nordea.com/en/about-nordea/who-we-are/our-history/) at <https://www.nordea.com/en/about-nordea/who-we-are/our-history/>. History archive of Nordea/ELKA.



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Author's profile

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- 1 The Union Bank of Finland was established in 1862. Nordiska Aktiebanken för Handel och Industri was established in 1872 and Wasa Aktiebank in 1879.
- 2 Kuusterä, Antti. 1994. 'Kansallis-Osake-Pankki'. In *Handbook on the History of European Banks*, edited by Manfred Pohl and Sabine Freitag for the European Association for Banking History, pp. 171-173. Aldershot: Edward Elgar Publishing.
- 3 Kansallis-Osake-Pankki, founded in 1889, was the very first bank to offer banking services in Finnish language. Before that, the most used language in the banking environment was Swedish, together with Russian, German, French and English.
- 4 <https://www.nordea.fi/en/personal/bank-museum.html>
- 5 In Finland, the protection period for ordinary photographs is 50 years from the end of the year when the photograph was taken. It is free to use photographs that are not covered by the protection period.
- 6 www.elka.fi

12. Hilma Nyström, the main bank teller of Nordiska Aktiebanken för Handel och Industri in Viborg in 1900. Hilma was the first female bank teller in Finland. She started working at the bank in 1874. Photographer unknown, History archive of Nordea/ELKA

Windows on the past

Photographs from the Royal Mint Museum

Kevin Clancy

The Royal Mint Museum has a collection of over 10,000 photographs and negatives, the earliest of which date back to the 1860s. They capture the Mint at work, documenting processes and equipment, as well as designs for coins and medals. They also reveal the Mint as a community, a living record of the people who have made the nation's money over this period of time.

The collection could be categorised in many different ways, but two of the chief themes are people and processes. Photographers have always been interested in capturing how coins are made, the types and variety of machines used, the sequence of production. Inevitably the people who worked in the factory have formed a part of this record, but the joy of the Museum's photographic collection is that something of their lives is also often revealed beyond the confines of their working environment. Images of coining presses and furnaces, blanking presses and weighing machines offer a rich visual history of how the minting technology has changed over time. The social hierarchy, too, at play in some instances can be immediately apparent. In photograph 1 a clerk wearing a top hat is sitting behind an intimidatingly large beam balance while an operative from the shop-floor lifts the heavy sacks of coins onto the scales. Especially when the Mint was at Tower Hill in London there was clear separation between the factory and the office-based staff and this is nowhere more starkly drawn than in such images.

There are discrete groups of photographs within the overall collection, such as those by the celebrated nineteenth-century photographer Sir Benjamin Stone, whose remarkable work can be seen at the Birmingham Library. He created beautiful compositions, dramatically doused in natural light, a feature also evident in a series

of photographs put together under the Deputy Master Sir John Cawston. They date from the second decade of the twentieth century and are beautifully atmospheric in their treatment of the subject matter (Photograph 2).

Another grouping is that of postcards. Taken in the early years of the twentieth century, they are amongst the most well-known photographs in the collection, being sold to visitors to the Tower Hill site (Photograph 3). They show the workings of the different departments and, assembled together, they create a narrative of the whole organisation. The Royal Mint Museum contains a good cross section of these sets which now often turn up in antique markets or on eBay. The one illustrated in photograph 4 is of the Silver Melting Room. It reveals the physicality of the job and also the dangers to which workers were exposed.

A less well documented group of images was acquired by the Museum from a private dealer in the form of an album of photographs presented to the long-serving Charles Goodwin on his retirement in December 1869 as Clerk of the Die Department (Photograph 5). Consisting of some 30 photographs, the album contains images of Mr Goodwin's colleagues. What is frustrating for us now is that, with only one exception, none of the photographs have been signed or bear any mark of identification. It is our hope, however, that contact with descendants of Royal Mint officers of the mid-nineteenth century will eventually allow many of the photographs to be identified.

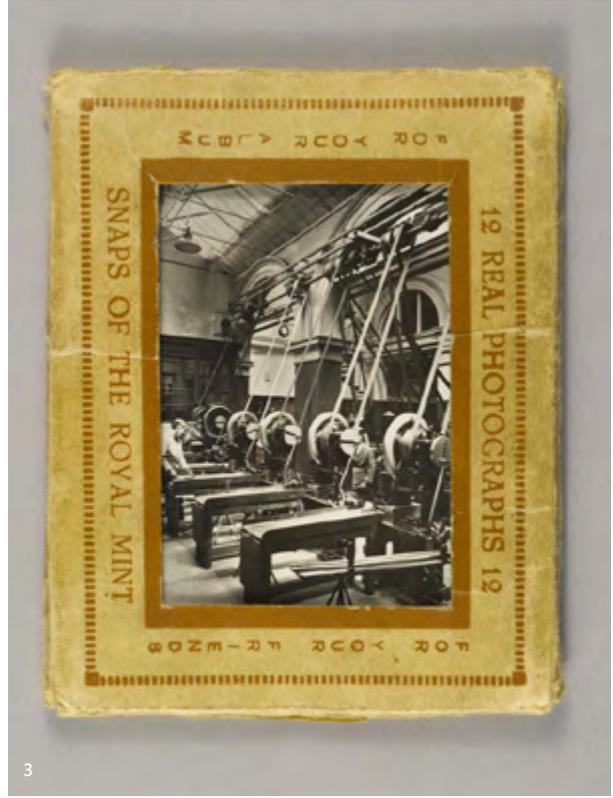
Occasionally someone had the presence of mind to write down those who were in a photograph. When answering questions connected with family history research it can be hugely satisfying to provide a picture of a relative in a work setting. Some years ago we were



1

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1. Beam balance



LONDON. THE ROYAL MINT—SILVER MELTING HOUSE



- 2. Blanking press, Tower Hill, Sir John Cawston collection
- 3. Royal Mint postcards cover
- 4. Silver Melting House, postcard collection
- 5. Charles Goodwyn album
- 6. Counting machine, operated by E.J. Anning



7. The Charing Out ceremony



- 8. Mint excursion
- 9. Women working at the Royal Mint during the Second World War
- 10. Colourised image of a woman working at the Royal Mint during the Second World War
- 11. Queen Elizabeth II, Royal Mint, Llantrisant, 1968
- 12. Prince of Wales' visit, Royal Mint, 2017



13

13. Royal Mint, May 1945



14. Royal Mint, Llantrisant, under construction, 1967
15. Reducing Room, Tower Hill, 1933



16



17

16. Royal Mint Museum, 1904
17. Symbolic impact of Covid 19, coin sculpture wearing a face mask

contacted from America by a descendant of the man on the left of this photograph (Photograph 6) standing beside a large coin counting machine who we now know to be E. J. Anning. In conducting some family history research the lady knew of the connection with the Royal Mint; having bought a copy of Graham Dyer's *The Royal Mint: An Illustrated History*, she discovered her relative in this photograph. She subsequently made contact with the Museum, revealing who the man was, and we, in turn, were able to tell her about Mr Anning's career at the Mint as a packer and teller at the time the picture was taken and later how he moved up to the position of Office Keeper.

Traditional Mint ceremonies, too, have been captured, such as 'Chairing Out', when long-serving employees were honoured with a noisy send-off on a make-shift carriage, tin cans clattering over the cobbles of Tower Hill's entrance. In this instance (Photograph 7) the gentleman in the chair is William O'Shea, who, like many, spent his entire working life at the Mint. Starting as a medal hand in 1918 at the age of 16, he retired at 65, having reached one of the more senior technical grades in the Operative Department. In recognition of his many years of service, his retirement was noted in the *Royal Mint Annual Report* for 1967.

Not content with working together, there is a long tradition of Mint employees arranging trips and days out, which continues to this day. Several from this series include outings to the seaside resorts of the south-east, such as Brighton, Clacton-on Sea, Eastbourne and Margate. But it appears that an intrepid group ventured all the way to Blackpool on at least one occasion in the 1950s. The photograph shown here (Photograph 8) is one of the earliest of this sort of excursion. Neither the date nor the intended destination are known, but a handful of names have been written on the back. The gentleman seventh from the left is Harry Foulger, a workman first employed at Tower Hill in 1937, and so the photograph must have been taken at some point after that.

Images of the Mint during the Second World War represent a particularly fascinating series. Given the general shortage of men in the wartime economy, women were first employed in the actual coining processes in the summer of 1941. The overlooking table, known affectionately

as a mangle, was an ingenious device which allowed struck coins to be inspected on both sides. As far as this picture is concerned (Photograph 9), the coins were poured out onto the upper conveyor by the woman in the middle. As the coins were carried towards the rollers at the far end, the woman on the right inspected the top side and removed any faulty pieces. The coins were then flipped over by the rollers and sent back along the lower conveyor, allowing the woman on the left to view the other side. A selection of original black and white photographs from this period have now been colourised, bringing a new perspective to life at the Royal Mint (Photograph 10).

Visits from dignitaries naturally feature, such as the Queen when she came to the Tower Hill site in 1966 and again when she opened the new Mint in Llantrisant, South Wales, two years later (Photograph 11). Many other members of the royal family have crossed the threshold, eager to see how coins are produced, and our most recent royal visitor was the Prince of Wales when he came in 2017 to see for himself the Royal Mint Experience (Photograph 12).

Mint buildings have been the subject of a great many photographs. The imposing front of Tower Hill was one of the images to be found in the sets of postcards. It over-

looked the Tower of London and according to the poet Sir John Betjeman, who filmed a documentary about the Mint in the late 1960s, its late Georgian grand *façade* was one of the most handsome buildings in London. During the Second World War the Tower Hill site suffered direct hits and the main building was not spared. This image (Photograph 13) was taken on VE-Day (Victory in Europe Day) and shows the front of Tower Hill dramatically floodlit, highlighting the scars from shells that landed close by. When the Mint moved to South Wales its construction was recorded in a reasonably systematic manner. From the green-field site, it is possible to see the vast rectangular concrete-clad structures emerging, in time dominating the surrounding countryside (Photograph 14).

The photograph collection represents a vast array of images, the oldest of which are precious objects in their own right, as opposed to existing as digital files. Some of the negatives for the photographs are retained in their original glass-negative form at a reasonably large size which

Traditional Mint ceremonies, too, have been captured, such as 'Chairing Out', when long-serving employees were honoured with a noisy send-off on a make-shift carriage, tin cans clattering over the cobbles of Tower Hill's entrance.

enables images of exceptional quality to be generated. One of these is a particular favourite of mine (Photograph 15). It was taken in 1933 and shows Mr Alfred Tims sitting in the Reducing Room at Tower Hill. He is surrounded by a number of lathes, known as reducing machines which, like a pantograph, copied large-scale metal versions of coin designs and, at the same time, cut the designs into small metal tools of coinage size. Everything about the room is orderly and as it should be. Mr Tims is wearing a clean white shirt, a tie and waistcoat. His hair is neatly combed. The floor is swept and the benches tidy. The room is well lit from the sky-light windows, and he sits comfortably on his stool, as we imagine he must have done a thousand times during his long career, concentrating on the work in hand. One senses that he would answer any question in relation to his world with knowledge and authority. As we survey the setting, we see that he has decorated the room with the work of his daily life in the form of the metal electrotypes used on the reducing machines. They form their own record of the time, including coinage and medal work from all over the world that the Mint undertook during the 1920s and 1930s, such as coins for Egypt and the Irish Free State, official Seals and wonderful portraits. The photograph conveys at a single moment a setting of calm precision amidst the noise and heat of other parts of the factory.

But it was not just the factory that was photographed. The Museum itself has a minor presence in the early twentieth-century visual archive. A large room, with a floor area of more than 1,300 square feet, was identified and no fewer than 25 show cases were installed to present the recently classified collection. The exhibition opened to the public in October 1904 and displayed more than 5,000 items ranging across Ancient British, Anglo-Gallic, Scottish, Irish and colonial coins, as well as a selection of medals and tradesman's tokens. It was a gathering together of rare and beautiful items in bewildering profusion. The image of the Museum from 1904 is well known from sets of Royal Mint postcards but this version is taken directly from a glass negative in the collection and reveals the Museum's public display in a remarkable level of clarity (Photograph 16).

The photographic record continues to be maintained and a powerfully emotive instance has been generated in the last year. Covid-19 has impacted upon all our lives, personal and professional, and the Mint is no exception. Part of the production capacity was given over to supplying over one million visors to the NHS but more regular production of coins and medals has required every part of the factory to adapt. The Museum wanted to make sure the changes were documented for future reference

and so commissioned the Mint's own photographer to walk the whole site to capture images of how the pandemic has altered the daily working routines. Even the coin-covered Gromit in the Royal Mint Experience has had to adapt (Photograph 17).

Many of the photographs mentioned in this article are to be found on the Museum's website royalmint-museum.org.uk alongside a selection of archive films, the earliest of which dates back to 1910. Taken together, they represent a wonderful record of life and work at the Royal Mint over the last 150 years.

All photographs: © Royal Mint Museum

Author's profile

Kevin Clancy is the Director of the Royal Mint Museum. He has published and lectured on the history of the British coinage and the Royal Mint for thirty years. In 2021 he edited a book on the history of the design of the British decimal coinage. He has served as Secretary to the Royal Mint Advisory Committee on the Design of Coins, Medals, Seals and decorations since 2003.

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Insurance in pictures

The image collection of Zurich Insurance Company

Ursula Bühlmann

In a business archive, as in the insurance industry, a collection of images is always attractive and stands out from the amount of paper (and digital) records. An image library is of priceless value for any archive, as it is for the Zurich Corporate Archives (ZCA), the guardian of the company's corporate memory. The photos, posters, prints and engravings are not only historical sources, but also of great emotional value, which enables Zurich employees to identify with their company. And the collection helps the archive to increase its visibility in such a large organization. The Zurich Insurance Group currently employs over 60,000 employees across over 170 countries.

The collection of ZCA's images consists of approximately 60,000 items. This is only an approximate figure because a complete inventory has yet to be carried out. The ZCA is engaged with an ongoing project to inventory and digitize the images, as well as making them accessible to an internal audience.

So far, all the visual assets have been surveyed, and around 10,000 items have been viewed, recorded, conserved and digitized. Because everything is done in-house, progress is slow but steady. Most of the items in the collection are photographic and advertising prints, their formats include glass plates, negatives, transparencies and

35 mm slides. The portion of digital formats is constantly increasing, too. ZCA does not merely hold photographs in the image collection, but also advertising prints, because it interprets them as images in the broadest sense. In short: what is used as an image belongs to the image collection.

ZCA actively collects photos and other audio-visual assets from Communications and Marketing groups, such as global brand campaigns, events, portraits of Zurich people, etc. Further material is sometimes offered by country organizations, but also by private people, such as retired employees.

The collection itself is quite diverse, including official portrait photographs of the senior management, snapshots of merry and boozy staff parties, professional photographs of the buildings, as well as photographs documenting more specific innovations such as the installation of a heat pump for the headquarters.

Even though ZCA usually works according to the principle of provenance and, in a further step, according to business processes, the image collection is organized thematically. This is because the ZCA was founded in 1995—two years before Zurich Insurance Company's 125th anniversary—in order to prepare a jubilee book and an interactive museum. For this purpose, images were grouped thematically, sometimes even taken

The photos, posters, prints and engravings are not only historical sources, but also of great emotional value, which enables Zurich employees to identify with their company. And the collection helps the archive to increase its visibility in such a large organization.



1. Portrait of Peter 'Brüsewitz', cash messenger [positive print], author unknown, around 1900 (Z A 1853)

out of their context. Part of the ongoing project is also to re-contextualize the photographs.

Our collection differentiates between images that are assigned to the Group, to the country branches, and the affiliated Zurich companies. These are thematically roughly grouped by properties/buildings, events, people, advertising and insurance business. In addition to records from fully owned subsidiaries, such as VITA Life Insurance (now Zurich Life), we are in possession of parts of the archives of acquired companies such as La Genevoise Assurances, Alpina Versicherungs-AG or Altstadt Versicherungs-AG.

As it is with historical archives, sometimes it is mere coincidence which records find their way into the collection. From some of the country branches we possess assets from the time of their foundation up to today, while from others we have barely more than a photograph of their headquarters.

The following excerpt shows only a small part of Zurich's image collection. There is much more to be discovered.

People

The earliest images at Zurich date from the late 19th century. Subjects of these first photographs are mainly of buildings and portraits of dignified-looking men—the founders, board members and directors. Our collection of portrait photographs reflects the development of portrait photography over time.

Dating from the 19th century until the early 1970s there are portraits of all managers at the Zurich offices bound in leather with key dates noted, like birth, death, position and tenure.¹

Ordinary employees are present in the image library, too. Be it as a portrait photograph on the occasion of a promotion that was published in the employee magazine, or at work. For example, there is a photograph of a cash messenger Peter, called 'Brüsewitz' from around 1900, dressed in a special Zurich-uniform to represent Zurich in a respectable way in the streets (Photograph 1).

The photographic collection enables one to trace changes to the office environment during the 20th century. The photographs show open-plan offices with clerks copying

everything by hand from around the mid-1920s, the operation of Hollerith machines, which simplified the bookkeeping, the use of mainframe computers in the 1960 and personal computers in the 1980s (Photographs 2 and 3).

Some treasures made their way to the archive only by chance. A gift book given by the management and employees of the Berlin branch to CEO Heinrich Müller-Jelmoli when he retired in 1900, after 20 years of service for Zurich Insurance, for example (Photograph 4). His grandchild found the massive, leather-bound book in the attic and donated it to ZCA. In addition to a wonderful frontispiece there are photographs of all the departments of the Berlin office, offering exciting insights into the working world around 1900. The frontispiece features a motif which was popu-

lar in Zurich advertising in the last decade of the 19th century: a patron goddess taking care of the vulnerable.

Advertising

A large part of the image collection is advertising material. For Switzerland we have a comprehensive collection from the 1880s up to the present day. Until the late 1980s there was no precise distinction between the Swiss division and the Group. Prior to the organizational and spatial differentiation of the Switzerland organization and the Group, the records were stored altogether.

One of the oldest advertisements in the collection is a small-sized print, mounted on cardboard, from the 1880s. Unfortunately, it lacks contextual information: where it was used and by whom it was designed. 'Insurance', in this instance personal accident insurance is represented as an allegorical composition: lying on the ground there is an upper-class man who has suffered a fatal riding accident indicated by the horse galloping off into the distance. An angel is taking care of him, while his widow (and mother of two) is turning to the goddess for help. Which she receives because the breadwinner had a personal accident insurance policy with Zurich. A similar composition is used in the 1890 advertisement for workmen's compensation insurance: enthroned high above the city of Zurich the goddess shields an injured worker against the hazards of suffering death at work, symbolized by the

The collection itself is quite diverse, including official portrait photographs of the senior management, snapshots of merry and boozy staff parties, professional photographs of the buildings, as well as photographs documenting more specific innovations such as the installation of a heat pump for the headquarters.



2. Office at Mythenquai 10, VITA Life Insurance [positive print], author unknown, 1952 (Q 101 203 64814)

3. Press photo on the launch of ZüriTel, Zurich's direct insurer (now Zurich Connect) [positive print], author unknown, 1994 (Z V2 68964)

4. 'Ladies department' in the gift book to Heinrich Müller-Jelmoli from the Berlin branch [positive print in photo album], author unknown, 1900 (Z 101 65186:3)

ZURICH
COMPAGNIE d'ASSURANCES
CONTRE LES RISQUES DE TRANSPORT ET
CONTRE LES ACCIDENTS
* à ZURICH. *

La Compagnie contracte aux conditions les plus libérales et à primes fixes et modiques des assurances contre les **Accidents corporels**, notamment:

Assurances { Individuelles de voyage par terre et par mer
Collectives
Responsabilité civile

DIRECTION à ZURICH.
Représentants dans la plupart des places importantes du Continent.

Police contre les accidents. Compagnie ZURICH.

5

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5. Advertising for personal accident insurance [print mounted on cardboard], author unknown, around 1880 (Z L 103 69518:1)



6. Advertising for workmen's compensation insurance [print], author unknown, around 1890s (Z L 103 69518:2)

Too Late to Think of Insurance

LOST CONTROL is the only explanation . . . A deep rut, a rock in the road, a child playing in the street—any one of these might have been the cause. It all happened so suddenly that the driver was unable to stop until his car had

plowed its way into the parlor of the nearest house. Then came the sad blow that the car owner could have avoided a big bill for damages if he had only invested a little money in an Auto Liability and Property Damage Policy.

Don't Wait Until It's Too Late!

ZURICH
GENERAL ACCIDENT AND LIABILITY INSURANCE COMPANY, Ltd.

Eastern Department
 NEW YORK

Founded 1872

Head Office for Canada
 TORONTO

U. S. HEAD OFFICE, Insurance Exchange, Chicago

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7. Advertising for car and rail accident insurance 'Too late to think of insurance', ZURICH U.S. Head Office Chicago [print], author: Underwood & Underwood, 1925 (E 157 206 1198:2)



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8. Zurich Switzerland campaign 'Für Ihre Sicherheit eine 'Zürich'-Police!' road traffic hazard [glass positive], author: A. Straessle, Zürich, around 1960 (Z L 103 69284:27)

9. Zurich global campaign 'Because change happenZ' [print], author: Publicis Zürich, 2005 (Z L 103 71171)

10. Cast of the play written by Fritz Meier-Reimann on Zurich's 50th anniversary [positive print], author: Samson & Cie. Zürich-Bern, April 28, 1923 (Z D 71338:1)



11

11. Zurich Switzerland and VITA employees competing in fun sport games [positive print], author unknown, 1985 (Z D 71271)



12



13



14

12. Staff excursion to Erve, Zurich Italy [positive print], author unknown, April 28, 1932 (Z E 123 68895:1)
13. Zurich headquarters seen from the lake [Framed positive print], author unknown, around 1920 (Z A 105 69481:1)
14. Sculptor Gustav Siber in his atelier with the group of figures [positive print], author unknown, around 1900 (A 105 201 594)



snakes, while she gently holds his body. This subject had been taken up in the gift book for Heinrich Müller-Jelmoli, as mentioned above.

While insurance advertising nowadays is mainly focusing on the positive aspects of life, the ads at the beginning of the last century did not hesitate to conjure up the worst dramas and the drastic consequences of lacking an insurance policy. Accidents were vividly depicted in the advertisements of the Zurich Office in Chicago or in the postcard collection of the French branch (Photographs 5–7). Most countries had their own advertising campaigns adapted to the local needs and situations. There is, for example, the 1960s advertising campaign from Switzerland on glass plates with the slogan: *‘Für Ihre Sicherheit eine Zürich’-Police!’* (‘For your safety a Zurich policy!’) depicting different dangerous situations at home and driving on the road (Photograph 8).

It wasn’t until the mid-1990s that the first global campaigns were launched with a uniform visual language, logo and motto for all the countries where the Zurich Insurance Company operated. From then on, a single global brand strategy worldwide was pursued. Take the 1995 campaign ‘Ready for the Unexpected’ created by Advico Young & Rubicam or the 1998 campaign ‘Your aspirations. Our passion.’, which was launched the year when the Zurich Insurance Company was re-named Zurich Financial Services after the merger with B.A.T Financial Services.² The one-brand global strategy was inaugurated with the ‘Because change Happenz’ campaign, created in co-operation with Publicis Zürich, launched in 2005. With this,

Zurich introduced the ‘Zurich Way’, a promise to customers to support them in every life situation (Photograph 9).³

Events

The image collection of Zurich covers various events. There are photos of formal events such as the opening of branch offices, official celebratory events, or annual general meetings, where the photographs were typically taken by professional photographers. Interesting too are pictures of employee events, where employees are supposedly most authentic: staff parties, community days, employee excursions, and so on. So, for example:

- On the 50th anniversary of the company in 1923, a play, written by Zurich employee Fritz Meier-Reimann, was performed by employees.
- Zurich Italy spent a happy day on a staff excursion to Erve in April 1932.
- The re-enactment of a familiar motif: presumably on the inauguration of the newly built headquarters at Mythenquai in Zurich in 1901, a goddess with warrior helmet, like Athena, hears a widow’s plea.
- Representatives of Zurich and Dai-Tokyo Fire & Marine Insurance take a trip to Lucerne during a visit in Switzerland in order to initiate a business relationship in 1978.
- Zurich Switzerland and VITA employees competing in fun sport games in 1985.
- The group photo from 1935 taken during a testimonial dinner for the retiring US general manager, Mr. Arthur W. Collins, by the staff of Zurich branch in Chicago. (Photographs 10–12).

15. Documentation of traffic accidents 1920-1940, car accident at Nyon [photo album], author unknown, around 1930 (Z D 69262)

Buildings

The Groups headquarters at Mythenquai in Zürich is the best documented building in the photographic collection, from its construction to the most beautiful postcard view. The construction proved to be difficult. Due to the unstable ground (on the bank of a lake), wooden supports had to be driven into the ground as foundations. The first building of the headquarters, designed by architect Julius Gottfried Kunkler (1845–1923), was erected from 1899–1901. Images of this first building, usually with a view from the lake, are the most popular and were used for corporate identity purposes early on (Photograph 13). A jewel in the ZCA photo collection is a picture taken in the 1920s on the occasion of the Zurich's New York City representative celebrating a jubilee in his NYC office. It is a picture within a picture as the picture of the headquarters in Zurich Switzerland can be seen hanging over the fireplace of the New York office. The construction of the headquarters of VITA Lebensversicherungs-AG, founded by Zurich in 1922 as wholly owned subsidiary proved difficult too. Photographs and a film in ZCA documents how hundreds of wooden structural supports had to be driven into the muddy ground, before construction at Mythenquai 10 could begin in 1931. Zurich soon needed more space and added several buildings to the headquarters campus over the years. In the 1990s the campus comprised seven buildings.

The allegorical motif from the advertisements of the 1880s and 1890s was possibly the inspiration for the sculpture done by Gustav Siber (1864–1927), seen in the photograph taken at his atelier. The copper group of figures, which finished off the roof top at the headquarters at Mythenquai 2 in Zurich, represents workers' compensation insurance, protecting workers against the consequences of industrial accidents (Photograph 14).

The installation of a heat pump in 1947, which used sea water, was an innovative but apparently an arduous undertaking. At least that's what Ettore Cocchi's illustrations suggest. Cocchi was employed at the Zurich claims department and documented the whole process of planning and installing of the heat pump in 32 illustrations.

Insurance Business

A somewhat morbid collection of images held in the picture collection of ZCA are photographs taken at claims sites, such as the two photo albums documenting car and other traffic accidents from the 1930s and 1940s. They were presumably

used as educational material and did not flinch to show corpses. These are photographs that cannot be publicly shared. Two or three accident photographs from each incident have been glued into the album, with the claim number and payments (if awarded) noted below (Photograph 15).

Outlook

The ZCA image collection is mostly used for illustration purposes, for presentations or on celebratory occasions. But it is also used for historical research, exhibitions and reprints. The latter are the most popular among employees conscious of the long history of Zurich and are used as gifts or decorations in the office. The digital Zurich photo collection is only partly accessible to employees now. Interested employees have to contact the ZCA for any image requests. But inquiries and internal exhibitions are always

used as an opportunity to digitize photographs.

In the longer term, it is planned to make the digital image collection accessible and searchable to the organization worldwide. This will increase the visibility of ZCA and will improve the usefulness for its users.

All photographs: © Zurich Corporate Archives

Author's profile

Ursula Bühlmann is an archivist at Zurich Corporate Archives (ZCA), the historical archive of Zurich Insurance Company Ltd. Ms Bühlmann earned a Bachelor of Science FHGR in Information Science with major in Archiving in 2012. She is responsible for the audio-visual holdings, as well as the digital long-term archiving of records at ZCA.

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- 1 Photo album Board of Directors, 1872–1968, Zurich Corporate Archives, B1 111 68070 / Photo album Directors 1872–1982, Zurich Corporate Archives, C 105 213 68071
- 2 Brochure on the launch of the campaign 'Your aspiration. Our passion.', 1998, Zurich Corporate Archives, A 101 68151:8
- 3 Background information on advertising campaigns, internal marketing, logo development and secondary literature on insurance advertising, 1972–2010, Zurich Corporate Archives L 103 202 68191

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