

bulletin



Posters in Finance

2023

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Banking and Financial History e.V.)

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Posters in Finance

2023

How to visualise finance?

Dear colleagues,

With our bulletin we have now explored the connection between finance & architecture,¹ and finance & photography². Let's now turn our attention to the imagery of financial advertisement - to the posters of financial institutions. This edition showcases twenty-six posters from a variety of financial companies in eleven countries, covering the 20th and 21st centuries.

'A familiar feature of our streets and other public spaces since the mid-19th century, posters have been a vital means of communication³.' According to Swiss designer Armin Hofmann, 'size, clarity and simplicity' are the key factors to the success of posters.⁴ Indeed, thanks to the combination of captivating images and catchy messages in an attractive and economical format, (print) posters remain, despite the rise of social media, one of the most popular means of visual communication.

The oldest poster featured in this volume, dated 1908, was issued by the Commercial Bank for Bohemia and Moravia in Prague to illustrate the bank's business performance in an increasingly competitive environment. The most recent one, dated 2012, celebrates the Bank of Finland's 200th anniversary.

Besides positioning themselves towards competitors and celebrating anniversaries, what else did banks and financial institutions want to communicate with their posters? The selection we offer here provides an answer. For over one hundred years, financial institutions have deployed the immediacy of posters mainly to build reputation and trust, promote patriotism in times of war, support communities, promote savings, and sell new financial products.

Every article tells its own unique story. Did you know that in newly established Poland, the Polish Development Bank organised a housing exhibition? Or that married women in France were not allowed to open a bank account without their husband's permission until 1965? Or that the first operating bank in the Kingdom of Saudi Arabia, founded in 1926 in Jeddah, was established to help Indonesian and other pilgrims going on the Hajj? Have you ever heard of *Bancomatico*? Would you have imagined that you could find archive records, samples, and printing machines of a famous Greek graphics company at the historical archives of the National Bank of Greece?

This first collection of posters from financial institutions offers compelling evidence of how our society and culture have changed since the beginning of the 20th century. It shows that posters kept in the historical archives of banks and insurance companies offer new, unexplored, and sometimes unexpected historical research paths.

We encourage you to keep on supporting our efforts to preserve historical records, get them out of the troves where they are cherished and showcase their stories.

The editors




1 eabh bulletin. 2016, 2017, 2019/2020. 'Architecture & Finance'. eabh: Frankfurt am Main

2 eabh bulletin. 2021, 2022. 'Finance & Photography'. eabh: Frankfurt am Main

3 Quoted in: Saunders, Gil and Margaret Timmers (eds). 2020. 'The Poster: A Visual History'. V&A Publishing: London, p. 7

4 ibid.

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Your own house

Radosław Milczarski

'Among the lupin and rye fields a few kilometres from the centre of Warsaw, at the point where the shabby buildings of the suburbs stretch to the west end, a nice contrast catches the eye: rows of new, planned houses on the Koło estate. This contrast reflects the social value of the housing problem, to which the Construction and Housing Exhibition in Koło estate was devoted', as a reporter from the Warsaw newspaper *Tygodnik Ilustrowany* described in 1935.

The exhibition was organised by Bank Gospodarstwa Krajowego (BGK, the Polish development bank). In the area which was back then the peripheral district of Koło (six kilometres from the city centre), a live-in-ready housing estate was built on rough terrain, consisting of a complex of twenty single-family houses, six semi-detached houses and two terraced houses. The apartments in them were fully furnished and fully equipped. Before the opening of the exhibition, the area was equipped with underground infrastructure—which is still not the norm nowadays—and connected to a tram line marked with the letter 'W'—as in the word for exhibition in Polish: Wystawa.

The designs for the houses and interiors came from two architecture competitions announced by BGK in 1933. Out of 1,000 submitted projects, 83 were awarded and purchased by BGK. They were included in the *Catalogue of typical houses for small residential development* published in 1934. All published proposals for prefabricated models were free of charge and ready to use. The catalogue also included drawings of various types of furniture, which after being cut out, were to be used to visualise various arrangement methods presented in the interior design drawings. There was also a place for tips on choosing tablecloths and bedding.

Three segments of the exhibition were left unfinished so that visitors could learn about the method of their construction. Modernist designs dominated the show houses, including terraced and semi-detached houses. Along with the exhibition there were free-standing local industry and handicraft stands as well as a large pavilion housing everything that fell 'within the concept of rational construction in terms of small houses', as stated in the *Catalogue*. After the exhibition, which lasted until September 1935, the first tenants moved into their homes. Favourable loans for the purchase of houses were granted by BGK.

In the 1920s and 1930s in Europe, housing exhibitions were a popular way of promoting new architectural trends and low-cost social housing, which was sorely needed after World War I. The BGK exhibition was the first comprehensive exhibition of its kind in Poland.

Proper advertising was not forgotten. The Association of Tourist Propaganda for the City of Warsaw published a poster designed by the Lewitt-Him company. This Warsaw-based designer partnership formed by the graphic designers Jan Le Witt and George Him, both poster artists and illustrators, was active in London from 1937 after they emigrated to the UK. Before that Jan Le Witt had created, among other things, the illustrations for the children's book *The Locomotive* by Julian Tuwim—illustrations that every Polish child knows to this day. In 1929 he designed the Hebrew font 'Chaim', corresponding to the Latin sans-serif fonts.

Why did the bank come up with the idea of a housing exhibition? Bank Gospodarstwa Krajowego was established in 1924 to provide financial support for the emerging Polish economy shortly after Poland regained independence. Following the turbulent period of forming a new state and the consequences of the economic crisis, it became necessary for the economy to have an investor that would not be afraid of making major infrastructure investments and—as we say today—social investment. This is the reason why a Construction Fund, in addition to the Railway, Road and Drainage Funds, was established at BGK. Its funds were to be allocated to support the construction of housing, especially for the poorest and the middle class.

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Author

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[Bank Gospodarstwa Krajowego](https://www.bgk.pl)

Wystawa budowlano-mieszkaniowa Banku Gospodarstwa Krajowego (Construction and Housing Exhibition by Bank Gospodarstwa Krajowego)

Illustrator: Jan Le Witt, Jerzy Him
Date: 1934
Size: 99.7x70 cm

Copyright: Estates of Jan Le Witt and George Him.
All rights reserved

WYSTAWA

BUDOWLANO-MIESZKANIOWA BANKU GOSPODARSTWA KRAJOWEGO



LEVITT-HIM

WARSZAWA • DZIELNICA KOŁO • MAJ SIERPIEŃ 1935

TRAMWAJ № 9 • INFORMACJE: ZW. PROP. TURYST. M. ST. W-WY WIERZBOWA 8 TEL. 217-58. ZARZĄD WYSTAWY TEL. 603-60

Deposit your gold for France

Dominique Anterion

Since 1898 and until the eve of World War I French money was made from gold, silver, copper and paper, with denominations ranging from 1 centime to 100 francs. Gold coins with a denomination of 10 francs and 20 francs embossed with the motive of the emblematic Gallic Rooster by the sculptor-engraver Jules-Clément Chaplain circulated in abundance. Printed in 1915 for the 1st National Defence Loan, this poster features this gold coin, with the Gallic Rooster—a symbol of the French nation and history—breaking away from the coin to strike down a Prussian soldier.

Since the defeat of 1870 at the end of the Franco-German War, France had been preparing to take revenge and had been steadily increasing its expenditure on arms. The Banque de France had also been preparing for war; foreseeing the suspension of the convertibility of gold coins in the event of a conflict and the gradual replacement of 5-franc and 20-franc coins with banknotes of the same value, it had printed up to 1.5 billion francs since the Agadir crisis (1911).

On 1 August 1914 mobilisation was decreed. On 3 August Germany declared war on France. On 5 August the forced exchange rate of the franc was introduced, and the circulation ceiling was raised to 12 billion francs. By means of an agreement dated 1911 the Banque de France immediately released an advance of 2.9 billion francs to the French government. Everything was set! The war was to be a *Blitzkrieg*... or so they thought...

However, as of 1914 patriotic feelings of operators of financial institutions and savers were no longer relevant. Faced with growing uncertainty, the French hoarded their money. In June 1914 more than 250 million francs had already been withdrawn from personal bank accounts. But to support the war effort, France needed cash to circulate. The French government refused to resort to a significant tax increase and decided instead to use instruments that were less disadvantageous to the French people but riskier for the French government, the Gold Campaign, National Defence bonds and war loans being the most well-known.

Through extremely careful communications and a vast range of posters, every coin and every banknote became involved in the conflict and their value weighed heavily in fighting against the enemy. Poster artists vied to contribute to this true mobilisation of the currency, which would take

the place of a third front. The Minister of Finance, Alexandre Ribot, sought to lead a veritable army of savings. The press was not mistaken in describing the minister as the *generalissimo* of the French military's billions.

The message was clear: To hasten the end of the war through victory, the French should exchange gold for banknotes. It would be considered a civic gesture to take one's gold out of one's savings to enable France to affirm its credit to the world. The emblematic gold coin with the Gallic Rooster, which is cherished by every French person, became a stakeholder in a propaganda campaign. While the soldiers contributed with their blood, Abel Faivre's famous poster invited French civilian society to contribute with their gold.

Abel Faivre—a French press cartoonist and poster artist—was famous even before World War I. His fame was therefore put to good account in this first major effort to raise money. Printed by the famous Maison Devambez (Paris) and published by the Société des Amis des Artistes (Society of French Artists) for the 1st National Defence Loan (1915), this poster quickly became a World War I cultural icon of France. Ever since, it has been featured in every work devoted to this conflict.

The copy in the possession of Monnaie de Paris was donated by Bibliothèque Forney (a graphic and decorative arts library in Paris) in 2018 at the end of the exhibition '14–18, La monnaie ou le troisième front' (14–18, Currency or the third front). The poster was added to the original coin dies and coins featuring the Gallic Rooster designed by Chaplain which are kept at Monnaie de Paris.

In 2019 Monnaie de Paris bought an original drawing by Abel Faivre based on the original theme of the poster and entitled 'Contre le Franc' (Against the Franc) at an auction in Paris. It features the coin with the Gallic Rooster being split between the Germans, Americans and British. This updated version of the poster bears witnesses to the success and permanence of this unique visual.

Author

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[Monnaie de Paris](https://monnaie-de-paris.fr)

Pour la France versez votre or – L'or combat pour la Victoire
(Deposit your gold for France – Gold fights for Victory)

Illustrator: Abel Faivre
Date: 1915
Size: 127x86 cm
Printer: Devambez, Paris

Copyright:
Monnaie de Paris,
collections historiques

POUR LA FRANCE
VERSEZ VOTRE OR



L'Or Combat Pour La Victoire

EDITE PAR LA SOCIETE
DES AMIS DES ARTISTES

DEVAMBEZ IMP. PARIS

Wondering about your destiny

Duygu Yarimbaş

The Turkish bank lottery house phenomenon, born in the late 1930s, saw banks raffling off houses to loyal customers in exchange for their commitment. The newly-established private banks with little capital endeavoured to attract new customers by persuading them to open a 'lottery checking account'. These accounts were subject to specific regulations like minimum capital and minimum time to keep the account open.

Since there was limited existing housing, the banks needed to acquire land, appoint an architect, monitor the design, and inspect the constructions. The lottery houses were mainly built in bigger cities such as Istanbul, Ankara, and Izmir, although there were a limited number of examples in some smaller cities. This extraordinary practice significantly impacted the civil architecture and habitation culture in Turkey between 1944 and 1973.

In the beginning, banks would offer rewards like cash, gold, small gifts, and domestic appliances. In 1930, Türkiye İş Bankası became the first bank to hold a cash prize lottery in Turkey. However, over time, the banks started to give away summer villas, cottages, and apartments. The construction of lottery houses peaked in the 50s, delivering a significant amount of residential property. Meanwhile, citizens were struggling to buy or even rent homes in the big cities, especially in Istanbul, due to the housing shortage and rural-urban migration.

As a result, the lottery houses gained great interest from the public, which evolved into a tenacious competition among banks. Prominent advertisement agencies and celebrated graphic designers directed the entire advertising process. The lottery advertisements were put on billboards and the windows of bank branches, flyers were regularly posted to bank customers, and detailed illustrations and photographs of lottery apartments were published to attract potential customers. The graphic quality and extensiveness of advertisements intensified the public's interest. The raffles organised in huge theatres as a continuation of complimentary cultural events left a trace in the citizens' memories.

To build more dwellings and increase profitability, the banks aimed to reduce construction costs. Single-storey small cottages, two-bedroom apartments, and low-cost row

houses were designed in the newly-developed neighbourhoods, emerging suburbs, and peripheries of the cities. For most of the units, innovative but affordable materials were used, which were compatible with the era's housing preferences and interior design trends. Vinyl floorings, glass mosaic bathroom tiles, and laminate (formica) kitchen cabinets were selected to reflect the modern appearance of the ideal dwelling. In some cases, where renowned architects were assigned to design lottery apartments, architecturally distinctive examples of civil architecture heritage were realised.

The built environment has an undeniable effect on the cultural, sociological, and intellectual dimensions of daily life. Through the bank lottery house phenomenon, banks had a direct impact on the urban fabric that can be traced by physical assets and descriptive documents such as their advertisements.

Since the informal sources of everyday culture prove a liability within the expanding field of architectural history, the lottery houses and visual culture elements of the phenomenon (posters, flyers, brochures) can be regarded as evidence for academic research. Advertisements containing photorealistic illustrations, floor plan drawings, location maps, and descriptive texts are useful for comparing existing lottery houses and determining the architectural quality of the demolished ones.

On the poster of the Ottoman Bank (Osmanlı Bankası), a modern-dressed lady is holding a daisy that symbolises the phenomenon of the bank lottery, with a fortune theme reflecting luck, wealth, and property. Due to the housing shortage and financial scarcity in the country, the fortune of citizens was aligned with the banks, banking activities, and saving habits in the young Republic of Turkey. In line with that theme, the advertisement suggests that the woman is excitedly 'wondering about her destiny...' just as the citizens of the country used to do.

Author

Duygu Yarimbaş is pursuing her doctoral degree at Istanbul Technical University (ITU), and working as a research assistant at the Istanbul Museum of Painting and Sculpture. duyguyarimbasm@gmail.com

Acaba kısmetinizde ne var... (Wondering about your destiny...)

Record: <https://archives.saltresearch.org/handle/123456789/175944>

Illustrator: unknown

Date: 1980

Size: 99x68 cm

Copyright: Salt Research, Ottoman Bank Archive

acaba
kısmetinizde
ne
var---

OSMANLI
BANKASI

A century of bank advertising

Vappu Ikonen

The exhibition 'A century of bank advertising' opened on Tuesday, 9 January 2007, at the Bank of Finland Museum. The advertisements presented at the exhibition were analysed from a broader sociological perspective as symbols of the prevailing economic thinking in Finland. Decades of advertising had served to emphasise the Finnish values of frugality and anti-consumerism. These adverts tell of their times, both in an informative and entertaining way.

'The exhibition illustrates well Finland's transition from an old agrarian society to a modern consumer society. In order for loan markets to function well, healthy competition and thus advertising are needed; but some of the current trends in advertising consumer loans are worrying.' stated Sinikka Salo, Member of the Board at the Bank of Finland, in her inaugural speech.¹

During the first half of the 20th century the essence of the message presented in bank advertising is clear: by saving, refraining from consuming, and exercising uncompromising self-development, the wealth that is inherited from forefathers can be increased and passed on to future generations. There is no room for momentary pleasures. The years of war and reconstruction, when there were simply no opportunities for consumption, can certainly be regarded as the culmination of this period.

The image offered by advertisements has become both harmonised and diversified since the 1960s. This harmonisation can be explained by the regulatory framework

for the banking sector which aims to reduce the differences among banking groups. It is no longer possible to tell directly from the advertisements which banking group the advertisement is dealing with. Children and young people were raised to become a significant target group for bank advertising. At the same time, the view became widespread that life was no longer just about abstaining but also about consuming and enjoying. The advertisements even encouraged travel abroad.

In the last decades of the 20th century new post-modern perspectives are reflected in advertisements. Abstinence and competition in accordance with Protestant ethics were no longer absolute values. Citizens had the right to prosperity and even wealth, as well as an individual decision on how to exploit the benefits of wealth. Individual consumerism replaced collective tradition, and hedonism, sacrifice.

References

Bank of Finland Museum
The Savings Banks' Union

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Bank of Finland

Meillä oli samat mahdollisuudet—mutta hän säästi!
(We had the same opportunities—but he saved!)

Illustrator: Unknown
Date: presumably from the 1930s

Copyright:
The Savings Banks' Union

¹ <https://www.saastopankki.fi/en/savingsbanksgroup/the-savings-bank-centre/savings-banks-union-coop> Accessed 22 November 2022.



MEILLÄ OLI SAMAT MAHDOLLISUUDET
- MUTTA HÄN SÄÄSTI!

TEE SAMOIN JA VIE SÄÄSTÖSI
SÄÄSTÖPANKKIIN.

Insure your bike!

Ingrid Elferink

In 1924, well-known Dutch artist Willy Sluiter designed this poster advertising bicycle insurance for De Nederlanden van 1845—a Dutch insurance company that was one of the predecessors to Nationale-Nederlanden.

Willy Sluiter, an artist with a sense of humour

Jan Willem (Willy) Sluiter (1873-1949) is known for his paintings of coastal life and fishing, as well as figures and portraits of the fashionable set in the Netherlands. But he was also a very gifted draftsman. He illustrated many books and magazines, gaining significant notoriety as a maker of political prints and caricatures. He also illustrated advertisements for companies.

Together with fellow artist Piet van der Hem, Sluiter made a number of advertising posters for De Nederlanden van 1845. An illustration advertising various types of insurance—such as fire, burglary, accident and pension—appeared in the staff magazine every month. The drawings were often humorous and were characterised by their bright colours and sharp lines. Some of these illustrations were used as posters.

Cycling history

The modern bicycle as we know it today has been around since 1885. Because of its lower saddle, there was less risk of falling off, and cycling quickly became popular. The Netherlands has a long history of cycling: the country had cycling clubs dating back as far as the 19th century, and cycling to and from work became very common. The bicycle was a cheap means of transport that was accessible to everyone, but that also made it interesting to thieves. Bicycle locks were only put to use in the Netherlands around 1930, but it took until the 1970s before the entire population started locking their bicycles.

Bicycle insurance

The oldest bicycle insurance in Nationale-Nederlanden's archives dates from 1896. A new product, born of a new need. Bicycle insurance only really took off around 1930, but it was not yet a profitable product. Insurance agents were encouraged to entice the owners of new bicycles with attractive brochures. The conditions were simple: the owner was obliged to take all precautions to prevent theft. By 1936, both the old-fashioned padlock and the new-style

bell u-lock were being recommended. In those days, customers in the large cities such as Amsterdam and The Hague also paid a higher premium.

The poster

Between 1924 and 1935, Sluiter made several posters in this style: with their characteristic black bar at the top and bottom, featuring the name of the insurer and the product in red or orange letters. Sluiter's colleague Piet van der Hem also used this style for several posters.

Sluiter acted as the narrator of a story he invented or observed. A lot is happening in the illustrations: we see a fire starting, for instance, or an accident that has just happened. Although there is much to see, it quickly becomes clear what the scene is about—and the fact that insurance can come to the rescue.

What's striking about this poster is that the bicycle itself is almost out of shot. We see just over half a bicycle tyre speeding away, and we only see the coattails of the thief. The somewhat frustrated policeman is in full view, and we already know that he won't be able to catch the perpetrator. Hence why bicycle insurance is indispensable!

In short, a witty poster depicting an unpleasant situation that can be rectified with an insurance policy from... De Nederlanden van 1845.

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[Geschiedenis van het fietsen in Nederland](#)

Historical archive NN Group

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[NN Group history](#)

Rijwiel Verzekering (Bicycle Insurance for De Nederlanden van 1845)

Illustrator: Willy Sluiter
Date: 1924
Size: 67x51.5 cm

Copyright: HA-02158 /
Historical Collection
NN Group

DE NEDERLANDEN VAN 1845



RYWIEL-VERZEKERING

Wherever business takes you

Serena Berno

Ferenc Pintér (1931–2008) was an internationally renowned illustrator best known for his editorial graphics and socio-politically engaged posters. Born in Italy to an Italian mother and a Hungarian father, he returned to Hungary with his family in 1940, where he began to study art. In 1948, Pintér visited the Hungarian poster exhibition, where he encountered the modern and innovative styles of artists György Konecsni, Gábor Papp, and Zoltán Tamássi. It was a critical moment for his professional development.

Pintér immediately began working in the field of graphic design, and in 1956, his work was published in several internationally recognised magazines, including *Graphis* and *Gebrauchsgraphic*. The Soviet invasion that same year led to his clandestine departure from Hungary to his mother's home in Italy. In Italy he resumed his activity as a graphic artist, first in Florence and later in Milan. His work spanned the advertising sector, poster design and, from 1960, publishing, creating more than 2,000 covers.

Recognised for his great skill and originality in using a range of painting techniques, exploration of graphic solutions, and innovative use of visual language that has influenced the history of Italian publishing, at the end of the 1980s, he began working with Nuovo Banco Ambrosiano, a Milan credit institution founded in 1982. This close collaboration continued with the new Banco Ambrosiano Veneto, formed in 1989 from the merger between Nuovo Banco Ambrosiano and Banca Cattolica del Veneto.

For these banks, whose archives are preserved in the Intesa Sanpaolo Group Historical Archives in Milan, Pintér created the graphics for numerous posters, leaflets, brochures, and the covers of the in-house magazine *Interessi*, leaving his signature style for more than ten years on roughly 100 illustrations.

The bold outlines that delineate Pintér's figures, never merely black but fading into other colours, such as brick

red, orange, or blue, are the hallmark of his work, combined with a refined creativity in rendering the message. His style made the bank's posters of that era memorable, and many staff at the bank still recall them well today. Furthermore, the freshness of Pintér's graphics, his capacity for synthesis, and a certain graphic irony made his posters the most effective of the period when compared with the advertising of other banks that joined the Intesa Sanpaolo Group over the years and whose posters are also conserved in the Historical Archives.

The poster from 1994 presented here was designed to communicate to Italian businessmen Banco Ambrosiano Veneto's success in developing its foreign network by opening new offices in the world's major cities: London in 1991, Brussels and Beijing in 1994, and so on until the end of 1998.

Pintér conveys this concept through the figure of a man carrying an overcoat and a briefcase: a businessman on a business trip. Occupying the centre of the image, he is striding between one continent and another, and this forceful movement, repeated by two other men in the background, makes the scene dynamic. The men move between continents—America, Europe, Oceania, and Africa—displayed on a globe in each of the four corners of the poster. The message is made explicit by the slogan: 'We are everywhere your business takes you', emphasising the extensive network of branches, representative offices, and interactive connections available abroad.

Author

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[Intesa Sanpaolo Group Historical Archives](#)

Poster promoting the worldwide presence of Banco Ambrosiano Veneto

Illustrator: Ferenc Pintér
Date: 1994
Size: 38x27 cm

Copyright:
Intesa Sanpaolo

RSOG

SIAMO OVUNQUE
VI PORTANO GLI AFFARI.



OLTRE 3000 BANCHE CORRISPONDENTI IN TUTTO IL MONDO,
COLLEGAMENTI OPERATIVI, FILIALI E UFFICI DI RAPPRESENTANZA ALL'ESTERO.

Banco
Ambrosiano Veneto

LA GRANDE BANCA PRIVATA ITALIANA



Memo Bancomatico

Víctor A. Flores

The second half of the 20th century was characterised by the rise of technology in most areas of everyday life. More specifically, computers transformed how financial services work, making them more secure and agile. Bernardo Bátiz-Lazo points out that financial intermediaries were key stakeholders in the design, use and diffusion of new technologies. Thus, automation took place in financial institutions first and foremost to make banking operations easier and more secure, and secondly, to expand their financial service catalogs.

In Mexico, the National Bank of Mexico was one of the first during the 1960s to acquire computers able to process large amounts of data. The first model purchased by this institution came from France. In 1964 the General Electric model 415 was installed to speed up accounting operations and their corresponding verification processes.

By 1966, the Board of Administration recognised that the introduction of computing equipment had allowed them to *‘enhance and perfect a variety of aspects of the internal operations of the bank yielding tangible results of utmost relevance. For example, the calculation of movements of cash and cash balances in accounting took only forty-nine hours per month as opposed to 740 hours using the conventional punch card system.’*¹

This infrastructure paved the way for the first credit card—*Bancomatico*—to be introduced in Latin America four years later, along with the automation of bank operations throughout the Mexican Republic as well as credit card operations in Mexico City and its surroundings.

The National Bank of Mexico introduced the term *Bancomatico* to position their banking automation in the minds of their customers, employees and stakeholders. The poster presented here, part of the internal communications of the bank, says *‘Bancomatico’* stands for *‘efficiency, friendliness, courtesy, agility and coordinated effort, (...) modern equipment, tradition and prestige.’*

It is important to point out that the employees played an essential role in positioning this concept. For instance, the message in this visual shows a connection between developing careers and adopting the *Bancomatico* concept. The poster states: *‘to continue supporting the bank’s growth by promoting it constantly (...) will undoubtedly result in your own growth.’*

Thus, the National Bank of Mexico named all of their products and services after *Bancomatico*: savings and cheque accounts; savings boxes to encourage the habit of saving, especially among children and young people; personal loans; and the new credit card. The bank even

refurbished a whole building to host the new computers: the *Bancomatico* Center. This campaign can be regarded as one of the first in the history of marketing in Mexico.

The robot called *Memo Bancomatico*, a tiny robot that served as a mascot for the first automation process in the history of the bank, was developed as part of this strategy. The robot was chosen as a symbol representing the ability to carry out operations quickly, securely and efficiently—all qualities which the bank aimed to position across all their business areas and among their entire workforce, through their automation process.

The poster features a picture of *Memo Bancomatico* in the shape of a savings box. Savings accounts as well as campaigns aimed at encouraging savings were promoted by this institution as of the end of the 1920s. However, it was not until the 1960s that the department for education in Mexico (the SEP—Secretaría de Educación Pública) became involved in promoting the habit of saving, which thus brought capital into the financial system. *Memo Bancomatico* was thus an essential part of the National Bank of Mexico.

Archival

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Memo Bancomatico. El proceso de automatización en el sistema bancario mexicano (Memo Bancomatico. The automation process in the Mexican banking system)

Illustrator: Unknown
Date: 1968 ca
Size: 27x20 cm

Copyright: Historical Archive of Banco Nacional de México

¹ Regular General Assembly. Banco Nacional de México, 1967

BANCOMATICO...

un nuevo concepto
dentro de la
terminología bancaria

PERO . . . QUE SIGNIFICA?

BANCOMATICO significa eficiencia, amabilidad, cortesía, rapidez, esfuerzo coordinado, calidad humana, deseo de servir, propósito de superación, técnicas depuradas, equipo moderno, tradición, prestigio, en una palabra: Categoría Bancaria.

En tus manos y en manos de todos los que trabajamos en el Banco, está el que convirtamos el significado de "Bancomático" en una realidad, al poner en práctica en todo momento, los atributos antes mencionados.

Hay sin embargo, un elemento extra que es también clave dentro de este propósito y ello es seguir propiciando el crecimiento del Banco por medio de la PROMOCION constante, lo que indudablemente seguirá redundando en tu propio desarrollo.

Si los servicios y la atención al público son "BANCOMATICO", la promoción debe ser también "BANCOMATICO"

El símbolo de nuestra línea de servicios automatizados, representado por la simpática figura de un "Robot", ha quedado plasmado en una nueva alcancia que acabamos de sacar y que viene a ser un elemento más, dentro de todos aquellos con que cuentas, para dar a tu promoción la agilidad, el entusiasmo y el espíritu que se encuentran contenidos en BANCOMATICO.

ENTUSIASMO PROMOCIONAL BANCOMATICO
BIENESTAR PERSONAL SISTEMATICO.



A bank where women count

The Archives and History team of BNP Paribas

This advertising poster for Banque Nationale de Paris (BNP) dedicated to empowering women was designed in 1978, thirteen years after the Law of 13 July 1965 was passed in France entitling married women to open a bank account and work without needing their husband's permission. Before this date, only single women or widows had the same financial autonomy as men. It was a major step forward for women's rights and their financial autonomy.

The poster features a woman smiling and holding a BNP chequebook and presents the new slogan of BNP's brand awareness campaign targeting women customers: 'A bank where women count.' The chequebook represents the increasing use of financial services and products during this period. By the end of the 1980s, 90 percent of French households had a bank account.

This was not the first campaign of its kind. In 1957 a flyer for Banque Nationale pour le Commerce et l'Industrie (BNCI), another of BNP Paribas' forerunners, also targeted female customers. This document, which is currently stored in the BNP Paribas Group historical archives, presented all the services available to women. In the 1960s BNP published a special magazine for women containing quizzes for them to improve their knowledge of financial products, offering them advice on investments, and providing them with the address of the new information department in Paris where they could obtain the answers. In 1978 BNP launched a major marketing campaign to help women customers.

This poster and the slogan signified that women were important to the bank. Women were new potential customers, so BNP had to understand their needs. In the 1970s BNP increased their initiatives: commercials, flyers, women's roundtable discussions, informational pamphlets ('I do my accounts in 3 minutes per day'). Thanks to the roundtable discussions in which women spoke about their expectations of and apprehension about banks, the bank had all the material they needed for organising their services and continuing their campaign. The bank communicated with women and young people through various channels—radio, TV advertisements, posters on urban

furniture including bus shelters in more than 480 cities in France, articles in the women's press, among others. In branches, women were able to speak with hostesses and ask for financial brochures.

The bank aimed to shatter the image of their being a closed and austere place by explaining how easy it was to open a bank account and the various ways they could provide help to women. With a chequebook or a *Carte Bleue* (a debit card payment system) women could save precious time and be more autonomous. In these campaigns, BNP created the impression of being a bank that was close to their customers and that supported women who wanted to open a bank account. In 1982 BNP found that 77 percent of women in France held a bank account compared to 27 percent ten years earlier.

The importance of women working in the banking sector was a different ball game altogether. Until the 1880s there were no women employed at banks. They were hired progressively with the development of new administrative departments, in what today is called the 'back office,' or in innovative departments for posts such as tabulating machine operators. In 1914 women accounted for almost 25 percent of the total staff in the Parisian offices of Comptoir National d'Escompte de Paris (CNEP), another of BNP Paribas' forerunners; however, they had lower salaries than their male counterparts and much lower job security. In 1977 women accounted for 50.2 percent of BNP's staff in France, and in 2021, 52.3 percent (of which 31 percent held senior management positions in 2020).

BNP Paribas and their forerunners were involved in social changes, including the evolution of women's rights both for their customers and their employees. Today, BNP Paribas empowers women and girls by making them aware of the opportunities, jobs and technologies in the digital world through their #WOGiTech program.¹

Author

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[History at BNP Paribas](#)

C'est moi qui compte
 (I'm the one who counts)

Illustrator: Editions
 Publicis Conseil
Date: 1978
Size: 80x120 cm

Copyright: BNP Paribas
 historical Archives

¹ [Women & Girls In Tech \(#WoGiTech\) - Wogi Tech](#)



**C'EST MOI
QUI COMPTE.**

BNP. UNE BANQUE OÙ LES FEMMES COMPTENT.

BNP

The city

Erika Salassa

In the mid-1980s, Istituto Bancario di Torino chose to communicate its significant expansion underway with a brightly coloured pastiche. It was an image of strong, bright, and contemporary colours, communicating a long history beginning in 1563 (the date is solidly sculpted into the frieze in the pediment) and continuing through the many mutations that transformed the establishment into a leading international banking group.

The symbolic buildings housing the various organisations involved in the establishment of Sanpaolo are framed in an architectural structure that recalls the Royal Exchange in London to represent a bank that transformed itself from a regional to an international organisation.

In the foreground, on the left, is Palazzo Turinetti, the historical seat of the establishment in Piazza San Carlo in Turin. The equestrian monument to Emanuele Filiberto di Savoia sits in front of it, imaginatively juxtaposed with the Mole Antonelliana to underline its Turinese roots. The Sanpaolo 'city' features symbols of US conurbations New York and Los Angeles, references to oriental markets with the Chinese lion of the Bank of China in Hong Kong, the profile of the central square in Frankfurt, symbolic buildings of Munich in Bavaria and London, and a reference to the Netherlands with its windmill.

The sun shines on the peaks of the Alps with a modern city in the background. It's a dynamic and industrious scene depicting maritime traffic with ships carrying containers to aircraft on the landing strip and cars moving towards industrial plants, skirting fields furrowed by agricultural machinery.

The 1960s opened up opportunities for Sanpaolo to grow beyond its borders and fully integrate into the leading European markets. In particular, in 1961, a foreign department was established, given the growing importance of the sector in the economic framework. The bank's first representative offices were opened in Zurich (1960), London (1960), Paris (1961), and Frankfurt (1961). These new offices opened up the Institute to European markets, supplementing the existing active network of representatives.

From a slightly more than regional organisation, with

eighty percent of its business concentrated in Piedmont, Liguria and Lombardy, in the 1970s the bank expanded internationally. The transformation of the Frankfurt representative office into a branch in 1972 marked an important moment for the bank's foreign expansion and activity. Further representative offices were subsequently opened in Brussels, Munich, and Amsterdam. Overseas, Sanpaolo opened branches in New York and Los Angeles, and acquired stakes in the First Los Angeles Bank.

The reorganisation of the foreign department at the beginning of the eighties saw the creation of a service to manage relations with banks and financial organisations, the study of countries, and foreign missions, all supporting foreign relations. During the same decade, the bank's operations further expanded outside Europe, primarily in New York, Tokyo, and Hong Kong—an important development within the Chinese market.

In the second half of the 1980s, when the poster was created for advertising brochures, Sanpaolo embarked on a new development phase that would turn it into a multinational bank. It went on to create a presence widespread throughout Europe, with a strong pro-European vocation as a supporter of the ECU and a solid presence in the other continents.

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Author

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[Fondazione 1563](#)

[Historical Archive of Fondazione 1563](#)

Brochure pubblicitaria per il mercato estero
(Advertising brochure for the foreign market)

Illustrator: unknown
Date: 1985
Size: 33.5x25.5 cm

Copyright:
CC BY-NC-ND 4.0 -
Fondazione Compagnia di
San Paolo, Torino



Victory, triumph, liberty!

Stephanie Billonneau

Origin of the collection

The HSBC Archives based in Paris serves HSBC Continental Europe. It is made up of archival collections inherited from companies of the former Crédit Commercial de France, which HSBC acquired in 2000. These include the records of Banque Herve, Union de Banques à Paris (UBP), Banque de Picardie (Banque Brière), Banque de Mulhouse – and the records of Crédit Commercial de France itself.

The majority of our posters relate to the promotion of various products marketed by these banks between the 1990s and today. However, we also preserve an important series of seventy First World War posters, published between 1915 and 1920. This collection is one of the jewels of the Paris Archives, both in terms of their historical and artistic interest, and their diversity.

Historical context

At the end of 1914, the French state was confronted with growing inflation and significant needs in artillery and ammunition. It relied heavily on the banks to organise the collection of gold from its citizens, and arrange loans to finance the war, and then additional loans to help reconstruct devastated regions. They issued government bonds at a fixed-interest rate, which were redeemable after a given period.

Eye-catching posters were designed, often by well-known artists, to encourage the public to subscribe. Subscription was presented as an act of patriotism, but the posters also aimed to maintain the morale of the troops and those left behind on the home front.

Crédit Commercial de France (called Banque Suisse et Française until 1917) played an active role in the placement of the National Defense loans, contributing almost 2% of the amount collected by all the banks.

Image analysis

Lucien Jonas (1880-1947) was a history and genre scenes painter. He won numerous prizes and distinctions, including the Grand Prix de Rome in 1905 and the Légion d'honneur in 1929. As a military painter he was attached to the Musée de l'Armée, as an official painter of the navy, and then of the

air force. He produced multiple compositions, drawings and oil paintings of war scenes, with many reproduced as posters and postcards during the Great War.

This particular poster was published by Crédit Commercial de France on the occasion of the 4th National Defense Loan in November 1918. It represents the four main allies at the end of the First World War; highlighting their united front in defeating the enemy to secure victory.

In the foreground, fighting side by side in the trench, the Italian, French and English allies are caught in the middle of the offensive action. The French 'poilu', standing with a head injury, is about to throw a grenade. On his left arm he wears seven chevrons called 'chevrons de présence'. The first chevron indicates a full year of military service, with each additional chevron representing an additional six months. Jonas' soldier is therefore a veteran, having seen four years of action since 1914.

On the left, the Italian *Bersagliero* is recognisable by his helmet adorned with black capercaillie feathers. He looks to be about to rush out of the trench, with one hand on the ground and leaning on his rifle. He wears his decoration bar indicating that he has received the medal of military valor.

Closer to the viewer, a British infantryman, has received two war wounds, as indicated the two stripes on his left sleeve. He is in a shooting position, equipped with the British Army standard repeating rifle, called a Lee Enfield.

An impressive column of American soldiers leads the charge in the background. At its head is a soldier whose features recall those of the President of the United States Thomas Woodrow Wilson, who asked the American Congress to declare war on Germany in April 1917.

Above the Allied soldiers, an allegory of Victory, brandishing a sword and holding a laurel wreath, watches over them and urges them to fight.

Author

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[HSBC history](#)

[Explore more of the collection](#)

Souscrivez pour la Victoire et pour le triomphe de la Liberté—Crédit commercial de France. 4ème emprunt de la Défense nationale (Subscribe for the Victory and for the triumph of Liberty—Crédit commercial de France. 4th National defense loan)

Illustrator: Lucien Jonas

Printer: Chachoin, Paris

Date: 1918

Size: 120x80 cm

Collection:

First World War posters

HSBC Reference:

FR 1Fi0010

Copyright:

Author died in 1947, reproduction authorised since 1 January 2018.

CRÉDIT COMMERCIAL DE FRANCE



VISÉ N° 13244 CHACHOIN Imp. PARIS

4^{ème} Emprunt de la Défense Nationale

SOUSCRIVEZ POUR LA VICTOIRE
ET POUR LE TRIOMPHE DE LA LIBERTÉ

No money?

UBS AG historical archive

This poster announces the launch of the Swiss ATM network. It began in November 1967 with the installation of the first ATM in Switzerland, at the headquarters of the Union Bank of Switzerland in Zurich.

The advertising text reads:

No money? And all the banks are closed?

All; except the new ATM at Union Bank of Switzerland!

Now, you can withdraw cash day and night, regardless of the bank's opening hours. And this because Union Bank of Switzerland is the first major Swiss bank to introduce ATMs. It is mounted next to the entrance of its Zurich headquarters, Bahnhofstrasse 45.

A machine from which you can withdraw money very easily: Just insert a 'cash card.' You follow two or three more

steps: the card is gone, and 200 francs are there. The cash card? As a UBS customer, you can obtain it like a cheque-book from our headquarters.

This new Union Bank of Switzerland service is free of charge and saves you a lot of trouble. For example, on a Saturday afternoon, when the shopping bag is not full yet, but your wallet is already empty. Or on Sundays, or in the evenings when your plans threaten to fall through because you forgot to take cash with you.

We would be happy to tell you more about the ATM. Or about the many other valuable services of Union Bank of Switzerland. Good advice costs nothing at Union Bank of Switzerland. Just like using the new ATM.

Author

UBS AG historical archive

UBS history

Kein Geld? Und alle Banken zu?
(No money? And all the banks are closed?)

Illustrator: On behalf
of Schweizerische
Bankgesellschaft,
photographer unknown

Date: 1967 ca
Size: 43.5x29.4 cm
Copyright: UBS AG,
historical archives



**Kein Geld?
Und alle Banken zu?**

**Alle –
ausser dem neuen
Geldautomaten
der SBG!**

Tag und Nacht, von den Schalterstunden
der Bank unabhängig, können Sie jetzt Bargeld beziehen.

Denn die SBG bringt
als erste schweizerische Grossbank den Geldautomaten.
Neben dem Eingang des Hauptsitzes in Zürich,
Bahnhofstrasse 45, ist er montiert.

Ein Automat, aus dem man auf einfachste Weise
Geld beziehen kann. Sie legen eine «Bargeldkarte» ein.
Zwei, drei Handgriffe: die Karte ist weg, und 200 Franken sind da.
Die Bargeldkarten? Sie können sie als SBG-Kunde
wie ein Checkheft bei uns am Hauptsitz beziehen.

Diese neue Dienstleistung der SBG kostet nichts – und erspart Ihnen
viel Ärger. Am Samstagnachmittag, zum Beispiel,
wenn die Einkaufstasche noch nicht voll, das Portemonnaie
aber schon leer ist. Oder sonntags, oder abends, wenn Ihre Pläne
ins Wasser zu fallen drohen, weil Sie vergassen, Bargeld mitzunehmen.

Gerne erzählen wir Ihnen mehr über den Geldautomaten. Oder über
die vielen anderen nützlichen Dienstleistungen der SBG.

Ein guter Rat kostet nichts bei der SBG. Genauso wenig,
wie die Benützung des neuen Geldautomaten etwas kostet.



GELDAUTOMAT
SCHWEIZERISCHE BANKGESELLSCHAFT

Financing French rural communities

Pascal Pénot

This poster of the Caisse régionale de Crédit Agricole de la Drôme is ascribed to an illustrator named André. We have unfortunately not been able to find any further information about him. To our knowledge, this is Crédit Agricole's first illustrated poster, dating from the 1930s. Other posters from the 1910s, only feature typed texts without images. Their second illustrated poster was not released until 1948.

The Caisse régionale de la Drôme, founded in 1904, was one of the hundred banks operating on French territory at the time. This poster is very representative of Crédit Agricole's activity at that time. It targeted farmers, conveying the message that they could thus look to the future with confidence. Crédit Agricole could in fact offer them loans in various areas: for the purchase of farm equipment first of all, and as of 1928, also for the purchase, construction or renovation of housing for the most disadvantaged. The poster features a fairly young farming couple. One of the stated objectives of Crédit Agricole at the time was to encourage the creation of small family farms in particular, and from there, to fight against the desertification of the countryside. Loans for young farmers, which would increase after the Second World War, were introduced during those years. Finally, it should also be noted that at that time farmers were not the only ones who were able to benefit from Crédit Agricole loans; as of 1920, rural artisans were also able to call on Crédit Agricole for loans.

We see on this poster that group loans were offered as well. Here again, these loans were intended to combat rural exodus by financing the equipment needed by rural communities. Thus, as early as 1923, Crédit Agricole was able to participate in the funding of rural electrification.

Funding of water supply and sanitation followed. The idea was to improve the living conditions of rural dwellers and help them catch up with the material development of city dwellers. While these efforts to revitalise the countryside were unsuccessful, they may have helped slow down rural exodus.

This poster also promotes deposit accounts and chequebooks. These banking tools were rarely used in the French countryside at the time, as rural dwellers preferred to use coins and banknotes. One of the limitations of using these banking tools, in addition to farmers' mistrusting them, was the fact that Crédit Agricole's offices were often only temporary offices open on market days for farmers to be able to withdraw or deposit their assets according to what they had bought or sold. It was only after the Second World War, with the development of the range of financial products offered, that their network of permanent offices was massively expanded, making it one of the largest in France.

Finally, the use of cheques increased thanks to two factors. Firstly, the *Office national du blé* (ONIB), a French wheat council which regulated the production and storage of cereals created in 1933, obliged farmers to use this method of payment. Secondly, financial education measures were taken by Crédit Agricole: lectures and films were organised in community halls to teach farmers and rural dwellers how to write cheques.

Author

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[The Crédit Agricole Group's history](#)

Affiche de la Caisse régionale de Crédit Agricole de la Drôme
(Poster of the Caisse régionale de Crédit Agricole de la Drôme)

Illustrator: André
Date: 1930s
Size: 120x80 cm

Copyright: Archives
historiques de Crédit
Agricole SA

PRÊTS AUX CULTIVATEURS PAR LE CRÉDIT AGRICOLE

INDIVIDUELS
& COLLECTIFS

Dépôts à Vue

CARNETS DE CHÈQUES



IMP. MOULLOT MARSEILLE

ANDRÉ

s'adresser à M.
ou à la Caisse Régionale de CRÉDIT AGRICOLE DE LA DRÔME, 16, Avenue Victor Hugo, VALENCE

CAISSE LOCALE DE CRÉDIT AGRICOLE DE

The first bank

Jaap-Jan Mobron

One of the oldest and most remarkable posters from the ABN AMRO Art & Heritage collection features the Great Mosque of Mecca (al-Masjid al-Harām) and the Kaaba (Ka'bah), the holiest shrine in Islam. The poster dates back to 1926 and was designed by one of ABN AMRO Bank's predecessors, the Netherlands Trading Society or NTS (Nederlandsche Handel-Maatschappij). This bank based in Amsterdam already had a significant presence at this time in the Dutch East Indies, now Indonesia, and was asked by the colonial authorities in 1926 to open a branch in Jeddah, which thus became the first and later the oldest bank in the still very young Kingdom of Saudi Arabia.

Every year many pilgrims went on the Hajj from the East Indies to Mecca, with Jeddah being their first port of call. As advertised on this poster in Arabic and Malay, the idea was to have Indonesian and other pilgrims take along bank drafts to be cashed out by NTS in Jeddah rather than deal with the inconvenience of having to carry around a large sum of money in coins or bullion—not to mention the fact that there was also the risk of it being stolen. The pilgrims, however, dismissed the idea: the practice was too unusual, and they continued to carry their money with them on board the ship and during the Hajj. However, for the merchants of Jeddah, who imported all sorts of commodities from Aden, Egypt and India, having the bank office there came as a great relief. They were now able to take bank drafts with them to Bombay or Cairo. Gradually, services were expanded to include financial services for the corporate and private sector. Even King Saud opened a private account at NTS. Being the only operating bank, NTS also served as the Kingdom's central bank for some time and held the country's gold reserves.

In the 1960s NTS became ABN or General Bank of the Netherlands. Following the Saudisation of ABN's branches in the 1970s, a new bank called Albank Alsaudi Alhollandi was set up, with ABN holding an interest of 40 percent. Meanwhile the bank had started expanding its local branch network to include Dammam and Al Khobar and later Riyadh, Al Mubarraz, Al Qatif, Al Jubail and even Mecca. In 1990 the name of the bank was changed to Saudi Hollandi Bank. Around this time ABN merged with another Dutch bank to become ABN AMRO Bank. The bank's Saudi network comprised almost 40 branches at its peak, including some fifteen women-only branches by 2010, with the first exclusively female branch opening in 1999. ABN AMRO Bank was taken over by a group of three other banks in 2007, including its 40% interest in the Saudi bank. In November 2016 Saudi Hollandi Bank changed its name to Alawal Bank, which in Arabic means 'The First', referring to the bank's status as the first bank to open in the country back in 1926. Two years later it merged with Saudi British Bank, after which the former name disappeared.

This poster from 1926 depicts a bank which is very different from today's ABN AMRO Bank: a colonial bank expanding internationally with very close ties to the Dutch government as well as firmly established in and attuned to local communities throughout the world, in this case in the Netherlands, the Dutch East Indies and Saudi Arabia. In this way the bank's history is intertwined with local history around the world, as this poster uniquely illustrates.

Author

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ABN AMRO Art & Heritage

'The First' bank

Illustrator: unknown

Date: 1926

Size: 65x50 cm

Copyright: ABN AMRO

Art & Heritage



NEDERLANDSCHE HANDEL-MAATSCHAPPIJ DJEDDAH

**Kepada Djamaäh-Djamaäh jang aken pergi ke
MEKKAH**

كفا جماعة ٢٠٢٦ اكن قريكمه

Diberi faoe dengan ini, bahwa diantero kantoor dari Nederlandsche Handel-Maatschappij diseloeroeh Hindia Nederland ada diberi kesempatan boeat beli wissel jang aken diterima dari kantoor **Nederlandsche Handel-Maatschappij** sendiri di DJEDDAH jang moelai terboeka pada pertengahan boelan November 1926.

Wissel ini jang boleh dibeli dengan order ada memberi lebih keamanan dari pada membawa sendiri wang mas atawa wang kertas. Segala keterangan dalem hal ini aken diberiken dengan senang hati oleh sekalian kantoor Nederlandsche Handel-Maatschappij.

The power to say yes

Hubert Bonin

Every company has communicated the spirit of their marketing strategy through an advertising slogan, which highlights the tenets of their business philosophy, the features of a new product, or the manner in which the company relates to their customers. This was also the case for Crédit Lyonnais at the end of the 1980s and early 1990s. Their advertising history is marked by two dates. In 1979 a lion plush toy was featured in their advertisements as a symbol of both strength and benevolence, as a kind of mascot; the slogan 'Your partner' signified 'Your fellow traveller' for their customers. In 1986 the new flagship of their slogans was created: '*Le pouvoir de dire oui*' (The power to say yes).

It was a response to a current opinion—among retail customers, small businesses, artisans, and merchants—that bankers did not wish to or know how to respond appropriately and willingly to loan requests. This shared belief became prevalent in periods of crisis, such as the one that they had been experiencing since the mid-1970s. Despite the development of new risk assessment methods (such as the risk scoring system), the brand image of banks was once again becoming negative.

The conditions for banking had changed considerably: the Banking Law of 1984 in France tended toward standardising the status of all credit institutions, either capitalist, mutualist, or state-owned. Deregulation introduced on the capital markets in 1986 led to banking disintermediation; competition was intensifying. Small and medium-sized enterprises—critical in restarting the declining economy—were the key targets of these reforms, which, among other things, aimed to grant them higher credit lines.

Crédit Lyonnais aimed to come across as being open-minded and flexible. Jean Deflassieux, President of Crédit Lyonnais from 1982–86, and then his successor, Jean-Maxime Lévêque, intended to demonstrate their willingness to carry the torch of renewed competitiveness. To this end, they developed a new marketing strategy, declaring their desire for differentiation. This led to the appearance of the slogan '*Le pouvoir de dire oui*'.

Jean-Maxime Lévêque and Jean-Yves Haberer, his successor since 1988, planned to maintain Crédit Lyonnais' position on the banking market in Paris in the face of the strength of BNP and Société Générale and the strong growth of Crédit Agricole. The corporate communications strategy and the marketing communications strategy came together to create a positive brand image and responsive brand identity. The Director of Communications, Jacqueline Chabridon, agreed with the advertising company Publicis on launching a customer-centric advertising campaign.

A whole range of advertising methods was developed by media technology specialists. They used a combination of advertising channels, such as mainstream newspapers, including the weekly *Paris Match*, and commercial films broadcast by television networks. The slogan '*Le pouvoir de dire oui*' was thus promoted in advertisements and in sketches in which managers of Crédit Lyonnais embodied the brand message conveyed in this slogan in contrast to the competitors, frozen in their 'no' attitude.

The slogan '*Le pouvoir de dire oui*' was used until 1992¹ with constancy, but its impact was renewed through an evolution of the target customers and products featured in each advertising image. In the 1990s, it ended up being assimilated to a lax policy of a bank that was too complacent towards certain customers, whether they were over-indebted small-and medium-sized enterprises or groups of somewhat speculative capitalists.

Nevertheless, when it was launched, and for the first years of its usage, this slogan was emblematic of the bank's overall strategy to restart the economy through a credit policy advocated by successive political majorities and driven by mass marketing communications through all forms of media.

Author

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Le pouvoir de dire oui (The power to say yes)

Illustrator: Publicis advertising company

Date: 1990

Size: 80x60 cm

Copyright: Archives historiques de Crédit Agricole SA

¹ In 1992 Crédit Lyonnais, which was a partner of the 1992 Olympic Winter Games in Albertville, introduced a slogan revolving around this sporting event, '*Crédit Lyonnais, il n'y a pas d'obstacle insurmontable*' (With Crédit Lyonnais, there is no overwhelming obstacle).

Merci aux
Allemands,
Anglais,
Belges,
Danois,
Espagnols,
Français,
Grecs,
Hollandais,
Irlandais,
Italiens,
Luxembourgeois,
Portugais,
qui font de nous
la plus européenne
des banques européennes.

Et aussi aux Autrichiens, Finlandais, Norvégiens, Suédois, Suisses.



CREDIT LYONNAIS.
LE POUVOIR DE DIRE OUI PARTOUT EN EUROPE.



Save for a home of your own

Serena Berno

The Historical Archives of Intesa Sanpaolo, the main Italian banking group, conserves roughly 20 km of historical documentation from the 14th to the 21st century. Although the group's constitution is relatively recent—Intesa Sanpaolo was founded on 1 January 2007—it represents the culmination of a long history of mergers and incorporations reconstructed at <https://mappastorica.intesasanpaolo.com/>.

In addition to more traditional documents produced by some of the banking institutes that have merged with Intesa Sanpaolo over the centuries, the Historical Archive contains roughly 3,000 items concerning so-called 'savings propaganda'. These were a range of measures implemented by banks, especially from the 1920s onwards, to promote savings as an instrument for furthering the security, growth, and development of society as a whole.

These items include money boxes from all over the world, sketches and posters, school exercise books, blotting papers, postcards, almanacs and calendars, musical scores, pamphlets, comics, stories, magazines, and gadgets. They were mainly produced by specific offices and services within the institutions or collected for exhibition and educational purposes.

Several of these examples were produced by the Cassa di Risparmio delle Provincie Lombarde (Cariplo), an institution founded in 1823, which in October 1924 organised the first International Thrift Congress in Milan. At the suggestion of the Italian savings banks and to record this initial world meeting, the Congress Commission declared the final day of the event as 'Thrift Day', later destined to become 'World Savings Day' and which is still celebrated annually on 31 October.

In Italy, the event marked the start of an intensive production of objects created by individual banks and the Association of Italian Savings Banks (ACRI). The intention was to promote the value of savings through simple, striking, immediately comprehensible images combined with effective slogans geared towards people of all ages (from early childhood) and social levels. Famous artists were often recruited, and the selected image was used in a coordinated approach for the entire annual production.

Particularly important among this material was the Savings Day poster, displayed on the streets and in public places. In the early years, the poster lacked its own clearly defined identity. However, in 1931 ACRI began to produce

official posters in which the graphics reflected the themes and styles of the day. Each year the association held a competition for the creation of a poster based on a specific slogan expressing a concept linked to dominant socio-political themes (i.e. savings create work, promote collective well-being, offer security, are an instrument of solidarity even between different generations, they assist economic development, provide monetary stability, are anti-inflationary, a stimulus to economic recovery, a shared commitment toward a growing Europe, and so on).

The sketch presented here was entered for the 1956 World Savings Day competition by an artist no longer identifiable. The work did not win since ACRI preferred a drawing with a certain communicative naivety. However, the analysis proposed here provides an opportunity to present a work of wonderful compositional synthesis yet imbued with meaning and an international message.

A mother, her head veiled in a way that recalls the classic iconography of the *Madonna and Child*, holds her son and smiles, watching him as his small hand is about to insert a coin into the large globe-shaped money box in the centre of the picture. The child leans forward over a circular frame composed of seventeen national flags that fade towards an inscription in capital letters: World Savings Day 1956.

Below the flags and following their curve appears the campaign motto for that year: *Risparmiate per una casa vostra* (Save for a home of your own). It is echoed by the image of a house and cypress tree in the background behind the money box.

A particular feature of the sketch is its colour scheme, which emphasises the message. The human figures are, in fact, the only ones depicted in simple black and white charcoal. The noble act of saving infuses colour, starting from the child's small fingers holding the coin. As in the film *Pleasantville* (Gary Ross, 1998), a good thirty years later, the hyperbole of colour, like an explosion of life charges the poster with a meaning far beyond the written slogan.

Author

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[Intesa Sanpaolo Group Historical Archives](#)

Sketch for the World Savings Day poster

Illustrator: unknown
Date: 1956

Size: 70x100 cm
Copyright: Intesa Sanpaolo



**GIORNATA MONDIALE
DEL RISPARMIO 1956**

Advertising in the 1920s

Chrysalena Antonopoulou

The Aspioti-ELKA Graphic Arts Company was founded in 1928. It resulted from the merger of two major Greek lithographic companies, G. Aspiotis Bros. Co. Ltd, a printing company based in Corfu, and ELKA, an Athens-based lithographic and packaging company.

In 1873 in Corfu, Gerassimos Aspiotis (1844–1901), his father Nikolaos, an icon painter, and their partner Ioannis Lantzas founded ELPIS, a small plant for creating and printing playing cards. It started by producing Venetian patterned playing cards drawn by Nikolaos Aspiotis, coloured by Gerassimos Aspiotis and Ioannis Lantzas¹ and printed with a vertical lithographic printing press.

After Gerassimos died in 1901, his son, Konstantinos Aspiotis (1872–1963), a young entrepreneur who had studied and worked in Europe, took over the business. An innovative man with strong organisational skills and a great interest in printing, Konstantinos applied a modern approach to the company's management. Under his direction, the business expanded its activities to new areas. He added a new department specialising in cigarette paper decoration and a chromolithographic and intaglio printing department for printing bonds, shares, bills of exchange, lottery tickets, cheques, promotional materials, commercial labels, postcards, tickets, stamps etc.²

In 1928, G. Aspiotis Bros. Co. Ltd (the former ELPIS, by then a *société anonyme*) merged with its main competitor ELKA, a lithographic and package-making company in Athens. In 1934 the management of the new company Aspioti-ELKA Graphic Arts was taken over by Ilias (Liakos) Iliopoulos (1903–1966), whose presence would influence the business over the next thirty-one years.

He was keen to deliver high-standard quality production and undertook initiatives to upgrade the technical and mechanical equipment of the factory. He also hired new and highly skilled professionals to work in the atelier and assigned Othon Pervolarakis (1887–1974), a former technician of ELKA and lithographer who trained in the École des Beaux-Arts in Paris, as the company's technical manager.

In 1948, the painter and engraver A. Tassos³ became the company's artistic director. Aspioti-ELKA expanded its activities to printing posters, books, encyclopedias, magazines, diaries, and artistic albums, among which were some of the most monumental and famous editions of the National

Bank of Greece. The company also expanded into the security printing field, both by the offset multicolour process and the direct plate printing method, continuing its production of postage stamps, shares, bonds, cheques, and passports⁴.

During the 1990s, Aspioti-ELKA, then one of the most important graphic arts companies in Greece and a school for many Greek lithographers and printing specialists, officially ceased operations. Its premises and equipment in Athens, together with its archive, were inactive and were gradually almost abandoned as the company's employees and managers left after it declared bankruptcy.

Some years later, the archive found in the company's factory building, together with printing machines, technical equipment, and other objects, were acquired by the Historical Archive of the National Bank of Greece to be rescued and properly stored on its premises. Besides the corporate textual archival documents, such as correspondence, contracts, technical and other studies etc., photographs and a wide variety of samples of all the production stages of the different printing processes were found along with final products, like packaging materials, posters and magazines, stamps, playing cards, lottery tickets, and many more.

Presented here is a commercial poster from the collection, created for the tobacco company Matsaggos Bros. established in 1890 in the city of Volos. The company operated until 1972 and, during the 1940s, was one of the three most important industrial units of the sector in Greece⁵. The poster was created in 1925 by the famous Greek painter, scene and costume designer, and architect Panos Aravantinos (1886–1930)⁶. It shows a young woman in a dress with flower prints holding a bouquet of red gerberas while smoking a cigarette. On her feet lay two packages and two cigarettes, drawn on a bigger scale. The theme and style are considered typical for the Art Deco movement that originated in the 1920s and developed into a major style in the decorative arts in Western Europe.

Author

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Historical Archive of the National Bank of Greece

Matsaggos Bros. Cigarettes

Illustrator:

Panos Aravantinos

Date: 1925

Size: 32x42 cm

Copyright: Historical

Archive of the National

Bank of Greece

¹ Eleni Vousolinou, *The industrial in Corfu: the graphic arts factory Aspioti-ELKA (during late 19th century)*. Ionian University, 2014, (p.67).

² Ibid.

³ Ibid.

⁴ Tassos is the artistic nickname of Anastasios Alevizos (1914-1985).

⁵ Aspioti-ELKA Graphic Arts, 1873–1973. Aspioti-ELKA Graphic Arts Company, 1973.

⁶ Betas Athanasios, *Matsagos cigarette industry in Volos, 1918-1972: labour and survival in Volos*. University of Thessaly, 2015.

⁶ Panos Aravantinos. National Gallery, Alexandros Soutsos Museum. Athens, 1980.



ΑΔΕΛΦ. Ν. ΜΑΤΣΑΓΓΟΥ ΕΝ ΒΟΛΩ
MATSAGGOS FRÈRES VOLOS (GRÈCE)
CIGARETTES



One poster, one story, one bank

Marios Papathanasiou

The Historical Archives of the Piraeus Bank Group Cultural Foundation (PIOP) act as a documentation centre for Greek economic history in the 20th century, with an emphasis on agriculture, industry, and the banking sector. The PIOP Archives hold the historical archives of banks absorbed by the Piraeus Bank Group. They are also home to the archives of important organisations and companies connected to those banking institutions.

In July 1929, the international financial crisis reached Greece. In that same year, a longstanding plan for a bank specifically for the agricultural sector was voted as state law. As a result, the Agricultural Bank of Greece (ATE) was established as a public benefit organisation. The Greek State provided initial capital, and a number of agricultural credit institutions merged with the nascent bank. Credit was also offered by the National Bank, which provided bank personnel too.

The bank was entrusted with dispensing agricultural credit, managing agricultural cooperatives, and facilitating rural development throughout the country. As the principal partner of the State regarding rural sector policies, a plethora of initiatives were placed in the bank's care. Those included granting short-term loans to farmers and cooperative initiatives implementing innovative farming methods, encouraging personal savings practices in the rural population, setting up efficient agricultural insurance and reinsurance schemes, facilitating the collection, storage, processing and marketing of agricultural products, as well as the encouragement of cottage industry allowing rural families to secure extra income and strive for the sustainability of

the fishing industry and forestry. The bank was converted into a Public Limited Company in 1991 and incorporated into the Piraeus Bank Group in 2012.

Giannis Kiriakopoulos created the posters for an advertising campaign for the bank. The poster series was a visual tool highlighting the importance of ATE for the agricultural world. The sketches informed the public and especially farmers, the bank's customer base, on the bank's benefits, such as:

- 'Supporting agricultural industries and protecting the environment'
- 'Distributing agricultural produce bypassing intermediaries'
- 'The Agricultural Bank shields you'
- 'Deposit interest rates - The Agricultural Bank offers the best deposit interest rates'
- 'International relations, imminent imports-exports and foreign currency'

Kiriakopoulos was born in Athens and studied at the School of Fine Arts in Rome. He first published his sketches in Italian magazines and newspapers before working as a political cartoonist. In 2012, he was honoured with the Athens Academy Award-Order of Letters and Fine Arts for his entire artistic work.

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The Agricultural Bank of Greece

Illustrator:
Giannis Kiriakopoulos
Date: 1980

Size: 50x70 cm
Copyright: PIOP



DISTRIBUTING AGRICULTURAL PRODUCE
BYPASSING INTERMEDIATES



First savings

NBP Money Centre

The Post Office Savings Bank (*Pocztowa Kasa Oszczędności*, PKO) was the largest Polish savings institution during the interwar period, and the acronym PKO was commonly associated with the idea of saving. The institution was officially established on 7 February 1919, just a few months after Poland regained its independence. Its mission was to organise a savings accumulation system and increase the financial resources of Polish society.

The Treasury and currency reforms of 1924 and the introduction of the sovereign Polish currency, the złoty, encouraged Poles to accumulate funds. Even the Great Depression of the 1930s did not stop the expansion of PKO, which, as a state-owned institution, enjoyed greater confidence in society than private banks.

The institution owed its success, among other things, to developing strong relationships with customers and creating a narrative that built its image. The creator of its marketing policy was Henryk Gruber (president of PKO from 1928 until the outbreak of World War II). He believed that the most important thing was to convince people not about the benefits of saving but the advantages of accumulating funds at PKO.

Thanks to Gruber's energy, ingenuity, and innovative activities, in the 1930s the bank became one of the most recognisable Polish institutions and the most distinctive national brand. Their advertisements became a permanent part of the landscape of Polish cities. The slogan 'PKO. Certainty and trust', invented by Gruber, appeared on buildings, trams, and even matchboxes, and the bank's commercials were shown in cinemas.

The idea of saving, accumulating capital, and economic thinking was not purely economic but also of a social and political nature. The activities of institutions such as PKO were particularly focused on developing economic

education and promoting attitudes related to rational money management at every stage of life, starting from early childhood. That is why propaganda and information campaigns, accompanied by colourful posters, press advertisements and brochures showing, among others, images of parents with children and young savers enjoying saving even the smallest sums of money, were so popular in the interwar period.

Elements of such economic education can be found in many magazines of the time, as well as in pamphlets and even in the dialogues of school plays: 'If every home had such a casket, this symbol of a good household, the nationwide economy would be much better. When a child has saved one złoty, they can use it to start a savings book, in which deposited amounts, interest and withdrawals are recorded.'¹

The promotion of saving at PKO was therefore aimed at the largest possible social groups. Magazines, books, and guides on the subject were published for various audiences. It was particularly important to spread the idea of saving among the youngest. This was demonstrated by the School Savings Funds, which ran from 1935, aimed at promoting the principles of saving money. The Central Savings Committee of the Republic of Poland, established in 1932, which organised the Savings Day celebrations, developed this idea in Polish society. The activity was part of one of the oldest events promoting financial education in the world: World Savings Day celebrated on 31 October each year. At the end of 1938, 3.4 million Poles had PKO savings books.

Author

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Pierwsze oszczędności (First Savings)

Illustrator: unknown
 Date: 1939
 Size: 30x21 cm

Copyright:
 NBP Money Centre

¹ Quoted after: Wiśniewski, Piotr. 2010. *Spacer Ulicą Bankową*. Gdańsk. p. 30.

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Phot. National



*Pierwsze
oszczędności...*

The big heads

Farid Ameer

In the late 1960s, Societe Generale successfully updated its advertising strategy. It was the beginning of a new era of communication, between the era of adverts and the era of tweets, that was, as ever, in line with the expectations of its clientele.

During what the French call ‘*Les Trente Glorieuses*’ (the 30 years of economic prosperity that followed WW2), Societe Generale saw strong growth and actively participated in the development of the French economy. In an increasingly competitive environment, driven by the gradual liberalisation of credit, it supported the rise of the consumer society by diversifying its credit and savings offers aimed at individual customers, notably opening up to new targets (women, young people).

Seeking a resurgence in communication and visibility, the bank called on the most prominent poster artists to give its advertising campaigns a certain style and hence better attract the public’s attention. The bank thus treated itself to the graphic skills of artists such as Jacques Auriac, Alain Gauthier, and Michel Guiré-Vaka. In 1968, the latter was the author of a ‘*grosses têtes*’ (big heads) series, reproduced as press announcements in newspapers and magazines with a national audience, like *Paris-Match*. It was also one of the first public appearances of the Pasquier logo. This inverted spiral would see several colour variations and was effectively the Societe Generale group’s trademark until the red and black square appeared in 1990.

In the spirit of the times, these posters were part of an awareness-raising campaign and denoted a change in tone in institutional communication. In contrast to the seriousness and conformity associated with large companies, the adverts cleverly used imagination, comedy, and off-beat humour. They depicted a series of characters, with oversized heads compared to their bodies, in striking poses. Banker and client, sporting guarded appearances and perfunctory smiles, are gently lampooned to promote the

chequing account available from the company, with the tagline ‘*La banque de notre temps*’ (The bank of our time).

In these posters, the characters have their arms full of presents, are dressed casually or are ready to head off on holiday. They are wearing bright colours and mirror stereotypes. The slogan speaks for itself: ‘*Ne vivez plus en marge de la Société Générale*’ (Don’t live on the fringes of Societe Generale).

Having developed a corporate culture over the previous century, the bank helped spread modern banking techniques by launching innovative products for its clients. In 1964, it created Sogévar, the first French open-ended collective investment scheme. In 1968, via Sogébail, it launched the first leasing offers in France, an area in which it had a leading position. In 1967, it was one of the first banks to offer credit and debit cards on the French market, thus paving the way for the cash dispenser era.

In this poster, a woman is wearing a Phrygian cap, synonymous with freedom, and trousers, symbolising more liberal attitudes and greater social rights for women. Her smile and broken chains reflect that women were granted financial independence by the law of 13 July 1965 and no longer needed their husband’s consent when managing their financial assets and operations. Within the French banking landscape, Societe Generale was a pioneer in encouraging and developing close banking relations with its female clientele.

Guiré-Vaka’s drawings made a seminal contribution to French advertising history. For the first time, a major French credit institution humorously mocked its brand image. This was the final step before the era of TV commercials.

Author

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Les grosses têtes (The big heads)

Illustrator: Guiré-Vaka
Date: 1968
Size: 35x50 cm

Copyright: Societe
 Generale Historical
 Archives

Ne vivez plus en marge de la Société Générale



 **Société Générale**
La banque de notre temps

Our inspiration is the tree

Lorans Tanatar Baruh

In 1947, the Ottoman Bank, having decided to adopt some distinctive signs, consulted Edmund Dulac (1882–1953), the orientalist designer of diverse banknotes and stamps. His emblem proposal was adopted after various discussions. According to a note written in 1958,¹ the olive tree was chosen for a number of reasons: firstly, for being the symbol of productivity, peace, tenacity, and adaptability, and secondly, for being a native plant to all countries within the bank's 'territory'. In the illustration, the three roots reference the bank's institutional bases: Istanbul, London, and Paris. The tree branches represent the bank's expansion abroad. The 'window' is an equilateral quadrangle found in endless variations in carpets, miniatures, screens, embroideries, and interior and exterior architectural details in Islamic art, indicating Middle Eastern geography.

Thereafter, the olive tree emblem was used as the sign of the bank at the premises in London and Paris and at its branches in the Middle East, Africa, and Turkey. In 1969, once the Middle East and Africa divisions were passed to Grindlays Bank, the bank's name and emblem were withdrawn from this geography, leaving very few traces behind. In Turkey, however, the Ottoman Bank kept its branches. Even after its acquisition by the Doğu Group in 1996, it continued its activities under the name of Ottoman Bank until its merger with the Garanti Bank in 2001.

The new management of 1996 decided to invest in the history of the bank. The Ottoman Bank Archives and Research Centre was established the following year to conduct several projects on the economic and social history of Turkey. Furthermore, the various publicity campaigns of the Ottoman Bank included historical motifs such as the drawings of historical branch buildings in Turkey for the 1998 calendar and the new year greeting card.² Also, with reference to its emblem, posters focusing on the symbolism of the tree were published.

This poster issued in 2000 illustrates the tree as a source of inspiration to the bank. This time, the reference taken was not the Mediterranean olive tree but the Oriental plane tree widely planted in Turkey and well known for its longevity and durability. This monumental tree, a symbol of greatness, permanency, superiority, and sovereignty, was also attributed to the origin of the Ottoman Empire.

The wording on the poster translated here below underlines, as in the case of the olive tree, that the tree is a shelter and a symbol of productivity, protection, and tenacity. It is added that a tree is not showy or pretentious, and its innate solemnity is by nature. The conclusive sentence tells us that the aim was not to be the largest bank in Turkey but the best bank in the eyes of the customers as it has been for 137 years. This reminds us of a well-known slogan of the bank from the early 1980s: 'There is no difference between the banks but we are the Ottoman Bank',⁴ stressing its historical past, services, and reliability.

Our inspiration is the tree
The tree is shelter, it protects
The tree bears fruit, nourishes, grows
It's strong, it's rooted
The tree has no pretensions to be big and showy.
Whatever it does, it does by nature

We were inspired by the tree
For this reason, we have never aimed
To be Turkey's largest and most profitable bank
We have only one goal
In the eyes of our customers
To be the best bank in Turkey
It's our nature, it's been like this for 137 years
Because we are the Ottoman Bank

One year later, the merger of the Ottoman Bank with the Garanti Bank, the largest bank of Doğu Group at that time, was symbolised in a new year greeting card, ironically,⁵ with an upside-down olive tree, which strengthened the clover of the Garanti Bank.

Author

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İlham Kaynağımız Ağaç (Our Inspiration is the Tree)

Record: <https://archives.saltresearch.org/handle/123456789/131819>

Illustrator: unknown

Date: 2000

Size: 140x100 cm

Copyright: Salt Research,
Ottoman Bank Archive

1 Salt Research, Ottoman Bank Archive, London, LA24040, "Notes concerning the emblem of the Ottoman Bank", February 2, 1958. <https://archives.saltresearch.org/handle/123456789/13852> [accessed 26.02.2022]

2 Salt Research, Ottoman Bank Archive, ECCV00021, "Osmanlı Bankası kutlama kartı. 1998'in sizin yaşamınıza da güzel değişiklikler getirmesi dileğiyle", 1998. <https://archives.saltresearch.org/handle/123456789/151624>

3 Salt Research, Ottoman Bank Archive, ECAFC00085, "Osmanlı Bankası afiş. İlham kaynağımız ağaç", 2000, <https://archives.saltresearch.org/handle/123456789/131819>

4 Salt Research, Ottoman Bank Archive, ECAFC00070, "Osmanlı Bankası afiş. Yok aslında birbirimizden farkımız ama biz..." <https://archives.saltresearch.org/handle/123456789/164811>. Also, ECAFC00033, "Osmanlı Bankası afiş. Yok aslında birbirimizden farkımız ama biz Osmanlı Bankası'yız" <https://archives.saltresearch.org/handle/123456789/164500>.

5 Salt Research, Ottoman Bank Archive, ECCV00008, "Garanti Bank merges with Ottoman Bank and welcomes the new year as the largest bank in Turkey. Season's greetings and our very best wishes for the new year", <https://archives.saltresearch.org/handle/123456789/184500>

İlham kaynağımız ağaç...

Ağaç sığınaktır. Korur.

Ağaç meyve verir, besler, büyütür.

Güçlüdür, köklüdür...

Ağacın büyük, gösterişli olmak gibi

bir iddiası yoktur.

Ne yaparsa doğası gereği yapar.

Biz ağaçtan ilham aldık.

Bu nedenle hiçbir zaman

Türkiye'nin en büyük,

en kârlı bankası olmayı hedeflemedik.

Bizim tek hedefimiz var:

Müşterilerimizin gözünde

Türkiye'nin en iyi bankası olmak.

Doğamız gereği bu, 137 yıldır böyle.

Çünkü biz Osmanlı Bankası'yız.



OSMANLI BANKASI

The bank in the pinstriped suit

Francesca Malvezzi

More than ten years after the creation of the marketing department and the introduction of a marketing-oriented vision, Credito Italiano's CEO decided to promote a new institutional campaign and more intense marketing communication. This was done to quickly encourage a positive perception and increase attention from the bank's customers. Another aim was to clearly differentiate Credito Italiano from its competitors. The bank needed to improve its marketing communication because its competition had been very active for some time, and Credito Italiano was accused of having no voice.

Market research highlighted the positive image of the institute based on values such as seriousness, solidity, tradition, and reliability. However, the research also highlighted negative aspects like having a static nature and bureaucratic tendencies. Ideally, the marketing strategy should have been clear, and communications should have consistently reflected the unique positioning statement of the bank by leveraging its positive values and softening the negative aspects.

With this in mind, in June 1985, one of Credito Italiano's most well-known advertising campaigns was launched with the slogan '*La Banca in doppiopetto grigio*' (loosely translated as 'The bank in the pinstriped suit'). This was then applied to product advertising too.

Credito Italiano developed the theme of the campaign with the help of the Dabovich Advertising Agency and the beautiful photographs of Luciano Ferri. After a series of casting calls, Kelly Anderson was chosen as the model. Anderson was crowned Miss America in 1984; she went on to compete in Miss World in the same year, where she placed fifth overall. She was the face of Credito Italiano for many years, and in 1992 she was also the star of the advertising campaign for the privatisation of the bank.

'*La Banca in doppiopetto grigio*' was successful enough to receive the European Financial Marketing Association award for Best Advertisement of the Year. However, the award and public appreciation were not the only characteristics that made it unique. This campaign was innovative for many reasons.

Firstly, it was focused on the female form and therefore gave a nod towards the increasing female presence in banks. This poster, displayed in the bank's branches, is one of the most beautiful examples of such an approach. It could be contested that the protagonist was a woman imprisoned

in a handsome male pinstriped suit, the businessman's uniform *par excellence*. We had to wait until the 2000s to see a woman in credit company communications in Italy who did not compromise her femininity.

But the approach was revolutionary for the time, with very clear and functional symbology in the message. The grey double-breasted suit represents the classic style of tradition and seriousness. While the grey colour itself represents order and rigour. However, the female figure inspires sympathy, dynamism, and the willingness to engage in discourse, a psychological closeness.

Giving itself the affectionate nickname '*La Banca in doppiopetto grigio*', Credito Italiano wanted to tell the public, 'We are strong, professional, and authoritative in the sign of modernity, sympathy, and charm.'

The campaign was distributed across the usual communication channels: television, radio, billboards, daily newspapers, and magazines. The need to change the public's attitude towards the Credito Italiano pushed the institute to use new communicative solutions, so it developed the first bank advertising campaign in Italy using television commercials.

The new advertising campaign was aimed not only at attracting external customers but also encouraging greater motivation and involvement of staff at all levels. This poster and the entire correlated marketing campaign were designed to encourage people to engage in more continuous and spontaneous communication. At the same time, the promotional effort was seen as a means of support for the employees in their daily tasks. Particular attention was paid to the involvement of female staff who were awarded with a gardenia, the symbolic flower of the entire campaign.

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The Economist, vol. 310, 1989, p. 12

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La banca in doppiopetto grigio
(The bank in the pinstriped suit)

Illustrator: Dabovich
Advertising Agency
Date: 1985
Size: 100x140 cm

Printer: Litosavena
- Bologna
Copyright: UniCredit



**Prego,
accomodatevi.
In una banca
in doppiopetto
grigio
trovate sempre
idee nuove.
Giuste giuste
per voi.**



Visualising success

Jakub Kunert

The Archive of the Czech National Bank (CNB) manages the collections of most Czech banks which have operated in the Czech Lands (Bohemia, Moravia, and Silesia), Czechoslovakia and the Czech Republic since the second half of the 1860s. Surprisingly, however, only very few illustrated documents from their advertising and marketing activities have been preserved. This indeed holds true for advertising posters. Apart from a few visual designs and illustrations for advertising boards, which replaced advertising in bank windows, very few have survived. One of the exceptions is this poster.

It was produced in 1908 to mark the 40th anniversary of Živnostenská banka pro Čechy a Moravu (The Commercial Bank for Bohemia and Moravia in Prague, later referred to as 'Živnostenská banka'), one of the oldest Czech banks. The poster was used to highlight the economic success of the strongest Czech bank in terms of capital at that time. In the 1900s newly established banks had started to compete with the bank in an effort to gain credit market share at the expense of Živnostenská banka, especially in the segment of small and medium-sized Czech enterprises. In addition, new projects were being undertaken with the aim of establishing other similar banks.

The concept for the poster was based on the simple idea—also seen in the bank's advertisements published in the newspapers, magazines, and company yearbooks at that time—that the best way to win over the target group, that is, customers and potential customers, is to use a simple, easy-to-follow text documenting the bank's good business performance. This was the strategy that the bank pursued in the 1890s, when they presented the developments at the bank for each individual year using just tables with numbers and pie charts drawn by hand. This presentation was given in their pavilion at the General Land Centennial Exhibition held in Prague in 1891. The only image on the 1908 poster is the bank's logo in the heading, which combines the coats of arms of the lands of the Kingdom of Bohemia and the Margraviate of Moravia with laurel branches and a beehive with bees flying around it. This stood for diligence, frugality and reciprocity. Below the header is a list of places where the bank had established their branches, their bureaux de change and their own wholesale businesses (coal trade), along with the dates on which these were established.

The main part of the poster is a table with rows of economic data arranged in columns according to balance sheet data, such as share capital and annual revenue. There is an additional column for notes summarising the main events of each year. These notes can be divided into two main categories:

1) information regarding the economy of Austria-Hungary from the perspective of the Czech Lands: interest rates of the central bank of Austria-Hungary and reports on the general economic situation (for example, '1873 effects of the Vienna crisis which began in May' and '1886 impact and consequences of the sugar crisis');

2) information regarding developments at the bank: increases in share capital, significant transactions (for example, participation in the establishment of Ljubljana Bank in 1900), establishment of new departments and branches, changes in the bank's management and appointments to state supervisory bodies, and the purchase or construction of the bank's major properties. Looking at the extent of the information contained in the notes, it is clear that it increased with every decade, with the font size decreasing proportionately.

Significant events from the bank's perspective are highlighted in red in the notes. These mainly relate to the establishment of new branches and moving into new premises. The year 1902 differs from the other notes in terms of visual layout. The reason for this is the death of one of the architects of the bank's success in the 1890s, Director Vojtěch Mastný, and the appointment of a new generation of managers.

Even though this poster for the Živnostenská banka is an isolated example of this type of document, it is an artefact that provides us with a unique insight into the way the bank's management perceived the bank's history as well as the key events that shaped it and later contributed to the bank's leading position in the economy of the Czechoslovak Republic.

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[CNB Archive](#)

An overview of the activities and development of Živnostenská banka pro Čechy a Moravu v Praze

Reference: CNB Archive, Živnostenská banka collection, call number: ŽB/87/1

Illustrator: Unknown
Date: 1908
Size: 143.5x108 cm
Copyright: CNB Archive

FILIÁLKY:
VÍDEŇ-I.
1898

BRNO
1880
JIHLAVA
1891
M. OSTRAVA
1898
PROSTĚJOV
1906

[illegible]

Stable money, new heads

Carmen Partes

On 9 and 10 September 1989, as part of a municipal open day event in Frankfurt, the finalised designs for the new series of Deutsche Mark banknotes were unveiled to interested members of the public at the Römer city hall. In line with the maxim propounded by Karl Otto Pöhl, President of the Deutsche Bundesbank from 1980 to 1991—'a stable currency is the foundation of our prosperity and our position in the world'¹—the new banknotes were issued in several stages between 1990 and 1992. Replacing the BBK II series of banknotes, which had been in service for almost 30 years, they stayed in circulation until the introduction of the euro in 2002. The DM-200 banknote was a new addition designed to take some of the load off the heavily used DM-100 note. And it was these two banknotes that were the first to be paid out from banks, savings banks and post offices from October 1990.

The new banknote series was created to allow for an upgrade to security features. A see-through register, repetition of the denomination in micro-lettering, a latent image incorporated into the DM currency symbol, intaglio printed letters and the innovative security thread made of aluminium-coated polyester were added alongside the tried-and-tested watermark to make the new banknotes harder to counterfeit.

A major promotional campaign with advertisements placed in print media and commercials running on what were then the main TV channels—ARD, ZDF, RTL and Sat.1—was launched to familiarise the general public with the new faces of the Deutsche Mark. Those faces and the associated nominal values also appear on the 'Stable money—new heads' poster. An equal number of women and men from days gone by were selected, encompassing influential individuals from Germany's past in the fields of art, culture, the sciences, medicine and politics, such as Clara Schumann, Karl Friedrich Gauss and the Brothers Grimm.

When Richard von Weizsäcker, the President of the Federal Republic of Germany from 1984 to 1994, saw the new banknotes for the first time, he is said to have spontaneously exclaimed: 'I think Bettina von Arnim is the most beautiful!'²

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[Deutsche Bundesbank Historical Archive](#)

Stabiles Geld—Neue Köpfe (Stable money—new heads)

Illustrator: unknown

Date: 1988

Size: 79.5x60 cm

Copyright: Deutsche Bundesbank

¹ Deutsche Bundesbank Historical Archive, BSG 6/2

² Deutsche Bundesbank Historical Archive, B 330/48500

Stabiles Geld Neue Köpfe



Wilhelm und Jacob Grimm



Maria Sibylla Merian



Clara Schumann



Paul Ehrlich



Annette von Droste-Hülshoff



Balthasar Neumann



Bettina von Arnim



Carl Friedrich Gauß

Eine stabile Währung
ist die Grundlage
unseres Wohlstands
und unserer Position
in der Welt

Karl Otto Pöhl

Karl Otto Pöhl
Präsident
der Deutschen Bundesbank

Deutsche Bundesbank

Your salary through the bank

Jan van der Meer

It's a new phenomenon in the Netherlands in the 1960s: instead of receiving your wages in cash at the end of the week, you receive them directly in a bank account. The Boerenleenbank is keen to promote this new trend. This new service arrived in the Netherlands in the 1960s, and the Boerenleenbank was keen to promote it.

The Dutch cooperative Raiffeisenbanken and Boerenleenbanken (farmers' credit banks), are the predecessors of the current Rabobank. Originally agricultural credit banks, they gradually evolved into general banks after the Second World War. New customers were welcomed, and new services added to the existing package. In addition to farmers and horticulturists, small business owners could also obtain business credit from the banks, and private individuals who had always saved with the bank were now also able to apply for a home mortgage.

Until then, the banks had played only a minor role in the payment system, but with the emergence of cashless payments in the 1960s, partly due to greater automation, this was changing rapidly. The result was a huge increase in the number of payment accounts. The main trigger for this was that government and large corporate employers no longer paid employees' salaries in cash, but through a bank instead. For this reason, the payment account was initially referred to as a 'salary account'. Other names were 'family account' (for family income and expenses) and later 'private account'. There were many benefits to having a payment account. Customers could transfer money and pay

fixed expenses, and they could use cheques and personal credit. However, it took many customers a while to get used to this.

The Boerenleenbanken therefore went about promoting the payment account. One of the ways they did so was to hang this poster in the window. Beneath the slogan '*Uw salaris over de bank*' ('Your salary through the bank') we see a happy family at play. Behind the mother, a summary of the advantages of the checking account is stacked up like a tower of blocks.

The central organisation had advertising posters designed for several new services offered by the local Boerenleenbanken. In addition to the one pictured here about the payment account, there were posters about insurance, selling travel, and buying and selling foreign currency. The illustrations for this series were produced by Studio Mozaiek in the form of textiles. All of the parts of the illustration were made of small pieces of fabric that were attached in layers to a textile background, and then photographed. Sometimes, part of the text was also made from fabric, but the text in this poster was added later.

Virtually nothing is known about the maker, Studio Mozaiek.

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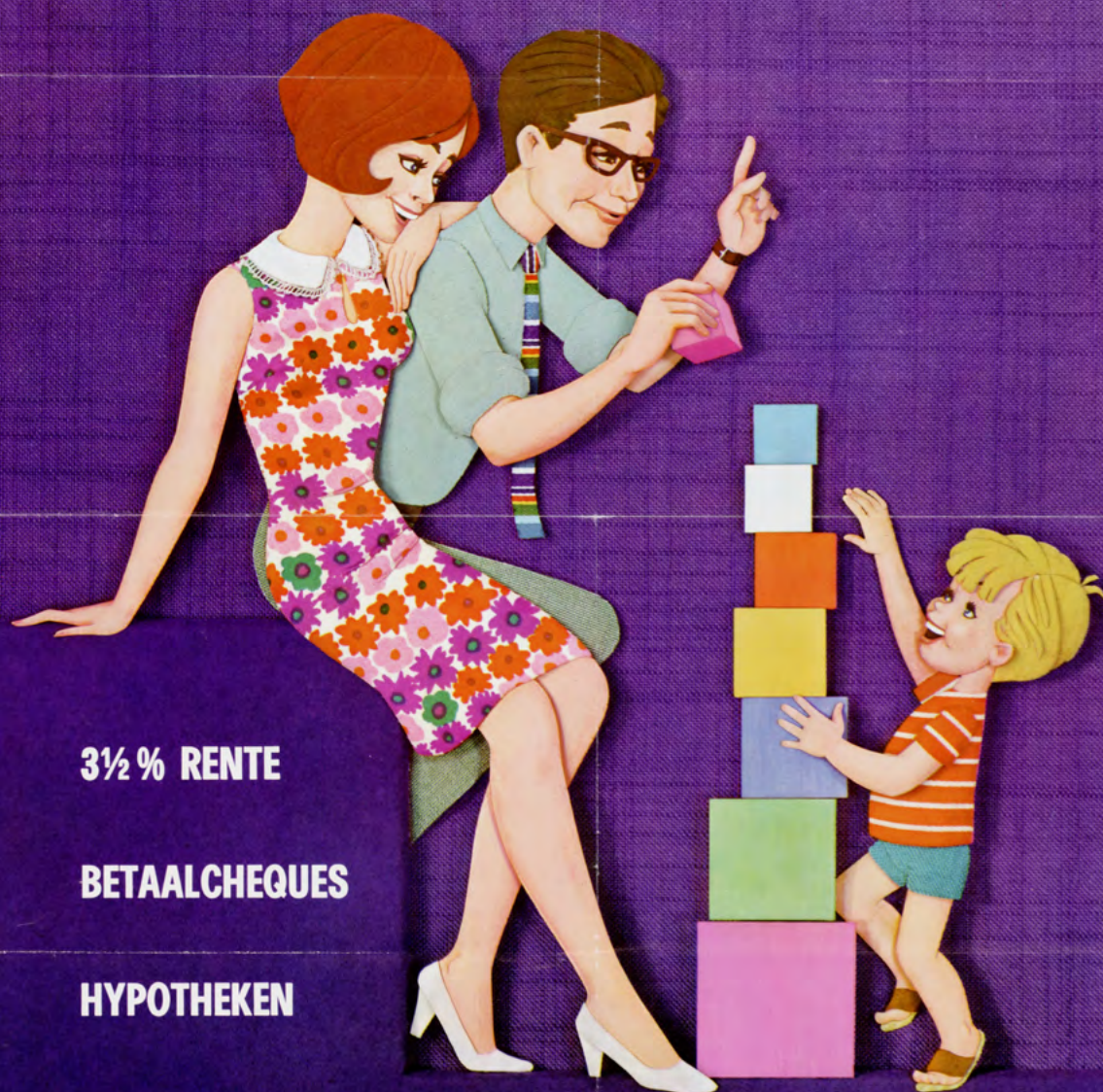
[Rabobank history](#)

Uw salaris over de bank (Your salary through the bank)

Illustrator: Studio Mozaiek
Date: 1965 ca

Size: 58.5x42 cm
Copyright: Rabobank

UW SALARIS OVER DE BANK



3½ % RENTE

BETAALCHEQUES

HYPOTHEKEN

**PERSOONLIJKE
LENINGEN**

Boerenleenbank

de bank voor iederéén

STUDIO
MOZAIK

Time to celebrate!

Vappu Ikonen

The Bank of Finland celebrated its 200th anniversary in December 2011. As part of the celebrations, a competition was held for students to design a logo embodying the anniversary year's motto 'National Influencer—European Actor.'

The competition was announced in October 2009, and the winner was selected in February 2010. The evaluation focused on the clarity, visual impact and attention value of the logo. Its interest, color scheme, functionality in both digital and tangible environments and its ability to represent the Bank of Finland as a national institution were also important factors.

The winning entry was submitted by Ms Tea Tauriainen, a student at the Lahti Institute of Design. The logo features a stylized swan—the national bird of Finland—the contours of which also form the number 200. In addition,

'Bank of Finland' is in Finnish and Swedish. Ms Tauriainen was asked to make slight changes to her original design, for example, in the color scheme and some of the shapes used.

The Bank of Finland's 200th anniversary was celebrated throughout 2011, for instance, with art exhibitions, the publication of a history book, an academic seminar for economists, a workshop for historians, a staff party and a party by invitation only. The logo was used during the anniversary year, for example, on invitations, folders, letters, and various office supplies.

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[Bank of Finland](#)



SUOMEN PANKKI

— 200 —

FINLANDS BANK

Schillings, saorstát pounds and euros

Erin McRae

In the Central Bank of Ireland's Archives there is a collage of old Austrian schilling banknotes (CBI/AC/39) which was donated by Louis O'Byrne, the former head of the Banknote Printing Works, upon his retirement in 2008.¹ The collage was commissioned by the Österreichische Nationalbank (Austrian National Bank) to commemorate 28 February 2002, which was when the dual phase ended and the schilling ceased to be legally recognized as tender in Austria.² The Österreichische Nationalbank asked the euro banknote designer Robert Kalina to create a reminiscence of the schilling (c. 1924).³ The collage, as the letter which accompanied the artwork informs, is a limited edition of only 200 pieces worldwide.⁴

The colours are varied and the designs are evocative of Austrian landscapes and architecture and include figures such as Bertha von Suttner, a 'leading [figure] of the late 19th-century peace movement [and award-winner] of the Peace Laureate in 1905';⁵ Erwin Schrödinger, a famed Austrian physicist;⁶ Viktor Kaplan, an Austrian engineer who invented the Kaplan turbine;⁷ Karl Landsteiner, an Austrian biologist, physician, and immunologist who won the Nobel Prize in Physiology or Medicine in 1930;⁸ and Anton Bruckner, an Austrian 'composer of the Romantic era'.⁹ The choices of place, structures and people represent a shared Austrian national identity that citizens of that nation can relate with as elements of a uniquely Austrian historical past.

Similarly, Irish banknotes were emblematic of distinct imagery meant to evoke the landscape of Ireland, setting it apart from other European nations. In 1928, the Currency Commission (the Central Bank of Ireland's predecessor), along with an advisory committee prescribed designs for a series of banknotes.¹⁰ Sir John Lavery, R.A., was commissioned to paint a portrait emblematic of an Irish colleen for the front of the banknotes.¹¹ The portrait itself is thought to be a depiction of Lady Lavery, seated with an Irish harp (clairseach) and her hand supporting her chin.¹² The backdrop of the portrait portrays lake and mountain scenery.¹³ The back of the notes were taken from a series of sculptured river-heads, meant to symbolize the Irish rivers, executed in the eighteenth century for the Dublin Custom House by the Irish sculptor, Edward Smyth.¹⁴ The heads symbolized on each of the denominations are thought to relate to specific Irish rivers.¹⁵

Evidently, with the rise of the newly independent State and Irish nationalistic views, the banknotes of the new

State were designed with the intention to return to a distinctly Irish history, its landscape and notable historical figures. Using symbols and landscapes which can be easily recognized as having a tie to Ireland was a step in showcasing Irish culture and in later designs, further incorporation of the Irish language and notable figures of Irish history; artists, philosophers and writers, allowed the currency to distinguish itself from those of other European states. As both the Austrian and Irish banknote series' demonstrate, the design of currency before the introduction of the Euro identified with figures of nationalistic importance and elements of culture which they could claim as their own, feeding into what Eric Helleiner deems 'membership [of the] national community'.¹⁶

In 1998, eleven members of the European Union, which included Ireland and Austria fulfilled the necessary conditions for the adoption of a single currency, the euro. In January of 2002, the euro notes and coins were launched and on 9 February, the dual circulation period in Ireland, when both the Irish pound and the euro held legal tender status ended,¹⁷ just as it did for Austria a few short weeks later at the end of February.¹⁸ The euro banknotes were designed to showcase the theme of 'ages and styles of Europe', depicting 'the architectural styles from seven periods of Europe's cultural history: Classical, Romanesque, Gothic, Renaissance, Baroque and Rococo, the Age of Iron and Glass, and modern 20th century architecture'.¹⁹

The significance of this collage lies in its commemoration of historically meaningful elements to both Austrian and Irish heritage, with a view to unity in the future under one currency. Furthermore, the collage is a representation of a core aim of the European Union which seeks to 'enhance economic, social and territorial cohesion and solidarity among EU countries'.²⁰ The collage is reminiscent of what makes each nation unique and how each country's heritage has shaped them as depicted through previous currencies but also how interlinked these nations are, allowing a future where cultures continue to flourish and intermix in a unified and prosperous way under a single currency.

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[The Central Bank of Ireland's Archive](#)

Der Schilling (The Schilling)

Illustrator: Robert Kalina
Date: 2002
Size: 40x40 cm

Copyright: Central Bank of Ireland (Collage was donated to the Central Bank by Louis O'Byrne, former head of the Banknote Printing Works upon retirement in 2008. The Austrian National Bank presented this collage to Mr. O'Byrne in 2002 and when he retired he donated the collage to the archive.)



GESTALTUNG: ROBERT KALINA / ÖSTERREICHISCHE BANKNOTEN- UND SICHERHEITSDRUCK GmbH / 2002

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POSTERS TIMELINE

