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The historic bank buildings of Redruth, Cornwall: Historic buildings report

Johanna Roethe

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THE HISTORIC BANK BUILDINGS OF REDRUTH, CORNWALL

HISTORIC BUILDINGS REPORT

Johanna Roethe

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Cover image: The former Redruth Savings Bank, Station Hill. [DP276704]

SUMMARY

Six purpose-built banks from the 19th and early 20th centuries survive in Redruth, including: the Redruth Savings Bank dating from around 1827, the Redruth District Bank of 1879-80 by James Hicks, the Devon & Cornwall Bank of 1886-7 by Hicks, the Barclays Bank of 1906-7 by Oliver Caldwell, the Midland Bank of around 1920 and the Lloyds Bank of around 1922-24. This report sets out the national and local context for these buildings, in terms of the history of the banks they were built for and their architectural design. It will inform various initiatives of the High Street Heritage Action Zone (HSHAZ) partnership between Historic England and Cornwall Council.

CONTRIBUTORS

The report was researched and written by Johanna Roethe. Photography is by James O. Davies.

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ARCHIVE LOCATION

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DATE OF RESEARCH

An external inspection of the buildings took place in December 2020. Research was undertaken between March and November 2021. Photography took place in April 2021. The report was desktop published in April 2022.

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INTRODUCTION

For most of the 18th and 19th centuries, Redruth was a flourishing market town and a centre of the local mining industries. To serve businesses, mines and private customers, several bank buildings were erected during the 19th and early 20th centuries. This report sets the surviving buildings into their wider historical and architectural context.

The report was commissioned by Tamsin Daniel, Heritage Services Manager at Cornwall Council, and Dr Helen Woodhouse, Historic England Delivery Lead for the Redruth High Street Heritage Action Zone (HSHAZ), to inform potential amendments to the statutory list entries and public engagement initiatives. A better understanding of the historic banks in the town centre is one of the priorities for the HSHAZ initiative.

Focus of this report

This report explores the history and architectural form of the bank buildings of Redruth, extant and demolished. It places them in the wider context of the local economy, and local and national developments in banking. Bank buildings form an integral part of the development of modern banking and reflect key trends, from the emergence of dedicated premises to the need to project a professional image of stability and continuity.

The main focus is on the six purpose-built bank buildings dating from before 1945 (Figure 1). It includes savings banks but mentions the Post Office Savings Bank only in passing, as this was part of the post office and not accessed via a building dedicated to banking. The premises of building societies and of post-1945 bank buildings are only briefly mentioned. This report does not provide a comprehensive history of banking in Redruth, nor does it explore in detail the complex local banking partnerships, familial networks and organisational structures, as this topic has been covered by other sources.¹ Research for this project was largely desk-based, supplemented by an external examination of the buildings in December 2020. No interiors were examined, which constrains the interpretation of the internal spaces in this report and any conclusions about their survival or significance.

The first section provides an account of the historical development of the banks in Redruth, followed by sections on the architectural design of the buildings, and their architects. The conclusion suggests avenues for further work. Two appendices contain gazetteers listing all the known banks that were once based in Redruth and providing succinct summaries of the buildings' histories.

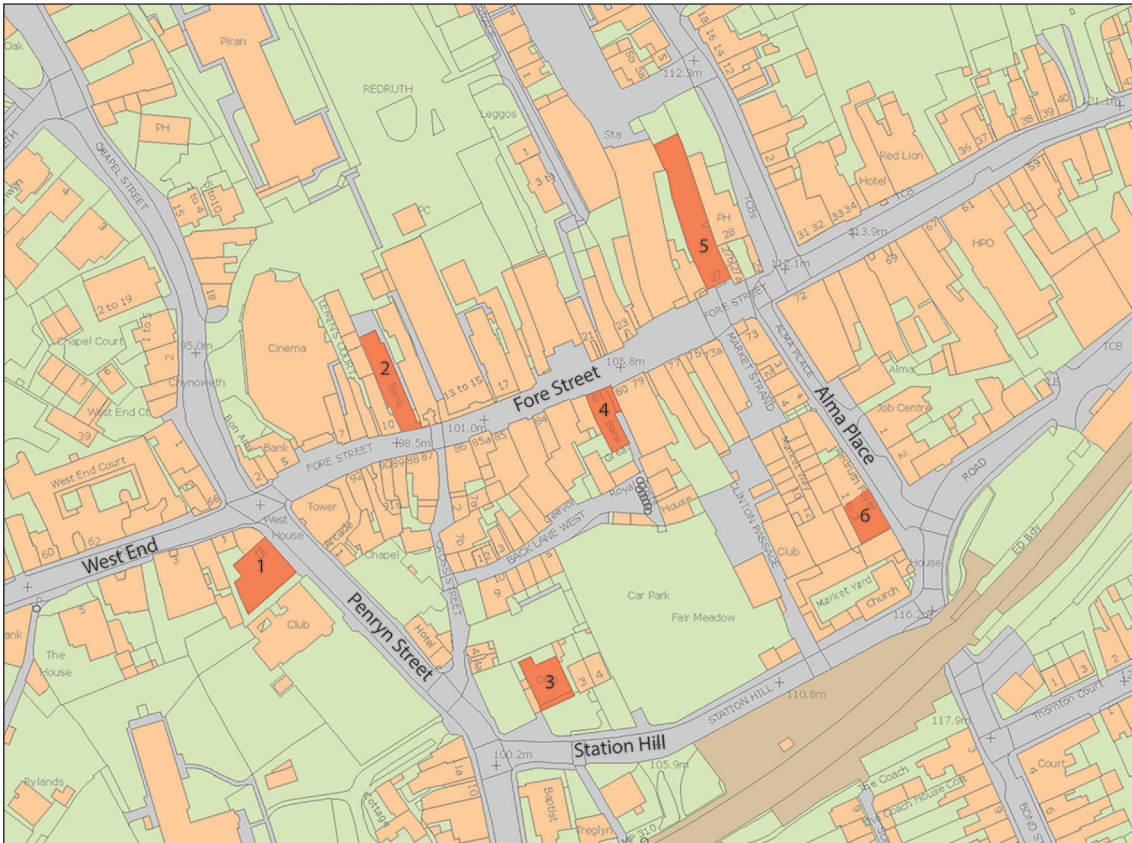


Figure 1: Map showing the locations of the six bank buildings. [Base map © Crown Copyright and database right 2022. All rights reserved. Ordnance Survey Licence number 100024900]

Key:

1: The former Barclays bank and site of the first Cornish Bank branch, Penryn Street	2: The former Devon & Cornwall Bank branch at 11 Fore Street
3: The former Savings Bank, 2 Station Hill	4: The former Midland Bank branch at 81 Fore Street
5: The Lloyds Bank branch at 27 Fore Street and site of the Cornish bank branch of 1865-6	6: The former Redruth District Bank in Alma Place

Existing literature

The main national overview of the development of bank buildings is John Booker's *Temples of Mammon: the architecture of banking* (1990). There has been relatively little focus on the architecture of bank buildings in Cornwall, outside of studies on major Cornish architects like Silvanus Trevail.² The main sources for Cornish banks are local and county histories, like those by George Clement Boase's *Collectanea Cornubiensia* (1890) and Frank Michell's *Annals of an ancient Cornish town* (1978), and business histories, such as a recent doctoral dissertation by John Durring.³ However, while these sources occasionally mention bank buildings, their location and dates, their main focus is generally not on the architecture.

Company histories for the national banks, particularly those by R. S. Sayers (1957) on Lloyds Bank and P. W. Matthews and Anthony W. Tuke (1926) on Barclays Bank, include information on the Cornish banks they absorbed. The archives of these banks also contain some material for their predecessors. However, this is generally restricted to minute books and rarely includes architectural plans, historic photographs or any detailed information about the buildings or their architects.

Abbreviations

HSHAZ: High Street Heritage Action Zone

NHLE: National Heritage List for England

FRIBA: Fellow of the Royal Institute of British Architects

OS: Ordnance Survey

HISTORICAL DEVELOPMENT

Early banks

Early banks in London originated in goldsmiths' businesses during the late 17th century, a period which also saw the founding of the Bank of England in 1694, for which the earliest purpose-built bank building in Great Britain was completed in 1734.⁴ By contrast, most banks located outside of London were founded during the 18th century but similarly developed as an adjunct to another trade or profession.⁵ For example, by 1770, many tin smelters provided credit in Cornwall and this was the origin of the Mounts Bay Bank of Penzance.⁶ The earliest known bank in Cornwall was established in 1744 in Bodmin by George Browne, a local solicitor who also provided banking services.⁷

There were many other such early banks, frequently short-lived and poorly documented. Little is known about Redruth's first bank, the Copper Bank, which was founded in about 1764 and was based at the 18th-century Bank House in the West End (demolished in 1899). According to the local historian Frank Michell this was a meeting place for copper merchants, and so may have been more of an exchange than a bank.⁸ The Copper Bank moved at some point to new premises in Penryn Street.⁹

The first Cornish banks in the modern sense were the Miners' Bank and the Cornish Bank, both founded in Truro in 1771. The former is said to have been a continuation of the Copper Miners' Bank founded in 1759, although evidence for this early bank is scant.¹⁰

Like all English 'country banks' outside London, they were private banks. Legislation in England and Wales gave the Bank of England a monopoly on joint-stock banking (i.e. a bank whose stock or capital is jointly owned by shareholders).¹¹ This meant that the capital of all other banks was limited to the money provided by their partners, whose number was capped at six. This monopoly was only broken with acts of parliament in 1826 and 1833.¹² Banks were known by the names of their partners, for example Tweedy, Williams & Co., or a name like the Cornish Bank; frequently both were used interchangeably. Few 18th-century banks occupied purpose-built premises; while an impressive building projected an image of solidity, it also tied up capital and reserves.¹³ Most early banks were generally conducted from domestic buildings, where a ground-floor room served as the business room or 'shop'.¹⁴

Unsurprisingly, many Cornish banks had some link to the local mining industry. For example, early partners in the Cornish Bank included Sir John Molesworth, president of the Cornish Tin Company, and Francis Bassett, later Lord de Dunstanville, a landowner in Redruth and copper mine owner.¹⁵ The Cornish Bank provided finance to the copper industry and Matthew Boulton of the steam engine manufacturers Boulton & Watt was a customer.¹⁶ Steam engines by Boulton & Watt were extensively used in Cornish mines, to power machinery and pump water out of the mine shafts. Later partners in the Cornish Bank also had business interests

in the sector: Sir Frederick Martin Williams (1830-78) was a partner in the Perran Foundry, a major engineering concern supplying the mining industry, and in the tin-smelting firm of W. P. & G. Williams.¹⁷

In the early 1800s there were several new banks in Redruth, most of which were short-lived and left few traces in the records. For example, in December 1808, the *Royal Cornwall Gazette* announced the opening of a branch of the Truro Commercial Bank in Redruth.¹⁸ Nothing further is known about this branch, its address, or if it even lasted until 1836, when the bank was taken over by the Western District Banking Company.

In 1809 the West Cornwall Bank was established in Redruth, which, like the earlier Copper Bank, is said to have been based at Bank House. In 1811, it briefly stopped trading but was re-established soon after. It was dissolved by mutual consent and closed on 24 July 1820 but its name was revived later in the century for a different bank.¹⁹

The Redruth Savings Bank

From the 1790s, attempts to establish local savings banks gathered pace and there were early precursors, such as the 'Sunday Penny Bank' which had been founded in 1799 by the vicar at Wendover, Buckinghamshire.²⁰ Savings banks promised to give the working classes a measure of financial independence and reduce the amount of money spent on poor relief. In 1817, the politician George Rose introduced a bill to encourage the setting up of savings banks. This passed as the Savings Banks (England) Act 1817 and laid down two core principles: honorary management, i.e. no officer was to receive any benefit from their position, and investment of the funds with the State, i.e. the Bank of England which kept the funds in a separate account.²¹

The passing of this act prompted the setting up of savings banks across the country. The earliest in Cornwall, that at Falmouth, was established the same year, 1817.²² More followed in 1818, including at Camborne, Launceston, Liskeard, Penzance, Truro and Redruth.²³ The latter opened in January 1818 and within the first four days a total sum of £2,500 (the equivalent of approximately £143,000 in 2021) was deposited, demonstrating the local demand for a savings bank.²⁴ Initially called East Penwith Savings Bank, it was renamed the Redruth Savings Bank a few years later (between 1823 and 1825).²⁵ As early as December 1824 the trustees were considering constructing 'rooms for the accommodation of the Savings Bank', and in around 1827 the bank moved into its new premises in Lower Station Hill (Figure 2).²⁶ In 1830, the building was described in a local directory as 'a neat edifice, with a colonnade front ... lately built for a savings' bank'.²⁷

Increasing numbers of savings banks in the first half of the 19th century were able to employ one salaried officer and frequently he lived on site, for convenience and security.²⁸ This was the case at the Savings Bank in Redruth, where the upper floor would have served as living accommodation. This was enlarged when the building was extended to the rear between the 1850s and 1870s (Figure 3).



Figure 2: The former Redruth Savings Bank in 2021. [DP276704]

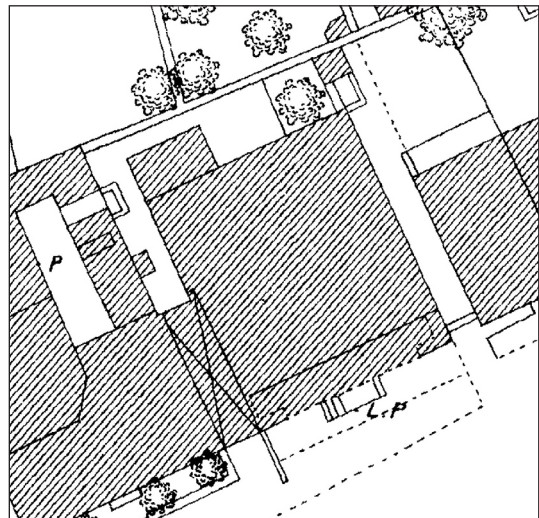


Figure 3: Left: the Savings Bank on a map of 1854-5 [Kresen Kernow, DCKER/326/9]; right: the Savings Bank after the completion of the rear extension, as shown on the OS town plan published in 1879 [(© and database right Crown Copyright and Landmark Information Group Ltd (All rights reserved 2022) Licence numbers 000394 and TP0024.)]

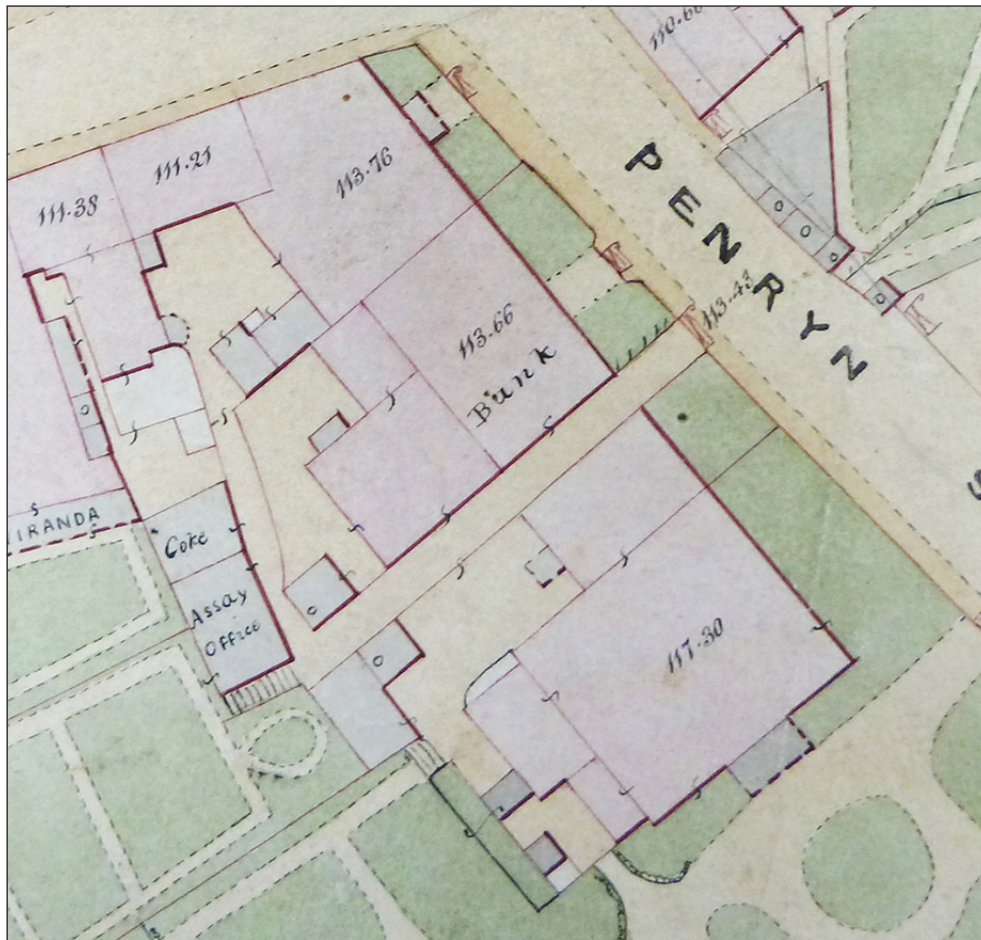


Figure 4: The first Cornish Bank branch (labelled 'Bank') and Trengweath, the house to the south-east, on the 1854-5 Local Board of Health map of Redruth. [Kresen Kernow, DCKER/326/9]

By the time the bank closed in 1892, the building was described as:

... containing a good front lobby or entrance hall 20 feet by 18 feet, two sets of stairs, bank room 34 feet by 20 feet, dining room 24 feet by 19 feet (with 2 very handsome massive serpentine mantelpieces), WC upstairs, kitchens, sitting-room, 2 bedrooms, covered side entrance, 2-stall stable and coal cellar, the whole with a 48 feet frontage and a depth of 68 feet.²⁹

The closure of the bank was attributed to the strong competition from the Post Office Savings Bank (see below) and the compulsory reduction of the interest rate to 2.5%.³⁰

The first Cornish Bank branch in Redruth

In 1771, the Cornish Bank was founded in Truro, one of the oldest banks in Cornwall. As was typical for its time, it was founded as a private bank by a group of landowners, including Sir John Molesworth. In 1834, a branch of the Cornish Bank opened in Redruth. By 1841, it was located on the south side of Penryn Street, a plot which the partners leased from the landowner (Figure 4).³¹ It seems likely that this was a converted building dating from before 1825, as a building on this site is shown



Figure 5: The Cornish Bank of 1865-6, 27 Fore Street, in a photograph of 1909. [The Bradley Collection as featured on cornishmemory.com; reproduced with permission.]

on a map of that date.³² By the 1851 Census, the bank's clerk, John Dennis, lived over the bank with his family and one servant, while Robert Tweedy, a partner in the bank, lived at neighbouring Trengweath House (now the British Legion Club) to the south-east.³³

In late December 1862, following a deep rift in the Williams family, one of the partners in the Cornish Bank, John Michael Williams, left the partnership and took the Redruth branch with him as part of his settlement.³⁴ Together with Henry Grylls as managing partner, he set up the West Cornwall Bank (J. M. Williams & Co.) on 1 January 1863.³⁵ After the death of Williams's widow in 1884, the name, building and business of the West Cornwall Bank were acquired by the partnership of Williams, Williams & Grylls.³⁶

It is not clear if the Cornish Bank established a new branch in Redruth immediately after the division of the business in late 1862. However, they soon made plans for a new building in Fore Street, which opened in January 1866 (Figure 5).³⁷ It was designed by the architect William Beck of London and built by Messrs Olver and

Sons of Falmouth and Truro, under the supervision of E. R. Jones of Pimlico.³⁸ A contemporary description focuses on the building's architectural style, the 'light, spacious and cheerful' banking room, and the security measures.³⁹ This was probably only the second purpose-built bank in the town and the first bank to have ventured into Fore Street. All of the earlier banks were located further west in the town centre, at West End, Station Hill and Penryn Street. Over time, further banks also moved to premises in Fore Street.

Post Office Savings Bank and the Redruth Penny Bank

Although Redruth had a savings bank from 1818, by the mid-19th century there was an increasing demand for additional savings banks for working people. Many of the earlier savings banks had irregular or inconvenient opening hours, for example only 20 of the 624 savings banks extant in 1861 were open daily.⁴⁰ In 1856 the Redruth Savings Bank opened only every second and fourth Friday from 11am to 2pm.⁴¹ Some towns were completely without a savings bank. In order to remedy this, it was proposed to use the existing network of post office branches for a national savings bank. The Post Office Savings Bank Act was passed in May 1861 with the support of William Gladstone, then the Chancellor of the Exchequer.⁴² It seems likely that the post office in Redruth, then located on the north side of West End, began offering savings accounts shortly afterwards. However, a local directory of 1866 noted that 'at the Post Office Bank, very little business is as yet transacted, owing, it may be presumed, to the Redruth Savings Bank having been so long established and satisfactorily managed'.⁴³ By the 1890s, however, the Post Office Savings Bank was well-established and its success led to the closure of the earlier Redruth Savings Bank.⁴⁴

For the poorest members of society an alternative were the penny banks, which, unlike other savings banks, set no minimum deposit. These included informal savings schemes, some run by a local clergyman or minister, others by workplaces or mechanics' institutes.⁴⁵ The numbers of penny banks increased during the 1850s and continued in places into the 20th century. Far from being a competitor, savings banks encouraged the foundation of penny banks and acted as their bankers.⁴⁶

On 4 January 1862, the Redruth Penny Bank was founded, opening every Saturday evening after working hours in the Vestry Room of the Druids Hall in Penryn Street.⁴⁷ Initial take-up was high and the deposited amount on the first day was £5 13s. from 123 depositors, i.e. an average deposit of 10 pence per person, an achievement which was proudly announced in the local press.⁴⁸ In April 1862, a further announcement counted 440 depositors in the first three months, making 2,365 deposits of a total sum of £90 12s. 7d., an average of 9 pence per deposit and 4s. 1d. per person.⁴⁹ Annual interest of 6 pence in the pound was applied on every 10 shillings if they remained in the account for six months.⁵⁰ However, only a few years after this strong start, the Redruth Penny Bank was faltering. In November 1867, the three honorary secretaries announced that 'the number of Depositors has become so small that it is not expedient to keep open the Bank'.⁵¹

The 1860s

In the 1860s several new banks and branches opened in Redruth. In addition to the Post Office Savings Bank of 1861, the Redruth Penny Bank of 1862, the West Cornwall Bank of 1863 and the new Cornish Bank branch of 1866, there was also a branch of London & South Western Bank.

The London & South Western Bank made a relatively short-lived incursion into Cornwall. It had been founded in 1862 on the assumption that parts of the South West of England were underprovided with banks.⁵² The Redruth branch opened in May 1863, initially in temporary premises on Fore Street, before moving in October 1864 to a building on the south side of Fore Street and 'a little to the west of the Town Clock', i.e. approximately on the site of no. 78.⁵³ It was one of the first Cornish branches of the bank. However, like most of them it encountered well-established competitors with strong networks and was soon deemed unprofitable. It closed in August 1867 and the business of the branch was transferred to the Cornish Bank.⁵⁴

Crisis and competition in 1879

The following decade saw both the collapse of one bank and the establishment of two new ones in Redruth. Sir Frederick Williams, one of the partners in the Cornish Bank, died unexpectedly on 3 September 1878. The news, together with rumours and recent high-profile failures of banks in Bristol and Glasgow, led to a run on the bank in early January 1879 and it suspended payment on the 4th.⁵⁵ The collapse of the Cornish Bank sent shockwaves throughout Cornwall. According to the *Western Morning News* it had been regarded locally 'as scarcely second to the Bank of England'.⁵⁶ Several explanations for the failure were put forward, including Sir Frederick Williams's heavy overdrafts, and substantial advances to struggling mines in times of low tin prices.⁵⁷ In the end the partners were able to pay all their creditors and the bank was refounded in March 1879 as a joint-stock bank with limited liability called Cornish Bank Ltd.⁵⁸ However, confidence in banks was clearly shaken and the Redruth Savings Bank put a note in newspapers throughout England, Scotland and Ireland to reassure its customers that they were not affected by the failure of the Cornish Bank.⁵⁹ This also demonstrates the geographical reach of the savings bank – although its customer base was mostly local, some customers may have been living or travelling throughout the United Kingdom and receiving their news through local newspapers.

Despite this high-profile bank failure, two new banks opened their doors in Redruth in January 1879: a branch of the Devon & Cornwall Bank and the Redruth District Bank. The Devon & Cornwall Bank had been founded in Plymouth in 1832. It started expanding into Cornwall in 1834 with a branch at St Austell, although this proceeded slowly.⁶⁰ The Redruth branch opened in January 1879.⁶¹ Initially based at an address in Penryn Street, they acquired in 1882 a plot in Fore Street, where they built a branch designed by James Hicks, which opened in 1887 (Figure 6).⁶² Hicks was the pre-eminent architect in Redruth at the time (see further details in the section on architects below).



Figure 6: Left: the former Devon & Cornwall Bank branch, 11 Fore Street, in a photograph taken between about 1906 and 1919 when it had become a Lloyds branch [image courtesy of Lloyds Banking Group Archives]; and right: the building in 2021. [DP276700]

The Redruth District Bank, also known as Redruth & District Bank or Bain, Field, Hitchins & Co. after its partners, was established on 10 January 1879.⁶³ It was initially based in Fore Street, at the premises occupied in the 1860s by the London & South Western Bank.⁶⁴ In 1880, they moved to a new building designed by James Hicks in Alma Place (Figure 7).⁶⁵ Local news coverage stated that the three partners ‘have no desire whatever to trespass upon other people’s preserves, but they think there is an excellent opening at Redruth, for the good of themselves and for the good of the neighbourhood generally’.⁶⁶ Bain in particular aggressively pursued the former Cornish Bank customers and gained, for example, the business of the Wheal Pevor mine, whose office was also located in Alma Place.⁶⁷

Established 46 years after the lifting of the joint-stock monopoly, the Redruth District Bank was a late example of a private bank and in fact the last private bank to be founded in the South West of England.⁶⁸ During the second half of the 19th century there was in Cornwall a belated but clear shift away from private banking to joint-stock banking. In 1860, there were 20 branches and agencies of private banks in Cornwall and five branches and agencies of joint-stock banks. Thirty years later, the proportion of the two types of banks had been inverted: by 1890, there were 15 private and 63 joint-stock banks.⁶⁹



Figure 7: The former Redruth District Bank in Alma Place in 2021. The bank is the part of the building closest to the camera, up to and including the large shop window; the remainder of the building was the post office. [DP276702]

Not unsurprisingly, the opening of one new Redruth-based bank and a branch of a larger bank shortly after the failure of the Cornish Bank caused some comment and predictions of doom. However, in March 1880 the *Cornubian and Redruth Times* reported that despite the opinions expressed by ‘certain croakers’ both were still thriving. In addition, the West Cornwall Bank was ‘in a flourishing condition, while that of the Cornish Bank exceeds the expectations of the directors and shareholders’.⁷⁰

Mergers and amalgamations, 1890-1918

In addition to the move towards joint-stock banking, the second half of the 19th century also saw a large increase in the number of branches and a wave of amalgamations which resulted in larger firms with sizeable branch networks.⁷¹

The first example of such a merger was the Consolidated Bank of Cornwall. This had originated in two early 19th-century ventures by members of the Bolitho family of tin smelters, the Mounts Bay Bank and the East Cornwall Bank, both founded in 1807, which merged in 1889.⁷² The new bank’s branch network was impressive but lacked a base in Redruth. This was rectified over the following two years. On 1



Figure 8: The former Barclays Bank in Penryn Street in 2021. [DP276701]

January 1890, the Consolidated Bank absorbed the West Cornwall Bank with its building at Penryn Street, and the following year the Redruth District Bank at Alma Place.⁷³ By 1896, the Consolidated Bank of Cornwall had taken over almost all of the other 'native' banks in the county, except the Cornish Bank.⁷⁴ The *West Briton* newspaper noted that this had become inevitable by the recent growth of the Devon & Cornwall Bank and the revival of the Cornish Bank.⁷⁵

In 1905, the Consolidated Bank itself was absorbed by Barclay & Co. Ltd, becoming the bank's Penzance District, for a consideration of £616,000.⁷⁶ Several former directors of the Consolidated Bank became local directors of the Penzance District, including four members of the Bolitho family, one member of the Grylls family and Thomas Willis Field, co-founder of the Redruth District Bank in 1879.⁷⁷ Barclays inherited two branches in Redruth - the former West Cornwall Bank in Penryn Street and the former Redruth District Bank in Alma Place - and decided to consolidate their business on the former site, where they erected a large new building in 1906-7 (Figure 8).

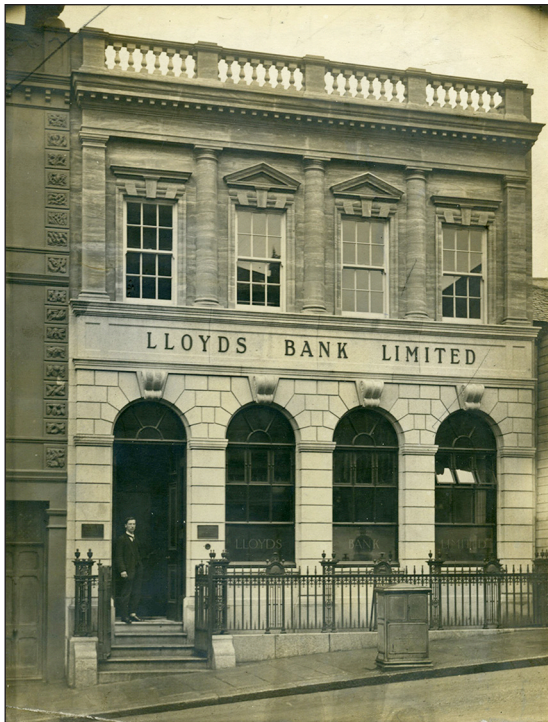


Figure 9: Left: the Lloyds Bank at 27 Fore Street in a historic photograph of 1924 [image courtesy of Lloyds Banking Group Archives]; right: the building in 2021. [DP276703]

The Consolidated Bank's competitor, the Cornish Bank, also soon faced absorption by a larger bank. In 1902, it became part of the Capital & Counties Bank, the first 'outsider' bank to establish itself firmly in Cornwall.⁷⁸ Prior to the take-over, the Cornish Bank had been weakened by the depreciation of consols (government debt issues in the form of bonds) and by the loss of money sent home from South Africa by expatriate Cornishmen due to the Second Anglo-Boer War.⁷⁹

In 1906, Lloyds Bank's acquisition of the Devon & Cornwall Bank with 55 branches created the first Lloyds branch in Redruth, in the former Devon & Cornwall Bank building at 11 Fore Street.⁸⁰

Inter-war period

The flurry of acquisitions and mergers in the late Victorian and Edwardian periods peaked in 1918, with several further takeovers. This included Lloyds' amalgamation with the Capital & Counties Bank, in what a history of Lloyds Bank described as 'the merger of giant with giant'.⁸¹ The 473 offices of the Capital & Counties Bank were added to the 888 offices of Lloyds Bank.⁸² That year, the period of the large-scale amalgamations came to an end. The banking sector in Cornwall was now dominated by Barclays and Lloyds.⁸³

Lloyds had two branches in Redruth: the former Cornish Bank branch (and later Capital & Counties branch) at 27 Fore Street and the former Devon & Cornwall Bank branch at 11 Fore Street.⁸⁴ In 1919, they decided to consolidate their offices at no. 27



Figure 10: The former London Joint City & Midland Bank, 81 Fore Street, in 2021. [DP276699]

where they erected a new building in 1922-4 (Figure 9).⁸⁵ The name of its architect is unknown.⁸⁶

Two new banks also arrived in Redruth during the period. In October 1920, the London Joint City & Midland Bank (from 1923 Midland Bank) opened a branch in Redruth.⁸⁷ This was its third branch in Cornwall and formed part of a large expansion of its branch network in the 1920s.⁸⁸ Initially, the bank was based in temporary premises in Alma Place but shortly afterwards moved into a new building at 81 Fore Street (Figure 10).⁸⁹ The other new arrival was the National Provincial Bank (later NatWest), which acquired the former Devon & Cornwall Bank branch at 11 Fore Street from Lloyds in 1923.⁹⁰

Thus, the 'big four' banks arrived in Redruth through two different routes: Barclays and Lloyds took over local banks and their branch networks, and National Provincial

(later NatWest) and Midland Bank (later HSBC) arrived as part of their national branch expansion.

Post-war period

By 1945, the four main high street banks were well-established in Redruth. The only new bank in the period was a new savings bank: In 1948, the Redruth Trustee Savings Bank, a branch of the Camborne & Redruth Trustee Savings Bank, opened at 4 Fore Street.⁹¹ In 1959, it became part of the Plymouth, Devonport & Cornwall Trustee Savings Bank (later part of TSB), which in 1970-1 built new premises at 4-5 Fore Street.⁹² In the mid-1970s, two building societies erected new offices in Redruth: Nationwide at 22 Fore Street and Bradford & Bingley (later Santander) at 59 Fore Street.⁹³ Halifax, then a building society, also opened a branch in the town, moving into part of the 18th-century former King's Arms Hotel at 18-20 Fore Street.

During the second half of the 20th century, the requirements of banks changed, leading to rear extensions, internal refurbishments, increased security measures, and a greater focus on customer service. New technology, like ATMs and computers, increasingly replaced counter service. By the 1990s, the Barclays bank in Penryn Street no longer satisfied modern requirements for level access and a large shopfront and in late 1996 the branch moved to a smaller, modern commercial building at 84 Fore Street.⁹⁴ Its old building was sold and became offices for the Kernow Credit Union and the Town Council. Level access was also a concern for the Lloyds Bank, but they successfully replaced their steps with a ramp in 1995 (*see* Figure 9).⁹⁵

Branch closures in the early 21st century

The recent story of Redruth's banks has been largely one of closures. However, the closure of banks and the conversion of the buildings to other uses is not a new phenomenon, as the history of the banks of Redruth demonstrates. The Savings Bank closed in 1892 and has been in alternative uses since, as offices, a clinic, and since 1970 as a clubhouse for the local rugby club. The former Redruth District Bank in Alma Place closed in 1907, as it had become surplus to requirements because of bank mergers. It is now used as offices for the local town council.

However, the early 21st century has seen an acceleration of branch closures across the country. Between 2015 and 2019, more than a third of British banks have closed and this national picture is reflected at Redruth where several branches closed in recent years, including NatWest (the former Devon & Cornwall Bank at 11 Fore Street, *see* Figure 6) in 2015, HSBC (the former Midland Bank at 81 Fore Street, *see* Figure 10) in 2017, Santander (the former Bradford & Bingley, 59 Fore Street) in 2018 and Barclays at their new building at 84 Fore Street, also in 2018.⁹⁶ (The TSB branch at 4-5 Fore Street had closed at some point between 1998 and 2009.⁹⁷) At the time of writing (2021), of the 'big four' high street banks only Lloyds retains a branch in the town; other financial institutions include the Kernow Credit Union, Halifax and Nationwide. The former NatWest at 11 Fore Street has been converted to flats and the former Barclays bank in Penryn Street is used as offices. The former branches of HSBC and Santander are awaiting new uses.

THE BUILDINGS

This section discusses the location, architectural style, materials, plan form and interiors of the six banks. For detailed summaries of each of the buildings, please see Appendix 2.

Location

The first banks in Redruth were located in the western half of the town centre, in West End, the west end of Station Hill and the north end of Penryn Street, close to the crossroads around which the town developed (*see* Figure 1). Over the course of the 19th century, the commercial centre shifted further east, not least because of the location of the railway station, and banks followed suit. New buildings opened on sites further east along Fore Street and in Alma Place, a new development of the late 1870s. In contrast with bank buildings elsewhere, none of the Redruth examples occupy a corner plot. These were generally favoured for banks and other commercial buildings because of their prominence in the townscape. In Redruth, not many corner plots were available, due to the linear form of West End and Fore Street, with relatively few major side streets. However, some banks, like the former Barclays Bank in Penryn Street and the Lloyds Bank at 27 Fore Street, are located close to a junction.

Architectural style

Most of the banks which were built in the 19th century in Redruth were designed in one of the many variations of the classical style. Neoclassicism, whether derived from ancient Roman and Greek models or influenced by Renaissance and Baroque architecture, was a popular choice for banks, signifying stability, longevity and strength. At Redruth, the use of the style ranged from its archaeologically 'correct' form with columns and pilasters to a more eclectic use of the architectural vocabulary.

The former Savings Bank belongs to the early generation of banks in an era when the architectural formula for a bank building was still being developed (*see* Figure 2). With its hipped roof, first-floor sash windows and front garden it has a domestic appearance, not out of place among the small group of villas on Station Hill. The deep eaves of the building were derived from Renaissance palazzi, a popular model for banks and the Doric *in antis* portico with a triglyph frieze from classical architecture. The portico serves to emphasise the ground floor and the bank's entrance.

By contrast, the two bank buildings by James Hicks adopt a more eclectic use of classical motifs. The former Redruth District Bank of 1879-80 in Alma Place shared a continuous frontage of granite with the post office to the north-west (*see* Figure 7). (Both buildings were restored after a fire in 1982 and have since been used as one building, first as the Cornwall Centre and now as the Redruth Civic Centre.)

The elevation combines classical motifs like architraves and pilasters with Victorian elements like canted oriel windows and tripartite windows. Hicks's former Devon & Cornwall Bank of 1886-7 is more flamboyant and unorthodox in its architectural vocabulary: the Ionic order is pushed up to the top floor, rusticated blocks act as corner quoins to the first floor, while the centrepiece is an elegant oriel window with rounded corners and a miniature balustrade on top (*see* Figure 6).

The former Barclays bank of 1906-7 is an example of a more subdued classicism, with channelled rustication to the ground-floor wall piers, window architraves, and deep cornices over the ground floor and the top floor (*see* Figure 8). By contrast, the elevations of the two inter-war banks returned to the full-bodied, columnar classicism of the early 19th century. The former Midland Bank of around 1920 has four engaged Doric columns and one free-standing one in front of a public alley under part of the building, a mutule cornice above the ground floor and a dentilled cornice above the balustraded first floor (*see* Figure 10). The Lloyds Bank of around 1922-24 has an arcaded and rusticated ground floor and engaged Doric columns on the first floor, below a modillion cornice and a balustrade (*see* Figure 9).

The only bank building not in the classical style was the former Cornish Bank of 1866, previously on the site of the Lloyds bank (*see* Figure 5). This used a Venetian Gothic style, exemplified by polychrome stonework, which showed off the variety of differently coloured Cornish granites, and the pointed first-floor arches. The Venetian Gothic Revival was a subset of the wider Gothic Revival and was promoted by the art critic John Ruskin, author of *The Stones of Venice* (1851-3). The style was popular for banks in the 1850s and 1860s.⁹⁸ An early example in Cornwall was the St Columb Bank in Columb Major, designed by William White and built in 1856-7.⁹⁹ But the fashion for this style was shortlived and in the 1920s the Redruth building was demolished and replaced by a more orthodox, classical building for Lloyds.

Building materials

Most of the banks in Redruth use Cornish stone for their main elevations. For example, the former Barclays branch uses pink elvan (a type of felsitic igneous rock similar to granite) and grey granite. The former Midland Bank at 81 Fore Street, the former Redruth District Bank in Alma Place and the former Devon & Cornwall Bank at 11 Fore Street are faced entirely in grey granite. For the latter building, Hicks used granite from his Carn Marth quarries, which he leased from 1883 and ran under the name Cornish Granite and Freestone Company.¹⁰⁰

A more elaborate display of local stones could be found in the elevation of the former Cornish Bank at 27 Fore Street, which featured four different Cornish stones, all from the quarries of Messrs Freeman of Penryn, including green polished stone from the Lamorna quarries near Penzance, red granite from Constantine, granite from the Carnsew Quarries, and polished Lizard serpentine (*see* Figure 5).¹⁰¹



Figure 11: A perspective drawing of the former Devon & Cornwall Bank. [*The Architect*, vol. 39, 10 February 1888, unpaginated illustration]

Corporate branding through architecture in Redruth and beyond

As commercial premises, bank buildings had to be identifiable and distinct from their competitors. At the most basic level this was achieved by displaying the name of the bank, either engraved in stone or in raised letters. The only visible example today is the raised lettering on the frieze of the former Barclays branch, spelling out 'BARCLAY AND COMPANY LIMITED' (see Figure 8). However, the modern fascia over the frieze at the former Midland Bank at 81 Fore Street may hide another original inscription. According to an illustration in *The Architect*, the former Devon & Cornwall Bank at 11 Fore Street may have had its name in the recessed cartouches above the ground floor, together with the initials 'DCB' in the central pilaster capital, the date of the building '1886' on the bracket below the oriel, and the wording 'Established 1832' over the door (Figure 11). It is not known if these inscriptions were all implemented as planned; a later photograph only showed the date below the

oriel (see Figure 6). An alternative to engraved or raised lettering in stone was applied metal letters. That appears to have been Lloyds Bank's preferred method in the early 20th century for its buildings at 11 and 27 Fore Street (see Figures 6 and 9).¹⁰²

Whenever a bank was taken over by another bank, any name inscriptions tended to be removed quickly. For example, the inscriptions at ground-floor level of the former Cornish Bank, which included the date the bank had been established, had been removed by 1909 and are only faintly visible in the photograph taken that year (see Figure 5). However, the name 'Cornish Bank' and the crest at first-floor level were still in situ, seven years after the bank's takeover by the Capital & Counties Bank.¹⁰³ Supplementary lettering on the ground-floor windows was used for the bank's new name.

Another identifier was the bank's emblem. The Cornish Bank used the arms of the Duchy of Cornwall with its triangle of fifteen bezants (coins) and these were carved in stone on the first floor of the Cornish Bank at 27 Fore Street (see Figure 5). The Devon & Cornwall Bank also had a logo – a combination of the Cornish crest and one symbolising Devon, although this second coat of arms varied between branches.¹⁰⁴ However, this does not appear to have been used in their Redruth branch and the reasons for its omission are unclear.

Some of the larger London banks, such as Lloyds, developed an early form of architectural 'house style' in the 1860s and 1870s.¹⁰⁵ However, architectural consistency across all branches of a bank was only widely adopted in the early 20th century. In the late 19th century, banks continued to commission designs from different architects, and it is frequently unclear if they gave any direction for the architectural style, as branches generally shared few design features. For example, following his acclaimed Cornish Bank branch in Redruth in the Venetian Gothic style, William Beck designed for the same bank in 1874 a new branch at Falmouth in the classical style.¹⁰⁶

By contrast, the former Barclays bank at Redruth forms part of a group of buildings, which appear to be an early Cornish example of architectural 'branding'. Built in 1906-7 to a design by the Penzance-based architect Oliver Caldwell, it features the same building materials and details as an earlier Consolidated Bank branch at St Ives by the same architect.¹⁰⁷ The St Ives bank opened in 1899 and is built of the same pink elvan and grey granite and has similar rusticated wall piers between recessed ground-floor windows as the later Redruth building. It seems likely that when Barclays took over the Consolidated Bank in 1905, they continued to employ Caldwell and encouraged him to continue building in this recognisable style. The early 20th-century two-bay extension to the Barclays branch in Truro (the former West Cornwall Bank; originally designed by James Hicks in 1888) features the same materials and was probably also designed by Caldwell.

This approach of establishing a recognisable corporate image through the style and materials of bank branches was taken a step further in the early 20th century by the Midland Bank. The bank's managing director and chairman, Sir Edward Holden, recognised the importance of good design to attract customers and entrusted the

design of new branches to a few selected firms. From the 1890s, the architect T. B. Whinney was responsible for branches in the South West and this was continued by his son in partnership with Austen Hall.¹⁰⁸ Their designs successfully combined a national consistency in design with nods to local character. One of the architectural details they employed across the South West included the use of Doric columns at ground-floor level, which in Cornwall were of local granite. Examples include branches at Redruth, St Ives (c. 1921), a very similar design to the Redruth building, and Camborne (1921). Granite Doric columns were also applied to the former Public Benefit Boot & Shoe Co. (now HSBC) in Truro, a building of 1901 by Silvanus Trevail, which was remodelled for the Midland Bank in 1920-1.¹⁰⁹ Although these buildings were not identical, they were visibly related by the use of granite Doric columns, making them instantly recognisable as Cornish branches of the Midland Bank.

Plan form and interior fittings

Relatively little is known about the original interiors of Redruth's banks. The Savings Bank probably had a banking hall on the ground floor with a counter and desks for tellers and clerks, and an office, although documentary evidence for the interior spaces is sparse. The interiors have not been visited for this project and might provide further information. The 1892 sales particulars only mentioned a 'bank room 34 feet by 20 feet' as one of the few non-domestic spaces and presumably this was the original large ground-floor banking hall.¹¹⁰ Most early banks would have a strong room in a cellar but as the Savings Bank only had a detached coal cellar, the strong room may have been an iron-lined room or cupboard within the building.¹¹¹ On the upper floor was the living accommodation for a member of staff and this continued to be used as such until the bank's closure in 1892. By that date, it included a covered side entrance, a kitchen, a sitting room, two bedrooms, an upstairs toilet, and a grand dining room 24 feet by 19 feet with two 'very handsome massive serpentine mantelpieces'.¹¹²

Documentary sources provide more information about the business spaces of the Cornish Bank at 27 Fore Street, which at the time of its opening in early 1866 was described as follows:

Inside, the banking room is about as commodious and handsome an apartment as anyone would wish to perform that agreeable operation in – getting a cheque cashed. It is light, spacious and cheerful, just what a bank room ought to be. The woodwork of all the doors, &c., is of unstained deal, which has been varnished or polished, showing the natural grain of the wood; and the walls, instead of being coloured with a wash, have been tinted in the plaster itself.¹¹³

The upper floors were probably used for living accommodation, although this is not mentioned in the description. However, the security arrangements were duly emphasised, to reassure the bank's clients that their money was safe:

The precautions for security are of the most improved character, the ingenuity of Messrs Chubb, of London, having been called into requisition in the carrying out of these. The safes are all fireproof, and the doors are of massive construction, strongly protected by steel plates and massive bolts. The entrance doorway and window are similarly protected, having revolving interlocking steel shutters fitted in front of them. The windows at the back are all protected with strong iron bars, and every means appear to have been adopted to render the bank capable of resisting the attempts of the most ingenious depredators.¹¹⁴

The ‘revolving interlocking steel shutters’ mentioned here are possibly those patented in 1836 by Joseph Bunnett.¹¹⁵ They were one of several early 19th-century innovations, which also included Messrs Chubb’s ‘well safe’ of 1839, which could be lowered into the basement at night.¹¹⁶ Modern strong rooms made their first appearance in the late 1840s.¹¹⁷ Security and fireproofing measures continued to evolve during the 19th century.

By the late 19th century, the main requirements for a bank’s business rooms included a manager’s room, a waiting room, a strong room and a well-lit banking room or hall with a counter for the tellers.¹¹⁸ These requirements changed very little until the mid-20th century. The banking room was the most decorative of the internal spaces and frequently had an enriched plaster cornice. A decorative cornice survives for example at the former Devon & Cornwall Bank at 11 Fore Street.¹¹⁹ The Lloyds Bank at 27 Fore Street has the most decorative surviving banking hall in Redruth, with pilasters, a frieze, a cornice, a ceiling of three compartments, and a skylight over the rear part of the hall, which provided daylight for the clerks at the back of the room.¹²⁰

Some of the standard rooms can be identified on an unlabelled ground-floor plan of the Redruth District Bank, prepared in 1880, the year of the building’s completion (Figure 12). It shows the full-depth banking hall in the northern (right-hand) half of the building, with windows to the front and rear, a fireplace in the party wall to the north, and its own street entrance with a small lobby. The southern (left-hand) half of the plan had a separate entrance which led to a staircase to the manager’s living accommodation on the upper floors and to a corridor leading to ancillary spaces to the rear, including a lavatory, and to another staff entrance to the banking hall. Between the stair and the banking hall was a smaller room, probably an office, which was heated by a fireplace and could be accessed from the banking hall, and two strong rooms, with doors to the banking hall and the office. By 1907, the accommodation had changed relatively little, as it was described as ‘a large office about 32 ft x 21 ft, manager’s room, and a large well-constructed strong-room, with fireproof door, lobby, lavatory, and offices on the ground floor, and 7 good rooms on the first floor.’¹²¹

Less documentary information is available for the other banks in Redruth. The interior of the Devon & Cornwall Bank was only briefly described in *The Architect* of 1888: it ‘contains, in addition to the banking-rooms, a convenient residence for the local manager’.¹²² Redruth’s largest bank building, the Barclays branch in Penryn

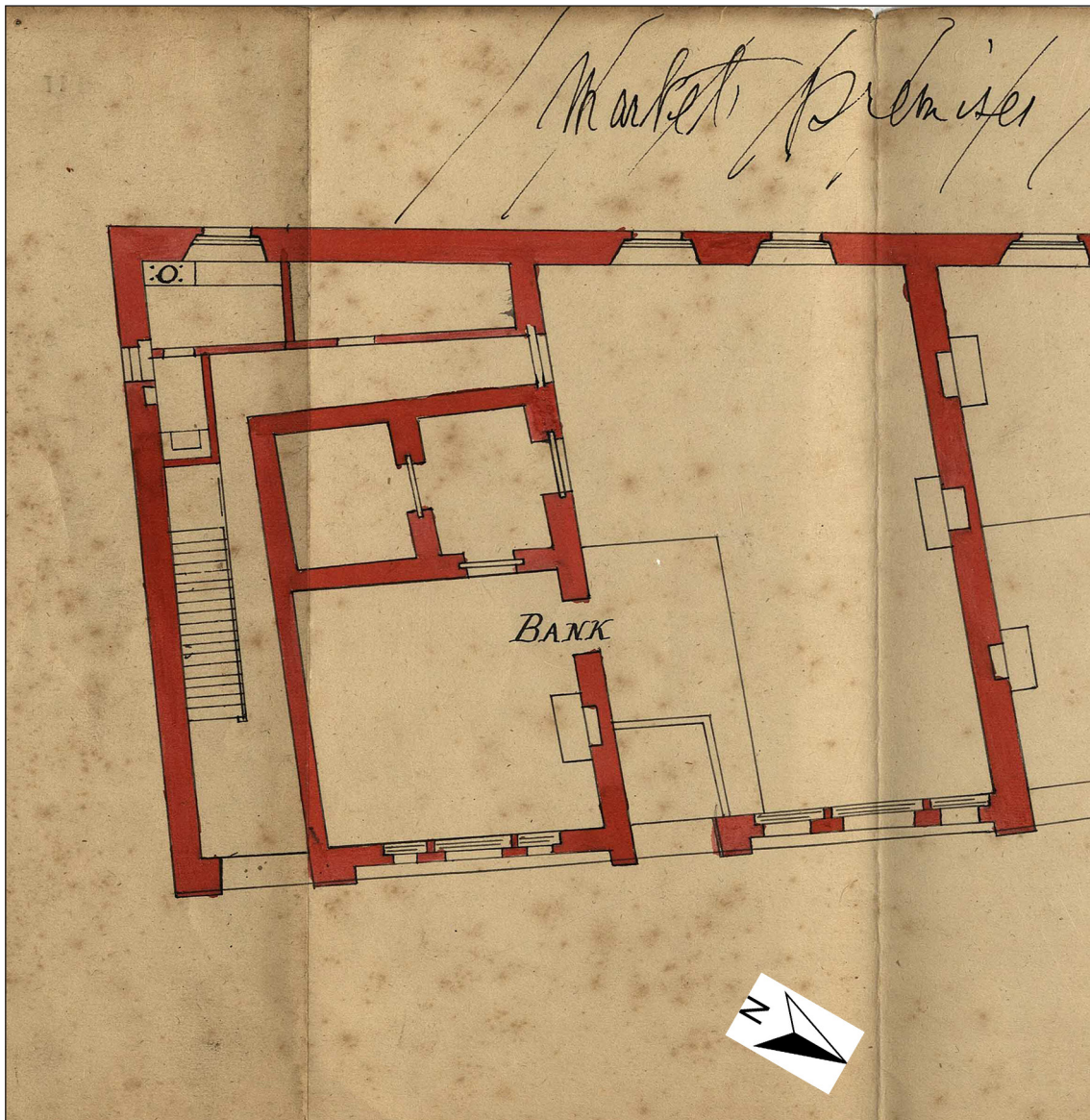


Figure 12: Ground-floor plan of the Redruth District Bank in 1880. The north point is approximate. [Kresen Kernow, AD788/51]

Street, had two upper floors and it is not known if they were both originally used as living accommodation or if this was only restricted to one floor.

After 1918, on-site accommodation fell out of favour.¹²³ Existing banks, like Barclays Bank, began renting out rooms on their upper floors.¹²⁴ Many new banks of the inter-war period were either single-storey buildings or were designed in such a way that the upstairs rooms could be separately let. However, both of the inter-war banks in Redruth have upper floors and as neither had an independent front access it seems likely that these were also in bank use.



Figure 13: The main banking hall in the Barclays branch in Penryn Street, seen from the public area, with furnishings and fittings dating from the 1960s-70s in an undated photograph taken between c. 1974 and 1983. [© Barclays Group Archives, reference 0030-2416]

Post-war trends

During the post-war period, the banks underwent several phases of remodelling, extension and updating of interiors and external signage, in line with corporate requirements. Typical alterations of the exteriors include the insertions of ATMs, as happened at several banks in Redruth: at 27 Fore Street this required the raising of two windowsills and the creation of an opening below a window at no. 11 and at the Barclays Bank in Penryn Street. Several banks were extended to the rear, generally in a functional, flat-roofed form. For example, 11 and 27 Fore Street were extended in the 1960s and 1970s to fully exploit their long, medieval burgage plots. The 1960s extensions at no. 11 included two walk-in bank vaults.¹²⁵ Other external changes might include the replacement of windows and doors and the replacement of steps with ramps, as happened at the Lloyds branch (see Figure 9).

The post-war period also brought new safety regulations and furnishing trends, which led to significant changes to bank interiors across the country. Alterations to the bank interiors at Redruth are likely to have followed national developments. The best documented interior is the Barclays bank in Penryn Street where the L-plan counter was fully enclosed for security reasons by the 1970s (Figure 13). Behind the public counter was another row of desks for staff, then still entirely without



Figure 14: The main banking hall in the Barclays branch in Penryn Street, seen from behind the counter, with furnishings and fittings dating from the 1960s-70s in an undated photograph taken between c. 1974 and 1983. [© Barclays Group Archives, reference 0030-2416]

computers (Figure 14). Initially, the counters were glazed to above head height, with a metal grille above the glass. However, by the early 1980s this had been replaced by a sturdier, full-height timber and glass partition (Figure 15). At the same time, linoleum was replaced with carpet and upholstered chairs were introduced.

The new banks and building societies erected in Redruth during the post-war period tended to be modest buildings. These are mostly two storeys in height with some use of local building materials. For example, the former Plymouth, Devonport & Cornwall Trustee Savings Bank of 1970-1 at 4-5 Fore Street has rock-faced stone to the ground floor on either side of the door and windows, and the Nationwide branch built in the mid-1970s at 22 Fore Street has an upper floor clad in rock-faced stone. By contrast the Bradford & Bingley building at 59 Fore Street followed contemporary trends in shopfront design, with a diagonally set-back ground-floor frontage with a large display window.



Figure 15: The main banking hall in the Barclays branch in Penryn Street after a refurbishment in the early 1980s. [© Barclays Group Archives, reference 0030-2416]

THE ARCHITECTS

Not all of the architects of Redruth's banks have been identified and some, like the Redruth Savings Bank at 2 Station Hill, may have been designed by a local builder. It is not always known how architects won a contract for a new bank, although it was common for national and regional banks to appoint local architects. Before the 20th century, no bank had an in-house architect and only the largest banks had dedicated premises committees. However, from the mid-19th century onwards some architects were able to specialise increasingly in banks, designing more than one branch, and in some cases becoming a preferred architect for a bank. This trend is reflected in the oeuvre of the architects who designed banks in Redruth. William Beck is known to have designed only two banks (both in Cornwall) but slightly later architects like James Hicks and Oliver Caldwell designed a series of banks across the region, alongside their work on other building types. In the inter-war period, architectural practices like that of T. B. Whinney, Son & Austen Hall were able to specialise in bank design at a time of the national expansion of branch networks.

William Beck (1823-1907)

The historian and architect William Beck is best known for his public buildings, including philanthropic housing in London and two wings of the City of London Hospital for Diseases of the Chest. In his role as the surveyor to Six Weeks Meeting, the organisation looking after Quaker meeting houses in London, he also designed three meeting houses. Beck retired from his architectural practice in the 1870s, when he handed the practice over to his partner, William Ward Lee.¹²⁶

It is not known how Beck received the commission for the Cornish Bank at 27 Fore Street, but it is possible that Quaker networks played a role. William Beck was a Quaker, as were some members of the Tweedy family who were partners in the Cornish Bank. In 1874, he designed another branch of the Cornish Bank, at Falmouth.¹²⁷

James Hicks (1846-96)

James Hicks was the pre-eminent architect in Redruth, who dominated the local architectural scene between the 1870s and 1890s. The youngest son of John Hicks, the Inspector of Roads and Surveyor for the Redruth Local Board, he trained with John Watson of Torbay and by 1869 had set up in private practice in Redruth. He was to design many of Redruth's buildings, including the Passmore Edwards Free Library, the Tabb's Hotel, the Science & Art School, several shops in Fore Street including Trounson's and the Tower Building, several buildings on the west side of Alma Place, St Andrew's Anglican Church, the Wesleyan Memorial Hall and the Baptist Church in Penryn Street. He also designed housing, including the area around Clinton Road in his role as agent for Lord Clinton. In addition, he designed buildings across Cornwall and the South West of England, was a successful businessman with his own quarrying company and a local councillor.¹²⁸

Hicks is likely to have won the contract for the Redruth District Bank through his local contacts and his prominent involvement in the development of Alma Place in about 1878-80. The bank is flanked on either side by other buildings by Hicks, namely the post office and the Coffee Tavern to the north and the Mining Exchange to the south. It is the earliest of his known bank designs and was followed by several others. For the Devon & Cornwall Bank he designed branches in Redruth (1886-7), Penzance (1889) and Camborne (1893).¹²⁹ His West Cornwall Bank (now Barclays) at Truro of 1888 is one of his larger and more elaborate designs, as befits the county capital.¹³⁰

Oliver Caldwell (1861-1910)

Oliver Caldwell FRIBA was the son of James Caldwell, a builder originally from Bray in Ireland, who had moved to Cornwall.¹³¹ Caldwell worked in the office of a local architect before serving his articles with William Macie Leir Seaman of Kensington. He commenced private practice in Penzance in 1883.¹³² He designed many buildings in Penzance, including the Free Methodist Chapel, the Primitive Methodist Chapel, the Penzance Club, the West Cornwall Dispensary & Infirmary and the Sailors' Institute. He was also responsible for buildings across Cornwall, such as the post office in Camborne and alterations to the Methodist Church in St Erth.

Another group of buildings designed by Caldwell were several banks for Barclays and their predecessors. The earliest identified one was the St Ives branch of the Consolidated Bank of Cornwall of 1898-99.¹³³ The bank was taken over in 1905 by Barclays, who employed Caldwell for the new branch in Redruth (1906-7) and probably also for an extension to the Truro branch. All three share a restrained Neoclassical vocabulary with rusticated pilasters flanking the deeply recessed ground-floor windows and are faced in pink elvan with grey granite dressings.

Whinney, Son & Austen Hall

Thomas Bostock Whinney FRIBA (1860-1926) was articled to Edward Augustus Gruning and started in independent practice in 1885. He held many official appointments, including that of surveyor to the dioceses of Rochester and Southwark.¹³⁴ By the early 1920s he was in partnership with his son, Humphrey Charles Dickens Whinney (1899-1986), and Herbert Austen Hall (1881-1968), as Whinney, Son & Austen Hall.

T. B. Whinney designed his first branches for the London City & Midland Bank in the 1890s, at Newport, Wales (1896-7), and Southampton (1898).¹³⁵ During his lifetime, the firm designed more than 200 branches for the bank, mainly in the South West of England, and continued to do so after Whinney's death in 1926.¹³⁶ This large number of commissions was prompted by the Midland Bank's expansion, as it opened 520 new branches between 1890 and 1919.¹³⁷ Their expansion in Cornwall was part of the next phase after 1920. By March 1921, they had four offices (Camborne, Helston, Redruth and St Ives) but were planning for seven more at Bodmin, Falmouth, Liskeard, Newquay, Padstow, Penzance and Truro.¹³⁸

Only a few of these buildings have been firmly attributed to Whinney, Son & Austen Hall, including Penzance (1922) and Bodmin (1923).¹³⁹ However, it seems highly likely that the other branches, including Redruth, are by the same architects. Like their Midland Bank branches elsewhere in the South West, in Cornwall the firm used a limited number of patterns for plans and elevations which they combined and adapted according to the site, local requirements and budget. At least five have granite Doric columns and channelled rustication on the ground floor, including: St Ives (c. 1920), Truro (remodelled in 1920-1), Liskeard, Redruth (c. 1920) and Camborne (1921). Others have no columns and the ground floor is emphasised instead by windows in tall stone arches as at Penzance and Newquay (1921) or by corner entrance as at Bodmin and St Austell. The upper floors were sometimes faced in a different stone to the ground floor, as at Liskeard and Penzance where pink elvan was used, and sometimes of the same stone, as at Redruth and St Ives, where both floors are of granite. Most of the Midland Bank's Cornish branches were substantial two- or three-storey buildings. But in some towns, the branch was only a small, single-storey building with the entrance on the canted corner. Examples are Camborne, Bodmin and St Austell, and the latter two both feature a combination of dressed Portland stone and rock-faced, grey-brown local stone. The Camborne branch in particular combines several characteristic features of inter-war Midland Banks, namely the single-storey height, a canted corner entrance, and a Doric colonnade with a deep mutule cornice.

CONCLUDING REMARKS

The historic bank buildings in Redruth illustrate many aspects of the histories of banking, business and mining in Cornwall and beyond. During the 19th century, banks increasingly catered for all sectors of society, particularly through the savings banks and the penny banks aimed at the working classes and the poor. On the other hand, the failure of banks negatively affected people's livelihoods and local economies. The six bank buildings surviving in Redruth reflect a number of national developments, like the rise of the savings banks, but also specific Cornish developments, such as the relatively late persistence of private banks like the Redruth District Bank. They illustrate some of the architectural styles available to the designers of banks and several were designed by locally and regionally significant architects, like James Hicks and Oliver Caldwell.

This report has demonstrated the importance of the banks to the history of Redruth and its townscape. Two aspects are discussed further here: the close connection between banking and mining, and the significance of the early, purpose-built Redruth Savings Bank.

Banking and the mining industry

In the late 18th century and throughout the 19th century, there were close links between the banking and mining sectors in Cornwall. Banks like the Cornish Bank were founded by landowners and owners of mines. Tin smelters, like the Bolitho family, started to advance credit in the early 19th century, an enterprise which grew into the Consolidated Bank of Cornwall.¹⁴⁰ Banks provided finance to mines and related industries like engineering and smelting. During times of economic decline and lack of work, Cornish miners went abroad to find employment and sent their salaries home, some for their families, some to be deposited with banks in Cornwall.¹⁴¹ New banks were eager to gain the business of individual mines. The history of the Cornish Bank in particular illustrates how closely related the two sectors were: in 1879, the bank collapsed, partly because of large advances to struggling mines in times of low tin prices, and in 1902 it agreed to a merger with the Capital & Counties Bank when the Second Anglo-Boer War reduced the number of deposits from expatriate Cornish miners. This close connection between the two sectors diminished from the early 20th century, as local banks were absorbed by national banks and as the mining industry declined in Cornwall.

The close relationship between the two sectors is perhaps most clearly illustrated in the buildings in Alma Place in Redruth, where the Mining Exchange and the Wheal Peevor Purser's Office were located next door to the Redruth District Bank. All three buildings were part of the development of the street between 1878 and 1880. The Mining Exchange, the bank and the post office were designed by James Hicks and the Purser's Office has been attributed to him.¹⁴² Messrs Bain, Field and Hitchins, the bank's partners, were also the treasurers of the Mining Exchange and David Wise Bain formally opened the building in 1880.¹⁴³ The Mining Exchange was built to provide 'a convenient place of meeting for mining men, where business matters might be talked over and transactions effected', replacing rooms in Tabb's Hotel in

Fore Street which had been used since about 1726 for tin and copper ‘ticketing’ (i.e. trading).¹⁴⁴ Given the close vicinity of their offices in Alma Place, it seemed only natural that the Redruth District Bank would also gain the business of the Wheal Peevor mine following the collapse of the Cornish Bank in 1879.¹⁴⁵

The Redruth Savings Bank

The Redruth Savings Bank was founded in 1818 and in about 1827 moved to a new building, the earliest purpose-built bank in Redruth. At present, it is not clear what the evidence is for the 1827 date commonly ascribed to the Savings Bank and this needs to be confirmed by further research. It was certainly built between 1825 and 1830.¹⁴⁶ However, on the present evidence it appears that it is one of the earliest purpose-built savings banks in the country and possibly the earliest surviving one.

A savings bank at Whitchurch, Shropshire, was built in 1823, which the banking historian John Booker thought may have been ‘the first purpose-built savings bank in England’.¹⁴⁷ Other early examples include a pre-1825 building at Worcester and a bank at Devonport which was extant by 1830.¹⁴⁸ None of these survive. Apart from Redruth, the earliest surviving savings banks date from the end of the 1820s: Much Wenlock (1829) and York (1829-30, by James Pigott Pritchett with Charles Watson).¹⁴⁹ More buildings survive from the 1830s, including those at Ellesmere (1830), Oswestry (1830), Taunton (c. 1830), Newark-on-Trent (1831-2), Whitehaven (1832-3, by Thomas Rickman), Wakefield (1834-5, by Charles Mountain junior), Alnwick (1835), Portsmouth (1837), Nottingham (1837-8), Shrewsbury (1838) and Poulton-le-Fylde (1839).¹⁵⁰ Many more extant savings banks date from the following decades, including the best-known Cornish example at Truro (1845, by Philip Sambell), now the Royal Cornwall Museum.¹⁵¹ Another purpose-built example in Cornwall is that at Launceston of 1857, by Henry Crisp.¹⁵²

Some of the early savings bank, particularly those with a more domestic appearance, are not easily identifiable as such and some list entries, like those for Redruth, mistakenly identify the building as a ‘house’ or a ‘villa’.¹⁵³ This has hampered the wider recognition of their original purpose and rarity.

Scope for further research

Several aspects of the history and architecture of bank buildings in Redruth and Cornwall would be worthy of further study. This is particularly urgent in light of the large number of bank closures in recent years and the pressures to convert the buildings to other uses.

In regard to the banks in Redruth and their Cornish and national context, the following aspects require further attention:

- Further research is needed to confirm the precise date of the construction for the Redruth Savings Bank. This will help to ascertain its significance as an early surviving example of a purpose-built savings bank. Useful sources might include local newspapers and the minutes of the National Debt

Commissioners who administered the savings banks' surplus funds which were sometimes used for building purposes.¹⁵⁴

- The survival rates, dates and architects of early purpose-built savings banks, in order to place the former Savings Bank in Redruth into context. Such research would build on John Booker's research, in particular his (incomplete) list of purpose-built savings banks, and use local history sources to expand and refine it.¹⁵⁵
- Further research in local newspapers and planning records might establish the name of the architect responsible for the Lloyds Bank at 27 Fore Street and confirm the date and involvement of T. B. Whinney, Son & Austen Hall at the former Midland Bank at 81 Fore Street.
- Full investigation of the bank buildings to establish the extent of survival of original and historic interior decoration and fittings in the Redruth buildings. The interior of the Redruth District Bank has been destroyed by fire and the former Devon & Cornwall Bank at 11 Fore Street has been largely gutted. Online photographs of the Savings Bank's interiors suggest that it has been altered.¹⁵⁶ The interiors of the other three banks, and particularly that of the Lloyds Bank, have potential for further investigation.
- There is also scope for a wider project on Cornish bank buildings, systematically identifying their architects and the bank who originally commissioned the building. Such a dataset would enable research into the use of architectural design as a means of corporate identity. This might answer questions like: which banks aimed for a consistent design for their branches or used the same architects? From what date were architectural style and the specific building materials consciously used to create a corporate identity? Are there earlier examples of this in Cornwall than the group of buildings designed by Caldwell for the West Cornwall Bank and Barclays Bank?
- The relationship between the Midland Bank and the architects T. B. Whinney, Son & Austen Hall, the bank's system for awarding contracts and any design guidelines they might have issued deserve further research.

APPENDIX 1: GAZETTEER OF BANKS ACTIVE IN REDRUTH

In alphabetical order.

Barclays

Barclays Bank PLC traces its origins to 1690, when John Freame, later the father-in-law of James Barclay, completed his apprenticeship as a goldsmith and set up his business in the City of London in partnership with Thomas Gould.¹⁵⁷ Barclay & Co. Ltd was formed in 1896 by the amalgamation of 20 different banks. In 1905 they acquired the Consolidated Bank of Cornwall and their two sites in Penryn Street and Alma Place in Redruth.

Camborne & Redruth Savings Bank: see Redruth Trustees Savings Bank

Capital & Counties Bank

Founded in 1877 with the merger of two banks based in Hampshire and North Wiltshire, the bank first expanded into Cornwall in 1890 when it absorbed the Western Counties Bank.¹⁵⁸ In 1896 it opened branches in Penzance and St Mary's, Isles of Scilly, and in 1902 it took over the Cornish Bank, including its Redruth branch at 27 Fore Street.¹⁵⁹ In 1918 the bank was taken over by Lloyds Bank.¹⁶⁰

Consolidated Bank of Cornwall

The bank originated in two early 19th-century ventures by members of the Bolitho family. Thomas and William Bolitho had founded a bank in 1807, which grew out of their system of advancing credit based at their tin smelting works near Penzance.¹⁶¹ In 1835 the name of their bank changed to the Mounts Bay Bank. Thomas and William Bolitho were also among the partners in the East Cornwall Bank, also founded in 1807.¹⁶² In 1889 these two banks merged to form the Mounts Bay & East Cornwall Bank, which in 1890 was renamed the Consolidated Bank of Cornwall.¹⁶³ The combined branch network of the new bank was impressive but lacked a base in Redruth. This was rectified over the following two years: On 1 January 1890 the Consolidated Bank absorbed the West Cornwall Bank and its branch at Penryn Street, Redruth, and the following year the Redruth District Bank with its building at Alma Place.¹⁶⁴ In 1905 the Consolidated Bank was absorbed by Barclay & Co. Ltd, becoming the bank's Penzance District, for a consideration of £616,000.¹⁶⁵

Copper Bank

The Copper Bank was founded in Redruth in about 1764 and was based at the 18th-century Bank House in the West End (demolished in 1899).¹⁶⁶ According to the local historian Frank Michell this was a meeting place for copper merchants, and so may have been more of an exchange than a true bank.¹⁶⁷ The Copper Bank later moved to new premises in Penryn Street.¹⁶⁸

Cornish Bank

(also known as Sir John Molesworth & Son; Praed & Co; Tweedy, Williams & Co)

Founded in Truro in 1771, it first established a branch in Redruth in 1834, at Penryn Street.¹⁶⁹ In 1862 this became part of the West Cornwall Bank.¹⁷⁰ In 1866 a new branch of the Cornish Bank opened at 27 Fore Street.¹⁷¹ In 1902 the bank was taken over by the Capital & Counties Bank.

Devon & Cornwall Bank

The Devon & Cornwall Bank had been founded in Plymouth in 1832 as the Plymouth & Devonport Banking Company. Renamed the following year, it started expanding into Cornwall in 1834 with a branch at St Austell, although this proceeded slowly and cautiously.¹⁷² Agencies in Liskeard and Bodmin followed, as well as branches in Launceston (1836), Truro (1847) and an agency in Helston (1870-75).¹⁷³ The Redruth branch at 11 Fore Street, which opened in January 1887, was part of a later wave of expansion.¹⁷⁴ In 1906 it amalgamated with Lloyds Bank.¹⁷⁵

East Penwith Savings Bank: see Redruth Savings Bank

HSBC: see Midland Bank

Lloyds

Lloyds Bank was founded in Birmingham in 1765 by John Taylor and Sampson Lloyd. In 1865 Lloyds Banking Company Ltd, a joint-stock company, was formed. In 1906 they absorbed the Devon & Cornwall Bank, with its branch at 11 Fore Street, and in 1918 the Capital & Counties Bank, by then at 27 Fore Street.¹⁷⁶

London City & Midland Bank: see Midland Bank

London Joint City & Midland Bank: see Midland Bank

London & South Western Bank

The London & South Western Bank was founded in 1862 on the assumption that parts of the South West of England were underprovided with banks; it proceeded to establish branches in west Cornwall, east Devon and south Somerset, all areas made newly accessible by the railways.¹⁷⁷ In May 1863 the Redruth branch opened in Fore Street as one of the first Cornish branches of the bank.¹⁷⁸ However, like most of the other branches it encountered well-established competitors with strong networks and was deemed unprofitable and closed in August 1867.¹⁷⁹ The business of the branch was transferred to the Cornish Bank.¹⁸⁰ By the end of the decade, the London & South Western Bank had withdrawn from the South West of England and consolidated their operations in London.¹⁸¹

Midland Bank

(also known as London City & Midland Bank; London Joint City & Midland Bank; HSBC)

The Midland Bank was founded in Birmingham in 1836 by Charles Geach. Between 1891 and 1918, Edward Holden, the bank's Chairman and Managing Director, oversaw more than 20 bank amalgamations. Following its acquisition in 1898 of the City Bank Ltd it was renamed the London City & Midland Bank. When it amalgamated in 1918 with the London Joint Stock Bank, its name was changed to London Joint City & Midland Bank (from 1923 Midland Bank).¹⁸² After the First World War, a strong expansion of its branch network followed, which included the Redruth branch at 81 Fore Street. In 1992 HSBC Holdings PLC acquired the bank and it was rebranded in 1998.¹⁸³

National Provincial Bank

The National Provincial Bank of England was founded as an early joint-stock bank in 1833 by Thomas Joplin, a timber merchant of Newcastle-upon-Tyne. In 1923 the bank acquired the former Devon & Cornwall Bank branch at 11 Fore Street. It was renamed National Provincial Bank Ltd in 1924 and merged in 1968 with the Westminster Bank and the District Bank to form the National Westminster Bank.¹⁸⁴

National Westminster Bank (NatWest)

The London & Westminster Bank was founded in 1834, the first joint-stock bank in London. After various mergers and name changes, it became the Westminster Bank in 1923. In 1968 it absorbed the National Provincial Bank, the District Bank and in 1970 the new National Westminster Bank (later known as NatWest) opened for business.¹⁸⁵

Plymouth, Devonport & Cornwall Trustee Savings Bank (TSB)

Founded in 1837, the bank was originally named the Plymouth & South Devon Savings Bank. In 1959 it merged with the Cornish trustee savings banks, including the Redruth Trustee Savings Bank, and the Union Savings Bank at Devonport. In 1983 it was amalgamated into TSB England & Wales, one of the four TSB (Trustee Savings Banks) units. In 1995 TSB merged with Lloyds Bank but in 2013 it resumed operations under a separate name again, although the split did not reflect any historic pattern of bank branches.¹⁸⁶ The TSB branch at 4-5 Fore Street, Redruth, closed at some point between 1998 and 2009.¹⁸⁷

Redruth District Bank

(also known as Bain, Field, Hitchins & Co.; Bain, Field & Co.; Redruth and District Bank)

The Redruth District Bank was established on 10 January 1879, the last private bank to be founded in the South West of England.¹⁸⁸ The headquarters were from 1880 the building in Alma Place, and there were also two branches at Grampound

Road (1879-83) and Helston.¹⁸⁹ In 1891 it was taken over by the Consolidated Bank of Cornwall.¹⁹⁰

Redruth Penny Bank

Penny Banks served the poorest members of society and encouraged saving and self-help. The Redruth Penny Bank was founded on 4 January 1862 and initial take-up was high.¹⁹¹ It used the Vestry Rooms in the Druids Hall once a week.¹⁹² It was faltering by November 1867 and closed in the same year.¹⁹³

Redruth Savings Bank

In 1817 the Savings Banks (England) Act was passed, which encouraged the setting up of savings banks and established their core principles. The East Penwith Savings Bank opened in Redruth in 1818.¹⁹⁴ It was renamed the Redruth Savings Bank a few years later (between 1823 and 1825).¹⁹⁵ In about 1827 it moved to a new purpose-built bank at 2 Station Hill. The Bank closed in 1892.¹⁹⁶

Redruth Trustee Savings Bank

(also known as the Camborne & Redruth Savings Bank)

In 1860 the Camborne Savings Bank was founded, which in the 1940s opened a branch in Redruth, filling the gap left by the closure of the Redruth Savings Bank in 1892.¹⁹⁷ In 1948 the Redruth Trustee Savings Bank opened at 4 Fore Street.¹⁹⁸ In 1959 it became part of the Plymouth, Devonport & Cornwall Trustee Savings Bank.

Truro Commercial Bank

Founded in Truro in 1807, the Truro Commercial Bank opened a branch in Redruth in 1808.¹⁹⁹ In 1836 it was acquired by the Western District Banking Company, whose partnership was dissolved in 1844.²⁰⁰

TSB: see Plymouth, Devonport & Cornwall Trustee Savings Bank

West Cornwall Bank (I)

(also known as Pryce & Co.)

In 1809 the West Cornwall Bank was founded in Redruth. In 1811 it briefly stopped trading but was re-established soon after. Its founding partners were Samuel Vincent Pryce, George Aunger Pryce and Thomas Teague. It was dissolved by mutual consent and closed on 24 July 1820 but its name was revived later in the century for a different bank (see West Cornwall Bank (II)).²⁰¹

West Cornwall Bank (II)

(also known as J. M. Williams & Co.; Williams, Williams & Grylls)

In late December 1862, following a deep rift in the Williams family, one of the partners in the Cornish Bank, John Michael Williams, left the partnership and took the Redruth branch in Penryn Street with him as part of his settlement.²⁰² Together with Henry Grylls as managing partner, he set up the West Cornwall Bank (J. M. Williams & Co.) on 1 January 1863.²⁰³ In 1866 the Falmouth branch of the failed St Columb Bank became a branch of the West Cornwall Bank but this became an independent business again in 1877 under Grylls who had left the partnership.²⁰⁴ After Williams's death in 1880, the bank in Redruth was managed for another four years by his executors. After the death of his widow in 1884, the name and business of the West Cornwall Bank were acquired by the partnership of Williams, Williams & Grylls, who ran the former Falmouth branch.²⁰⁵ In 1890 the bank and the building in Penryn Street were acquired by the Consolidated Bank of Cornwall.

APPENDIX 2: GAZETTEER OF EXTANT BUILDINGS

In chronological order.

Former Savings Bank, 2 Station Hill (Grade II; NHLE 1309837)

The building was erected between 1825 and 1830 for the Redruth Savings Bank (see Figures 2 and 3); the date commonly given is 1827. Founded in 1818, this was originally called the East Penwith Savings Bank; it changed its name to the 'Redruth Savings Bank' between January 1823 and December 1825.²⁰⁶ By December 1824, the trustees were first considering constructing 'Rooms for the accommodation of the Savings Bank' with their surplus funds.²⁰⁷ The building is said to have been erected in 1827.²⁰⁸ On a map of 1825 its plot is still shown as empty and part of the medieval Fair Meadow and in 1830, the building was described as 'lately built'.²⁰⁹ Originally, its plan was T-shaped with a short wing at the centre of the rear (north) elevation. Between 1855 and 1879, the building was extended to the rear, with an oblong, full-width extension under a hipped roof (see Figure 3).²¹⁰ The extension was built of rubble stone and has a large, arched window to the west.

The building remained in use until 1892 when the bank closed.²¹¹ It was acquired by the Redruth Local Board for £720 for use as their offices.²¹² In 1894 the Board was replaced by the Redruth Urban District Council and in 1925 the town's war memorial was unveiled in front of the building.²¹³ (The memorial was relocated to Victoria Park in 1969.²¹⁴) From about 1949, the building was used as health area offices and clinic.²¹⁵ It was listed in 1951.²¹⁶ In 1970-71 the building was converted to the clubhouse of Redruth Albany Rugby Football Club (founded in 1928).²¹⁷

Former Redruth District Bank, Alma Place (Grade II; NHLE 1328176)

The building was erected in 1879-80 and designed by James Hicks (see Figures 7, 12).²¹⁸ It was built on the site of the former Baptist Chapel which was acquired from Mr Bassett in 1879.²¹⁹ Established on 10 January 1879, the Redruth District Bank was briefly based in Fore Street, in the premises formerly occupied by the London & South Western Bank branch.²²⁰

On 16 January 1879 a local newspaper reported that the purpose-built building in Alma Place 'will soon be finished' and it opened the following year.²²¹ The builder was Mr Berry and it was designed with a continuous frontage to the bank and the neighbouring post office, with each occupying four bays of the building.²²² Both buildings were part of the widening and rebuilding of Alma Place in around 1878-80, in which the bank's partners Bain, Field & Co. played a major role: *The Cornubian and Redruth Times* report that they were 'were chiefly instrumental in getting the whole block of buildings constructed'.²²³ A 70-year-lease for the bank and the adjacent post office was signed by Bain on 4 August 1880 with a yearly rent of £18.²²⁴ The three partners bought the building outright in 1886.²²⁵

After the Consolidated Bank of Cornwall took over the West Cornwall Bank in Penryn Street in 1890 and the Redruth District Bank in Alma Place in 1891,

both continued as two branches of the same bank for several years. Only when the Consolidated Bank was taken over by Barclays in 1905 was the business concentrated at the Penryn Street site. While the new building there was under construction in 1906-7, Barclays used the Alma Place building. In November 1907, the building was for sale by auction; however, this appears not to have taken place as it remained in the ownership of Barclays Bank until 1947.²²⁶ The post office and three rooms over the bank were leased to the Postmaster General.²²⁷ In 1947, Barclays sold the freehold for £6,250.²²⁸ The Post & Telegraph Office remained at the building until 1957-8, when it moved to a new site on Fore Street. The bank and post office building were then used as an animal health office by the Ministry of Agriculture, Fisheries and Food.²²⁹

In September 1982 the interiors of the bank and post office were destroyed in a fire.²³⁰ They were listed in 1989 and restored in 2000-1 as the Cornwall Centre and are now used as offices for Redruth Town Council under the name 'Redruth Civic Centre'.

Former Devon & Cornwall Bank, 11 Fore St (Grade II; NHLE 1309978)

The former bank at 11 Fore Street was built in 1886-7 for the Devon & Cornwall Bank, to a design by James Hicks (*see* Figures 6 and 11).²³¹ The bank, formerly based in Penryn Street, had acquired the plot in September 1882.²³² In January 1887 the bank moved in, although the building had not been completed.²³³ The original design was illustrated in *The Architect* of February 1888 (*see* Figure 11) with a brief description. The building had a narrow frontage and a depth of 120 feet, was constructed entirely from local granite supplied by Hicks's Cornish Granite Company and above the bank was a 'convenient' residence for the local manager.²³⁴ The builder was Arthur Carkeek of Redruth. The entrance extends into the plot of no. 12 and there appears to have been formerly a public 'opeway' (the local term for an alleyway) or a shared yard entrance between the two plots.

In 1906 the Devon & Cornwall Bank became part of Lloyds. After Lloyds acquired the Capital & Counties Bank in 1918, they consolidated their two branches at 27 Fore Street on 15 April 1919.²³⁵ They had initially commissioned plans to rebuild the premises at 11 Fore Street (then numbered 1 Fore Street) but the plan was shelved after estimates of over £20,000 were found to be too expensive.²³⁶ Lloyds continued to use 11 Fore Street until early 1923, when they sold it to the National Provincial Bank.²³⁷ Its successor, NatWest, used the building until August 2015 when it closed.²³⁸

The building's granite elevation is in an eclectic, classical style, with a curved oriel window in the central, first-floor bay. According to historic photographs (*see* Figure 6) the corbel below the oriel was once more elaborate with a date stone inscribed '1886'. At some point in the 20th century, a corbel was removed, possibly in connection with a new fascia or signage. In 1959 permission was granted for the conversion of the top two floors to office accommodation; they had previously been in residential use for the bank manager.²³⁹ In 1964 permission was granted for

unspecified alterations to the bank and the erection of an extension.²⁴⁰ The building was listed in 1989.²⁴¹

Following the closure of the bank, listed building consent and planning permission were granted in April 2018 for the residential conversion of the first and second floors.²⁴² In November 2020 permission was granted for the residential conversion of the ground floor.²⁴³ The cornice of the banking hall was said to be one of the few remaining original features in the interior and it was retained in the proposals.²⁴⁴

Former Barclays Bank, Penryn St

The conservation area appraisal identified the former Barclays Bank as a building of local interest.²⁴⁵ The bank was constructed in 1906-7 to a design by the architect Oliver Caldwell (*see* Figures 8, 13-15). When Barclay & Co. absorbed the Consolidated Bank in 1905, they paid £1,930 for the existing branch in Penryn Street.²⁴⁶ A year later, they had decided to build a new, larger bank on the existing site and one adjoining plot.²⁴⁷ The design by Caldwell was approved and a tender by Arthur Carkeek, a notable local builder, for £3849 accepted.²⁴⁸ In June 1906 the salvaged materials from the previous building were advertised for sale and included ‘doors, windows, panelling, grates, mantels, screens, slates, tiles and other useful material’.²⁴⁹ While construction was underway Barclays used their other branch in Alma Place. In August 1907 the completion of the building was celebrated with a dinner at the Masonic Hall, which was attended by Thomas Reginald Grylls, one of the directors of Barclays, Mr Carkeek and his employees.²⁵⁰ An undated premises register described the building as ‘bank offices on ground floor; manager’s house over & large shop adjoining’.²⁵¹ Photographs taken shortly after the opening of the building show iron railings in front, which have since been removed.²⁵²

From December 1937 the first floor was leased out at a yearly rent of £80.²⁵³ By 1939 rooms on the upper floors, known as Barclays Chambers, were rented to the ‘Redruth Club’.²⁵⁴ In 1967 the branch was altered, which probably comprised internal alterations and the construction of the flat-roofed extension to the rear.²⁵⁵

In late 1996 Barclays moved to an existing commercial building at 84 Fore Street (closed in 2018).²⁵⁶ In 2006 planning permission was granted for the use of the ground floor of the Penryn Street building as a police station.²⁵⁷ The building is now known as ‘The Chambers’ and used as offices for the Kernow Credit Union and Redruth Town Council.

Former London Joint City & Midland Bank, 81 Fore St

The conservation area appraisal identified the former Midland Bank as a building of local interest.²⁵⁸ The bank was built in about 1920 for the London Joint City & Midland Bank (*see* Figure 10).²⁵⁹ The branch, the bank’s third in Cornwall, opened on 29 October 1920, initially at temporary premises in Alma Place, while the new building was under construction.²⁶⁰ Its construction was part of the bank’s expansion of its branch network in the 1920s.²⁶¹ It was probably designed by the firm of T. B. Whinney, Son & Austen Hall, who designed most of the bank’s branches in the south

of England in the early 20th century.²⁶² Like the previous building on the site, the bank incorporates an 'opeway' (public passageway) in the left (east) bay.²⁶³ There is a short flat-roofed post-war extension to the rear.

In 1992 the Midland Bank was acquired by HSBC. The branch's closure was announced in 2017 and it remains empty at the time of writing (2021).²⁶⁴ The current rental prospectus describes the interior as comprising on the ground floor 'a banking hall, interview rooms, back office functions and a strong room', on the first floor 'toilets, a staff room/kitchenette and ancillary storage' and in the small basement 'stores and ancillary storage'.²⁶⁵

Lloyds Bank, 27 Fore St

The conservation area appraisal identified the Lloyds Bank as a building of local interest.²⁶⁶ It was constructed in about 1922-24 for Lloyds Bank, replacing a Cornish Bank building of 1865-6 (*see* Figure 9).²⁶⁷ Lloyds had previously considered consolidating their two branches at 11 Fore Street and invited estimates. These were found to be too expensive and instead they rebuilt 27 Fore Street. The tender was won in 1922 by Shellabear & Son of Plymouth, whose quote of £14,739 was approved by the Premises Committee on 15 September 1922.²⁶⁸ A year later, Shellabear & Son quoted £1,073 10s for the fittings of the bank, which was accepted at a meeting on 23 November 1923.²⁶⁹ The building appears to have opened in late 1923 or early 1924. The architect is unknown but is likely to be one of the architects who regularly worked for Lloyds Bank in the period.

In the post-war period there have been various small-scale alterations and rear extensions. In 1961 permission was granted for an extension and alterations.²⁷⁰ In 1978 a single-storey extension was proposed.²⁷¹ In 1983 an application for the creation of a 'cashpoint lobby' was submitted.²⁷² In 1995 the entrance steps were replaced by new steps and a ramp, and a new external ATM was installed.²⁷³ This was followed in 2004 by a second ATM.²⁷⁴ At the time of writing (2021), the building is still in use by Lloyds Bank.

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ENDNOTES

- 1 See for example Boase 1890 and Diring 2015.
- 2 See for example Perry and Harradence 2008, 113-9, 200-203.
- 3 See Diring 2015.
- 4 Booker 1990, 2-3.
- 5 Ibid., 19-20.
- 6 Matthews and Tuke 1926, 150-1.
- 7 Shearme n.d., 3-4; Diring 2015, 125.
- 8 Michell 1978, 46, 93; *Royal Cornwall Gazette*, 25 May 1899, 2.
- 9 Michell 1978, 46.
- 10 Matthews and Tuke 1926, 264.
- 11 The Bank of England was only nationalised in 1946.
- 12 Booker 1990, 43. However, Cornwall is notable for its late adoption of joint-stock banking. Diring 2015, 33-4, 224.
- 13 Booker 1990, 21-22.
- 14 Ibid., 1.
- 15 Diring 2015, 169; Sayers 1957, 329, 349.
- 16 Diring 2015, 307; Kresen Kernow, catalogue entry for 'Cornish Bank', <https://kresenkernow.org/SOAP/search/RelatedNameCode.keyword/CRO|UK|849/> (accessed 30 March 2021).
- 17 Obituary of Sir Frederick Williams by the Institution of Civil Engineers, 1879, https://www.gracesguide.co.uk/Frederick_Martin_Williams (accessed 13 October 2021).
- 18 *Royal Cornwall Gazette*, 31 December 1808, 3.
- 19 Michell 1978, 46; Shearme n.d., 7; Diring 2015, 132; Boase 1890, col. 1342.
- 20 Horne 1949, 24.
- 21 Ibid., 77; 57 Geo. 3 cap. CXXX.
- 22 Horne 1949, 380.
- 23 Ibid., 381.
- 24 Michell 1978, 47.
- 25 *Royal Cornwall Gazette*, 11 January 1823, 3; 24 December 1825, 3.
- 26 The National Archives, NDO9/7, National Debt Commissioners, minutes 1823-6, 191, quoted in Booker 1990, 91; the 1827 date comes from a modern heritage plaque on the building.
- 27 Pigot & Co. 1830, 159.
- 28 Booker 1990, 108.
- 29 *Western Morning News*, 2 June 1892, 1.
- 30 *Cornish Telegraph*, 4 February 1892, 8.
- 31 The National Archives, tithe map and apportionment, IR 29/6/165 and IR 30/6/165.
- 32 Kresen Kernow, MRD/R119B.
- 33 1851 Census.
- 34 Diring 2015, 184.
- 35 Ibid., 251.
- 36 Ibid., 252.
- 37 Boase 1890, col. 1342.
- 38 *West Briton* 12 January 1866, 8.
- 39 Ibid.
- 40 Horne 1949, 180.
- 41 Kelly & Co. 1856, 94.

- 42 24 & 25 Vict. cap. XIV.
- 43 Doidge 1866, xviii.
- 44 *Cornish Telegraph*, 4 February 1892, 8.
- 45 Horne 1949, 182-5.
- 46 *Ibid.*, 193.
- 47 *West Briton and Cornwall Advertiser*, 10 January 1862, 5; Doidge 1866, xix. The Druids Hall burnt down in 1984.
- 48 *West Briton and Cornwall Advertiser*, 10 January 1862, 5.
- 49 *West Briton and Cornwall Advertiser*, 11 April 1862, 5.
- 50 Doidge 1866, 153.
- 51 *Redruth Times and Camborne Advertiser*, 22 November 1867, 3.
- 52 Dirring 2015, 236.
- 53 Doidge 1866, xviii; pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 54 Dirring 2015, 236-7; pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 55 Dirring 2015, 272-5.
- 56 Quoted in *The West Somerset Free Press*, 11 January 1879, 8.
- 57 *The West Somerset Free Press*, 11 January 1879, 8.
- 58 Shearme n.d., 6-7.
- 59 For example: *The Northern Whig*, 9 January 1879, 5; *The Bradford Observer*, 9 January 1879, 4; *The Greenock Advertiser*, 9 January 1879, 3.
- 60 Dirring 2015, 225-6.
- 61 Boase 1890, col. 1343.
- 62 Pers. comm., Karen Sampson, Head of Archives & Museums, Lloyds Banking Group, 12 May 2021; *The Cornubian and Redruth Times*, 26 March 1880, 5; *The Cornubian and Redruth Times*, 22 September 1882, 7.
- 63 Michell 1978, 47; *Cornubian and Redruth Times* 16 January 1879, 4.
- 64 *West Briton*, 9 January 1879, 4; *Cornubian and Redruth Times*, 26 March 1880, 5.
- 65 *Cornubian and Redruth Times* 26 March 1880, 5.
- 66 *West Briton*, 9 January 1879, 4.
- 67 *West Briton*, 9 January 1879, 3, as paraphrased by Dirring 2015, 267.
- 68 Dirring 2015, 266.
- 69 *Ibid.*, 271.
- 70 *Cornubian and Redruth Times* 26 March 1880, 5.
- 71 Dirring 2015, 272.
- 72 *Ibid.*, 191, 288; Matthews and Tuke 1926, 253, 256-6, 259.
- 73 Matthews and Tuke 1926, 263, 270.
- 74 Dirring 2015, 289.
- 75 *West Briton*, 9 January 1890, 3, as quoted in Dirring 2015, 289.
- 76 Dirring 2015, 293.
- 77 Matthews and Tuke 1926, 254.
- 78 Shearme n.d., 4-5.
- 79 Sayers 1957, 256-7.
- 80 *Ibid.*, 265.
- 81 *Ibid.*
- 82 *Ibid.*
- 83 Dirring 2015, 295.
- 84 Sayers 1957, 265.
- 85 Pers. comm., Karen Sampson, Head of Archives & Museum, Lloyds Banking Group, 12 May 2021; pers. comm., Katie Rose Kettle, HSBC Archive, 10 May

- 2021.
- 86 Although the Redruth branch shares some similarities with Horace Field's Lloyds branch at Aylesbury, Buckinghamshire (1920-23), Timothy Brittain-Catlin thinks it is probably not by Field. Pers. comm., 4 November 2021.
- 87 Pers. comm., Katie Rose Kettle, HSBC History, 10 May 2021.
- 88 Ibid.
- 89 Ibid.
- 90 Pers. comm., Karen Sampson, Head of Archives & Museums, Lloyds Banking Group, 12 May 2021.
- 91 Michell 1978, 47.
- 92 Ibid.; Cornwall Council, planning database, application number W2/70/31476/F. The TSB bank closed at some point between about 1998 and 2009 and the building is now a betting shop.
- 93 Cornwall Council, planning database, application numbers W2/73/43860/O, W2/73/43861/O, W2/75/01397/SA1 (Nationwide); W7/72/36403/F, W2/73/42830/F (Bradford & Bingley).
- 94 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 95 Cornwall Council, online planning database, W2/PA95/00878/F and W2/PA95/C0140.
- 96 Brignall 2019.
- 97 Cornwall Council, planning data base, W2/PA98/A0028 (1998 application); Google Street View, photograph of July 2009.
- 98 Booker 1990, 145.
- 99 Ibid.; NHLE 1144073.
- 100 Perry and Schwartz 2001, 73; *The Architect*, 10 February 1888, 85.
- 101 *West Briton*, 12 January 1866, 8.
- 102 Historic photographs held by the Lloyds Banking Group Archives.
- 103 http://cornishmemory.com/item/BRA_15_024 (accessed 22 October 2021).
- 104 For example, compare the branches at the corner of Lemon Street and Boscawen Street in Truro and at 40-41 Church Street, Falmouth.
- 105 Booker 1990, 172-3.
- 106 Kresen Kernow, DCCRK/1058.
- 107 *The Cornish Telegraph*, 20 January 1898, 8.
- 108 Parissien (ed), 1992, 22.
- 109 Perry and Harradence 2008, 204.
- 110 *Western Morning News*, 2 June 1892, 1.
- 111 Booker 1990, 35.
- 112 *Western Morning News*, 2 June 1892, 1.
- 113 *West Briton*, 12 January 1866, 8.
- 114 Ibid.
- 115 Booker 1990, 80.
- 116 Parrissien (ed), 1992, 11; Booker 1990, 79-80.
- 117 Booker 1990, 80.
- 118 Parrissien (ed), 1992, 17.
- 119 Nicholas Clift & Associates 2020, 9.
- 120 Pers. comm., Samantha Barnes, 9 November 2021.
- 121 Kresen Kernow, AD788/2, as quoted in Johns, Berry and Gossip 2001, 15.
- 122 *The Architect*, 10 February 1888, 85.
- 123 Parrissien (ed), 1992, 17.
- 124 Kelly & Co. 1939, 308.
- 125 Nicholas Clift & Associates 2020, 1, 8.

- 126 Roethe 2019, 124.
- 127 Kresen Kernow, DCCRK/1058.
- 128 Perry and Schwartz 2001, 64-77.
- 129 NHLE 1389613 (Penzance); Beacham and Pevsner 2014, 140.
- 130 Beacham and Pevsner 2014, 675; NHLE 1282642.
- 131 Census of 1861, 1871, 1901.
- 132 Brodie et al 2001, vol. 1, 322.
- 133 *Cornish Telegraph*, 20 January 1898, 8; 12 January 1899, 8.
- 134 Brodie et al 2001, vol. 2, 969.
- 135 Booker 1990, 205; *South Wales Echo*, 6 June 1896, 3; O'Brien, Bailey, Pevsner and Lloyd 2018, 636.
- 136 Booker 1990, 205; *The Builder*, 2 July 1926, 4.
- 137 Aslet 1980, 2364.
- 138 *The Cornubian*, 17 March 1921, 3.
- 139 Beacham and Pevsner 2014, 431; *Cornish Guardian*, 8 June 1923, 7.
- 140 Dirring 2015, 191.
- 141 Sayers 1957, 256-7.
- 142 *The Cornishman*, 20 May 1880, 3.
- 143 Ibid.
- 144 Ibid.; Michell 1978, 225. The Tabb's Hotel burnt down in 1893 and was rebuilt to a design by James Hicks. It was demolished in the late 1960s.
- 145 *West Briton*, 9 January 1879, 3, as paraphrased by Dirring 2015, 267.
- 146 Kresen Kernow, MRD/R119B; Pigot & Co. 1830, 159.
- 147 Booker 1990, 97, 310.
- 148 Ibid., 303, 311.
- 149 NHLE 1367551 (Much Wenlock), 1256798 (York)
- 150 NHLE 1055482 (Ellesmere), 1367320 (Oswestry), 1059948 (Taunton), 1196268 (Newark), 1335988 (Whitehaven), 1374111 (Wakefield), 1371370 (Alnwick), 1387206 (Portsmouth), 1254557 (Nottingham), 1247063 (Shrewsbury), 1362191 (Poulton-le-Fylde); Booker 1990, 300-311.
- 151 NHLE 1201526; Beacham and Pevsner 2014, 671.
- 152 Beacham and Pevsner 2014, 299; NHLE 1206424.
- 153 Other examples are Newark and Wakefield.
- 154 The National Archives, NDO9/8.
- 155 Booker 1990, 300-311. The fact that his appendix omits the building at Redruth suggests that there may be other such omissions.
- 156 'Redruth Albany RFC', *Yell.com*, <https://www.yell.com/biz/redruth-albany-rfc-redruth-32092/#view=popup6835> (accessed 30 September 2021).
- 157 Ackrill and Hannah 2011, 1.
- 158 Sayers 1957, 18; Dirring 2015, 291.
- 159 Dirring 2015, 292.
- 160 Sayers 1957, 265.
- 161 Dirring 2015, 191.
- 162 Matthews and Tuke 1926, 256-7.
- 163 Dirring 2015, 288; Matthews and Tuke 1926, 253, 259.
- 164 Matthews and Tuke 1926, 263, 270.
- 165 Dirring 2015, 293.
- 166 Michell 1978, 46, 93; *Royal Cornwall Gazette*, 25 May 1899, 2.
- 167 Michell 1978, 46.
- 168 Ibid.
- 169 Dirring 2015, 168; Boase 1890, col. 1432.

- 170 Dirring 2015, 184; Boase 1890, col. 1432.
- 171 *West Briton* 12 January 1866, 8.
- 172 Dirring 2015, 225-6.
- 173 Ibid.
- 174 Boase 1890, col. 1343.
- 175 Sayers 1957, 265.
- 176 Ibid., 5, 220, 265.
- 177 Dirring 2015, 236.
- 178 Doidge 1866, xviii; pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 179 Dirring 2015, 236-7; pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 180 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 181 Dirring 2015, 235-246.
- 182 'London City and Midland Bank', *Grace's Guide to British Industrial History*, https://www.gracesguide.co.uk/London_City_and_Midland_Bank (accessed 1 November 2021).
- 183 'History timeline', *HSBC*, <https://www.hsbc.com/who-we-are/our-history/history-timeline> (accessed 12 November 2021).
- 184 Booker 1990, xvii-xviii.
- 185 Ibid.; 'National Westminster Bank PLC', *Company Histories*, <https://www.company-histories.com/NATIONAL-WESTMINSTER-BANK-PLC-Company-History.html> (accessed 1 November 2021).
- 186 Moseley n.d.
- 187 Cornwall Council, planning data base, W2/PA98/A0028 (1998 application); Google Street View, photograph of July 2009.
- 188 Michell 1978, 47; *Cornubian and Redruth Times* 16 January 1879, 4; Dirring 2015, 266.
- 189 Boase 1890, col. 1343.
- 190 Matthews and Tuke 1926, 270.
- 191 *West Briton and Cornwall Advertiser*, 10 January 1862, 5.
- 192 Doidge 1866, xix.
- 193 *Redruth Times and Camborne Advertiser*, 22 November 1867, 3.
- 194 Michell 1978, 47.
- 195 *Royal Cornwall Gazette*, 11 January 1823, 3; 24 December 1825, 3.
- 196 *Cornish Telegraph*, 4 February 1892, 8.
- 197 *The Cornishman*, 15 January 1948, 3; 22 January 1948, 4.
- 198 Michell 1978, 47.
- 199 Dirring 2015, 132; *Royal Cornwall Gazette*, 31 December 1808, 3.
- 200 Dirring 2015, 227-8.
- 201 Michell 1978, 46; Shearme n.d., 7; Dirring 2015, 132; Boase 1890, col. 1342.
- 202 Dirring 2015, 184.
- 203 Ibid., 251.
- 204 Ibid., 252.
- 205 Ibid.
- 206 *Royal Cornwall Gazette* 11 January 1823, 3; 24 December 1825, 3.
- 207 The National Archives, NDO9/7, 191, as quoted in Booker 1990, 91, 278 (endnote 15).
- 208 The date 1827 is mentioned on the modern plaque on the building. It is not clear what the primary source for this date is.
- 209 Kresen Kernow, MRD/R119B; Pigot & Co. 1830, 159.

- 210 Kresen Kernow, DCKER/326/9; OS town plan of 1879.
- 211 *Western Morning News*, 2 June 1892, 1.
- 212 Michell 1978, 196.
- 213 Ibid., 47, 200, 216; Peter 1894, 165; plaque on building.
- 214 Michell 1978, 216.
- 215 Ibid., 47; Cornwall Council, planning database W2/49/007766/F.
- 216 NHLE 1309837.
- 217 Cornwall Council, planning database, W2/70/31475/F, W2/71/35529/F.
- 218 *Cornubian and Redruth Times* 16 January 1879, 4 .
- 219 Johns, Berry and Gossip 2001, 15.
- 220 *Cornubian and Redruth Times*, 26 March 1880, 5; Boase 1890, col. 1343; *West Briton*, 9 January 1879, 4.
- 221 *Cornubian and Redruth Times*, 16 January 1879, 4; 26 March 1880, 5.
- 222 Perry and Schwartz, 75; *Cornubian and Redruth Times*, 26 March 1880, 5.
- 223 *Cornubian and Redruth Times*, 23 April 1880, 4.
- 224 Kresen Kernow, AD788/51.
- 225 Kresen Kernow, AD788/52.
- 226 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 227 Kresen Kernow, AD788/2, as quoted in Johns, Berry and Gossip 2001, 15; pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 228 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 229 Johns, Berry and Gossip 2001, 16.
- 230 Johns, Berry and Gossip 2001, 14.
- 231 *The Cornubian and Redruth Times*, 26 Aug 1887, 7; Michell 1978, 188; Beacham and Pevsner 2014, 473.
- 232 *The Cornubian and Redruth Times*, 22 September 1882, 7; 26 March 1880, 5.
- 233 *The Cornubian and Redruth Times*, 7 January 1887, 7.
- 234 *The Architect*, 10 February 1888, 85 and unpaginated illustration.
- 235 Pers. comm., Karen Sampson, Head of Archives & Museum, Lloyds Banking Group, 12 May 2021.
- 236 Ibid.
- 237 Ibid.
- 238 'Former NatWest Bank in Redruth, *Geograph*, <https://www.geograph.org.uk/photo/4985724> (accessed 3 November 2021).
- 239 Cornwall Council, online planning database, W2/59/09693/F.
- 240 Cornwall Council, online planning database, W2/64/17575/F .
- 241 NHLE 1309978.
- 242 Cornwall Council, online planning database, PA17/10084 and PA17/10085.
- 243 Cornwall Council, online planning database, PA20/05840 and PA20/05841.
- 244 Nicholas Clift & Associates 2020, 9-10.
- 245 Alan Baxter Ltd 2010, 31-2.
- 246 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
- 247 Ibid.; *Royal Cornwall Gazette*, 22 August 1907, 6. The newspaper account of 1907 implies that the site was enlarged by the addition of 'the adjoining private houses' but map evidence shows this was just one plot to the west.
- 248 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021; *Royal Cornwall Gazette* 22 Aug 1907, 6; *West Briton*, 19 August 1907, 4.
- 249 *Cornubian and Cornwall County Times*, 2 June 1906, 1.
- 250 *Royal Cornwall Gazette*, 22 August 1907, 6; *West Briton*, 19 August 1907, 4.
- 251 Barclays Group Archives, ACC12/8.
- 252 http://cornishmemory.com/item/BRA_15_005 (accessed 8 November 2021).

- 253 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
254 Kelly 1939, 308.
255 Pers. comm., Rosie Fogarty, Archivist, Barclays Group Archives, 6 October 2021.
256 Ibid.
257 Cornwall Council, online planning database, W2/PA05/01557/F.
258 Alan Baxter Ltd 2010, 31-2.
259 Pers. comm., Katie Rose Kettle, HSBC Archive, 10 May 2021.
260 Ibid.
261 Ibid.
262 Booker 1990, 240; Parissien, ed., 1992, 22.
263 Michell 1978, 156, 193.
264 Rodionova 2017.
265 <https://www.commerciallistings.cbre.co.uk/en-GB/listings/retail/details/GB-Plus-455494/81-fore-street-tr15-2bw?view=isLetting> (accessed 3 November 2021).
266 Alan Baxter Ltd 2010, 31-3.
267 Pers. comm., Karen Sampson, Head of Archives & Museum, Lloyds Banking Group, 12 May 2021.
268 Ibid.
269 Ibid.
270 Cornwall Council, online planning database, W2/61/13731/F.
271 Cornwall Council, online planning database, W2/78/00680/F.
272 Cornwall Council, online planning database, W2/83/00352/F.
273 Cornwall Council, online planning database, W2/PA95/00878/F and W2/PA95/C0140.
274 Cornwall Council, online planning database, W2/PA04/01306/F.



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