

Former Barclays Bank 47 High Street Merthyr Tydfil

Heritage Impact Statement



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for

James Thomas

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Former Barclays Bank
47 High Street
Merthyr Tydfil

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I Introduction

An application for listed-building consent is in preparation for the former Barclays Bank, at 47 High Street, Merthyr Tydfil, to convert the ground floor and basement to A3 restaurant/café use and the first floor to CI hotel use. The building is listed grade II (Cadw reference 11437) and is within Merthyr Tydfil Town Centre Conservation Area. This heritage impact statement has been prepared with draft proposals for alterations to the building, and assesses the impact of the proposals on the significance of the listed building, the conservation area, and the setting of other nearby heritage assets.

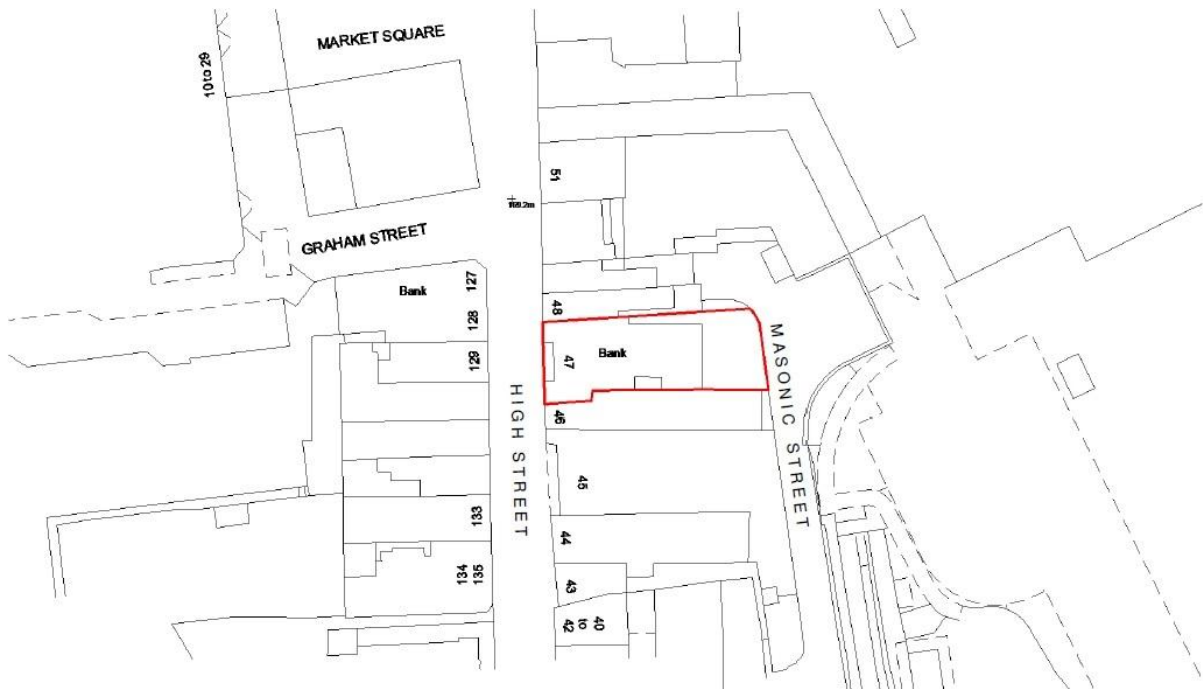


Figure 1 Location plan.

The former Barclays Bank is on the east side of High Street at SO 0494 0605 (fig 1). It faces the pedestrianised High Street, and the rear faces a yard at the end of Masonic Street, next to the railway station. The building has been vacant since 2023. It was visited on 17 December 2025.

2 Policy and Guidance

2.1 National Policy

The legislative framework for the protection and management of the historic environment is contained in The Historic Environment (Wales) Act 2023. It repealed but incorporates earlier legislation, specifically the Planning (Listed Buildings and Conservation Areas) Act, 1990, which covered both England and Wales.

The means by which the preservation of heritage assets and their settings is incorporated into the planning process is set out in Planning Policy Wales (PPW), supplemented by guidance contained in the Welsh Government's Technical Advice Note (TAN) 24, which covers the historic environment.

Paragraph 6.1.10 of PPW states that:

There should be a general presumption in favour of the preservation or enhancement of a listed building and its setting, which might extend beyond its curtilage. For any development proposal affecting a listed building or its setting, the primary material consideration is the statutory requirement to have special regard to the desirability of preserving the building, its setting or any features of special architectural or historic interest which it possesses.

TAN 24 describes a heritage impact assessment as:

a structured process that enables the significance of a designated asset to be taken into account when considering proposals for change. Heritage impact assessments should be proportionate both to the significance of the historic asset and to the degree of change proposed, and should include sufficient information to enable both the significance of the asset and the impact of change to be understood. The results of the heritage impact assessment should be summarised in a heritage impact statement.

Planning Policy Wales identifies how local planning authorities must treat designated heritage assets in their consideration of planning applications. This includes the impact of proposed developments within the settings of these historic assets. It therefore places an obligation upon local planning authorities to make the impact on the setting of heritage assets a factor in planning decisions. TAN 24 defines the setting of historic assets in paragraph 1.25:

The setting of an historic asset includes the surroundings in which it is understood, experienced, and appreciated embracing present and past relationships to the surrounding landscape. Its extent is not fixed and may change as the asset and its surroundings evolve. Elements of a setting may make a positive or negative contribution to the significance of an asset, may affect the ability to appreciate that significance or may be neutral. Setting is not a historic asset in its own right but has value derived from how different elements may contribute to the significance of a historic asset.

The requirements of a heritage impact statement for listed building consent under the Historic Environment (Wales) Act 2023 are set out in an explanatory note, under the auspices of Welsh Statutory Instruments (2024 No 930 [W.155]):

Heritage impact statement

4.—(1) An application for listed building consent must include with it a statement referred to as a heritage impact statement.

(2) A heritage impact statement must—

- (a) describe the special architectural or historic interest of the listed building to which the application relates and its significance, with particular reference to the part of the listed building affected by the works,
- (b) explain the objective that the works are intended to achieve and why they are desirable or necessary,
- (c) include a summary of the options considered for the purpose of achieving the objective in sub-paragraph (b) and the reasons why the proposals to which the application relates are preferred,
- (d) describe the works and the design principles which have been applied to them,
- (e) include a schedule of works,
- (f) describe how the works will affect the character of the listed building as a building of special architectural or historic interest, including an assessment of the impact of the works on the significance of the building, and
- (g) describe how issues relating to access to, or in, the listed building have been dealt with, but excluding issues relating to access to, or in, any part of a listed building which is used as a private dwelling.

2.2 Local Policy

Policy CWI of the Merthyr Tydfil Replacement Local Development Plan covers the historic environment:

Policy CWI: The Historic Environment

The integrity of our historic environment assets will be conserved and enhanced.

Development proposals will only be permitted where it can be demonstrated they would preserve or enhance the architectural quality, character or the historic or cultural importance of our designated historic environment assets.

Paragraph 6.5.8 defers to national guidelines regarding listed buildings: 'When preparing development proposals, that may affect the historic environment, it is of primary importance to understand the value and significance of designated and undesignated historic assets. This should be achieved through the preparation of a 'Statement of Significance', prepared as part of a Heritage Impact Assessment to accompany development proposals, which assesses the evidential, historical, aesthetic and communal value of assets in accordance with Cadw's

‘Conservation Principles’ ... Proposals likely to affect designated historic environment assets should be accompanied by a Heritage Impact Assessment as advocated in TAN 24: Historic Environment’.

Paragraph 6.5.14 emphasises that Conservation Area Appraisals and Management Plans ‘should be fully taken into account when considering development proposals within or adjacent to a designated conservation area. Where a heritage impact statement is required to accompany an application for conservation area consent it should clearly set out how the development preserves or enhances the conservation area in-line with its appraisal and associated management plan.’

2.3 Cadw Guidance

Guidance on good practice in the assessment of the setting of heritage assets has been published by Cadw (2017a). It sets out a methodology for assessing the impact of proposed developments on the setting of heritage assets, and the impacts they may have on an asset’s significance. Cadw’s recommended strategy has four stages.

1. Identification of heritage assets that would be affected by the proposed development.
2. Define and analyse the setting, identifying the key factors which contribute to the significance of each of the historic assets affected.
3. Evaluate the potential impact of change or development.
4. Consider options to mitigate the impact of a proposed change or development.

Stage 1 identifies heritage assets within visual range of the development site. Stage 2 examines the contribution of setting to the significance of individual heritage assets.

Stage 3 considers the effect the development would have on those heritage assets, for which the most important criteria are the visual relationship between the development and the heritage assets, and the impact on the surroundings in which the heritage assets are experienced, including the approaches to heritage assets. Stage 3 also identifies any areas and viewpoints that would be sensitive to the proposed development. The impact of the proposal is to be expressed in terms such as positive, neutral and negative, with an indication of its magnitude.

The need for Stage 4 depends upon the assessment of impact in Stage 3.

3 Historical Background

The 1873 Ordnance Survey Merthyr Tydfil town plan shows the plot of 47 High Street occupied by the West of England and South Wales District Bank (fig 2). The map indicates a separate rear range, suggesting the separation of commercial and residential parts of the property. Much of the fabric of the previous building was probably incorporated when the existing building was built in 1901-2 for the London and Provincial Bank, by P.J. Thomas, architect of Bridgend. Thomas also appears to have extended the previous building by additions at the rear, on ground depicted as a garden in 1873. An early-twentieth century

view of the High Street shows the bank with railings fronting the street, which have since been removed, and an inscription across the front of the building, which is discussed below (fig 3). Evidence for the existence of an even earlier building or buildings on the site, which stands on the main thoroughfare of pre-industrial and early-industrial Merthyr, is found in the basement, which is also discussed below.



Figure 2. Merthyr Tydfil town plan, 1873.



Figure 3. Early twentieth-century view of High Street, with the bank on the right..

In 1918 the London and Provincial Bank was acquired by Barclays Bank. The 1956 Ordnance Survey map marks the building as two properties, 47 and 47a High Street, presumably for the commercial and residential parts of the building respectively (fig 4). Number 47a is entered from the left-hand side of the High Street front, suggesting that the left-hand doorway to High Street was always residential and not an entry to the banking hall. Barclays Bank closed for business in Merthyr in June 2023, since when the premises has been unoccupied.



Figure 4. Ordnance Survey map, 1956.

4 Description

4.1 Exterior

47 High Street is a two-storey building with basement, consisting of a main range facing the street, lower rear extension at right angles, linking to another parallel range, slightly narrower than the front range, at the rear, facing Masonic Street. Apart from the street front, walls are rendered, pitched roofs are slate, with end stacks. The chronology seems to be that the front range is the bank shown on the 1873 town plan, with a new street frontage added in 1901-2, and rear ranges also added in 1901-2.

The bank has a five-bay monumental classical-style street frontage (fig 5). The lower storey is polished black granite and has outer doorways brought forward and framed by blocked paired Doric columns. The right-hand entrance retains its fielded-panel door under a round-headed overlight, whereas the left-hand entrance retains its overlight, but the doorway was blocked when a cash machine was inserted there, since removed (fig 6). Between the doorways are tall round-headed windows. The entablature reads 'AND PROVINCIAL BANK' in deeply cut letters in the centre, whereas above the doorways the words 'LONDON' and 'LIMITED' are concealed behind added fascia panels resembling black granite.

The upper storey is of Portland stone. Tall two-pane sash windows are beneath pulvinated friezes and alternating triangular and segmental pediments, below a rich garlanded frieze and Modillion eaves cornice. Outer windows are set slightly forward and framed by Corinthian pilasters, whereas the three central windows are framed by detached Corinthian columns.



Figure 5. Entrance front on High Street.

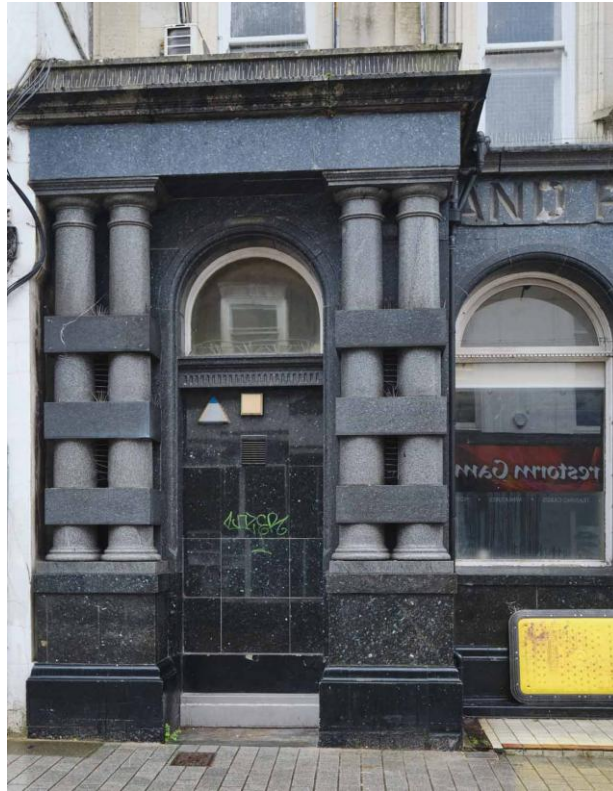


Figure 6. Blocked doorway in the entrance front.

At the back of the building, the lower extension has, in its north wall facing number 49, three upper-storey windows with two-pane sash windows and one lower-storey window (fig 7).



Figure 7. Existing north elevation.

The rear (east) front to Masonic Street has, on the left-hand side, a canted bay window in the lower storey (suggesting a former residential part of the building), below two two-pane sash windows on the first floor (fig 8). On the right-hand side are two windows, one with two-pane sashes, the other with replacement glazing, a first-floor window to the right, also with replacement glazing, left of which is a fire-escape door, with attached escape stairs.

In the right-hand (north gable end) of the rear wing is an external stack, doorway to its right, with replacement door, two sash windows further right and replacement window on the first floor (figs 7, 9).

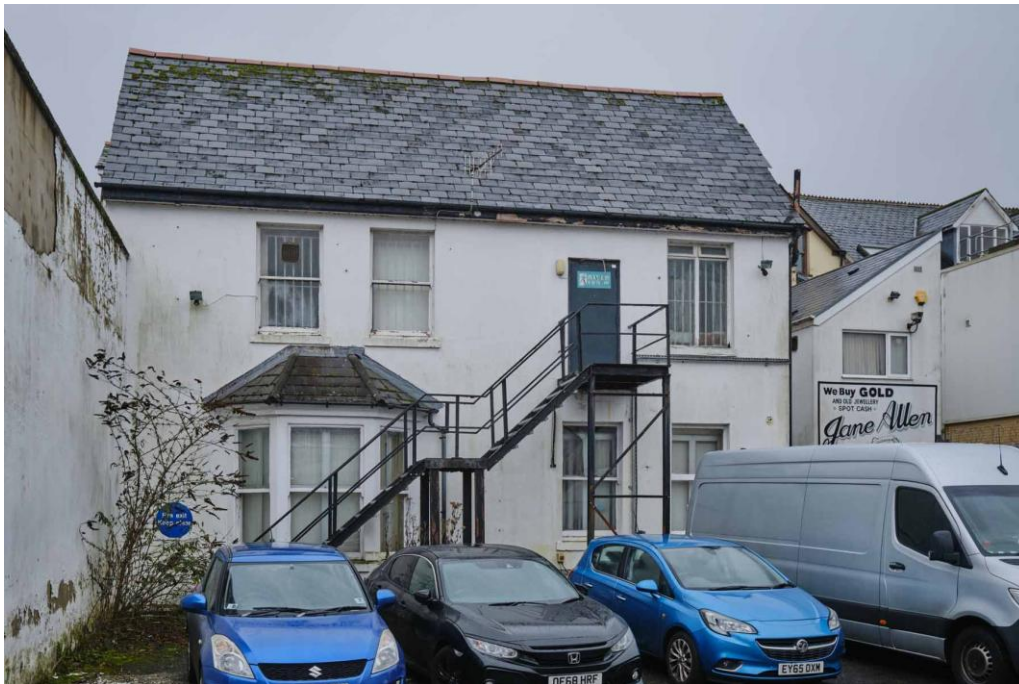


Figure 8. East front of the rear range.



Figure 9. Rear of the building, showing the lower link to the parallel rear range.

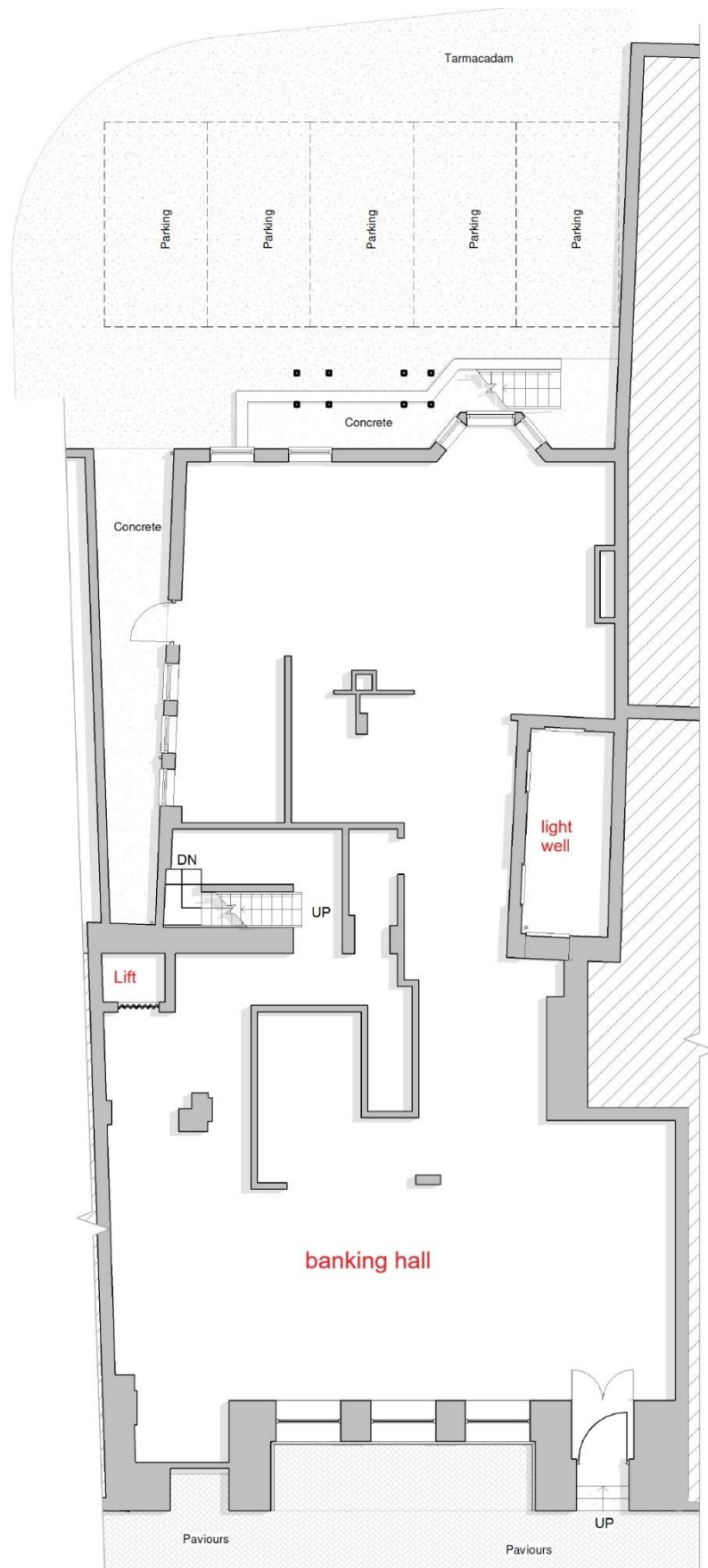


Figure 10. Ground-floor plan.

4.2 Interior

The interior was originally part commercial and part residential, but it is difficult now to distinguish fully between them in the original (1902) use of the building. The banking hall now takes up the whole ground floor and is much modernised, but originally the rear part was probably residential (figs 10, 11). On the north side a partition has been partly removed and suggests that there was a separate corridor here reached from the left-hand main doorway, as indicated on the 1956 map (fig 12). There is a suspended ceiling of polystyrene tiles, gaps in which reveal the original ceiling, but no features of interest were visible within it. The existing doorway has inner, double half-glazed doors, a twentieth-century insertion, in a surround with fluted pilasters (fig 13).



Figure 11. Banking hall, looking to the rear of the building.



Figure 12. View to the blocked former entrance, with evidence of a former corridor separate from the banking hall.



Figure 13. Inner doorway of main entrance.

There is an enclosed light well behind the front range, which also has infilled windows with moulded surrounds (fig 14). The 1956 map suggests that this originally lit the rear of the banking hall. A goods lift, with concertina metal door, is against the north wall. Otherwise the partitions in the banking hall all seem modern. Although the rear part of the ground floor was probably originally residential, there are no diagnostic features to give certainty, there is a bay window and a blocked fireplace (fig 15).

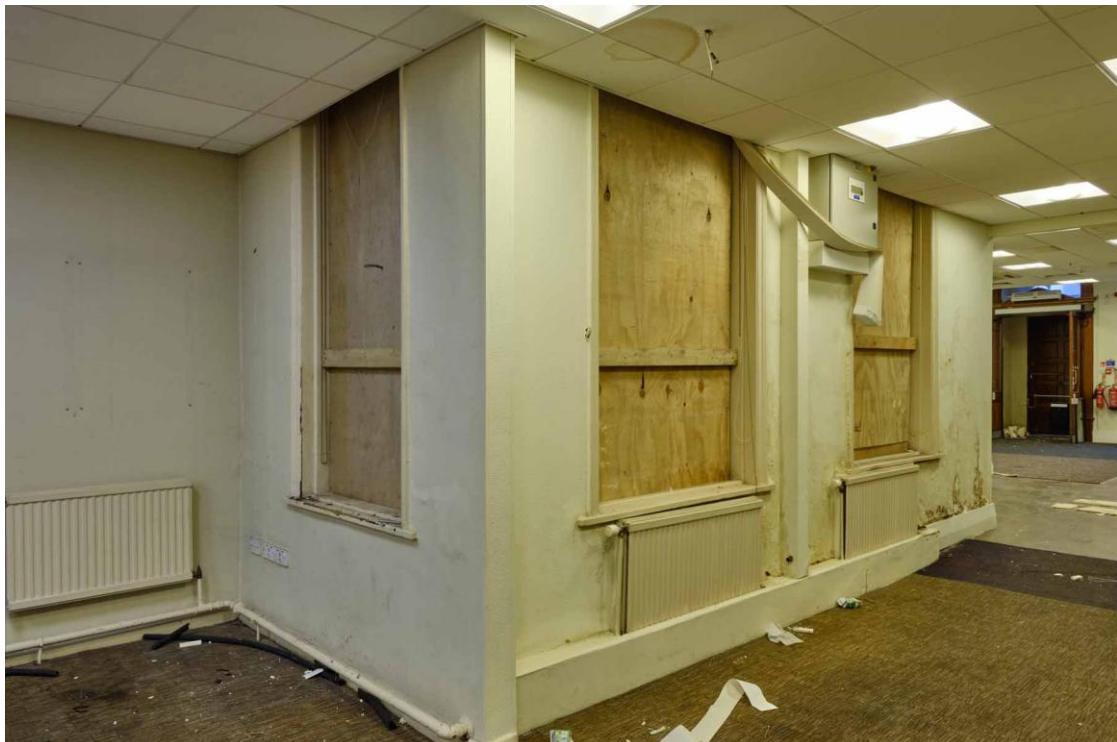


Figure 14. Lightwell at the rear of the original banking hall.

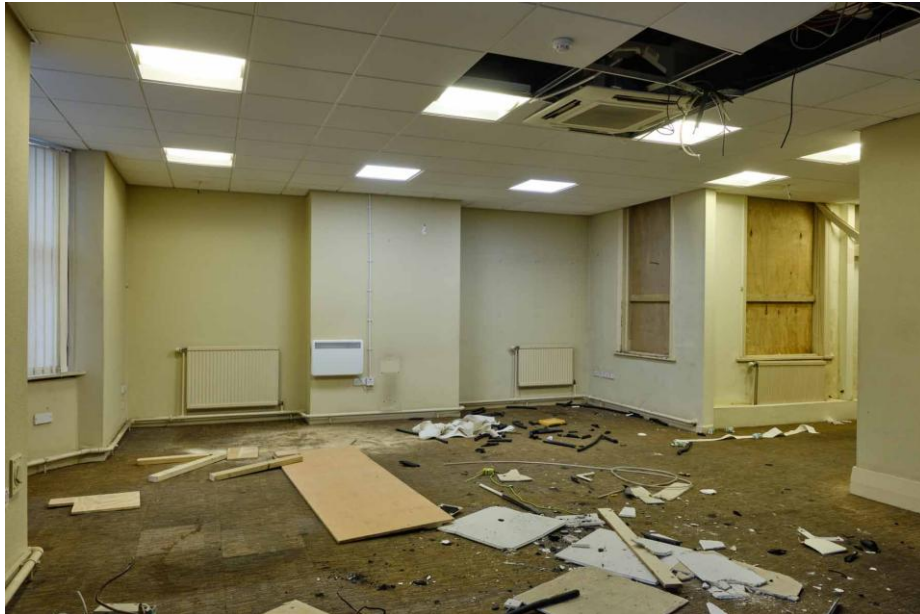


Figure 15. Ground floor rear range, with blocked fireplace and bay window to the left.

A plain open-well stair leads to the upper storey (fig 16). It has simple square newels and boarding in place of balusters. The upper storey is on two levels, indicating the different dates between the front range and the rear extensions (fig 17). From the top of the stairs there are doorways right and left. On the right side there are steps up to the doorway, which has a moulded round-headed surround, but modern door. It opens to a landing where there are doorways to the two rooms at the front, a small store, a room behind in the front range (Room 4), and the lift. They have doorcases with moulded surrounds and pediments (except for room 1 which has lost its pediment), but modern doors (fig 18). Within Room 4 there is a similar doorway to a small storage area, which retains an original fielded-panel door (fig 19). Within this store the rubble-stone fabric of the external wall is visible.



Figure 16. Stairway.

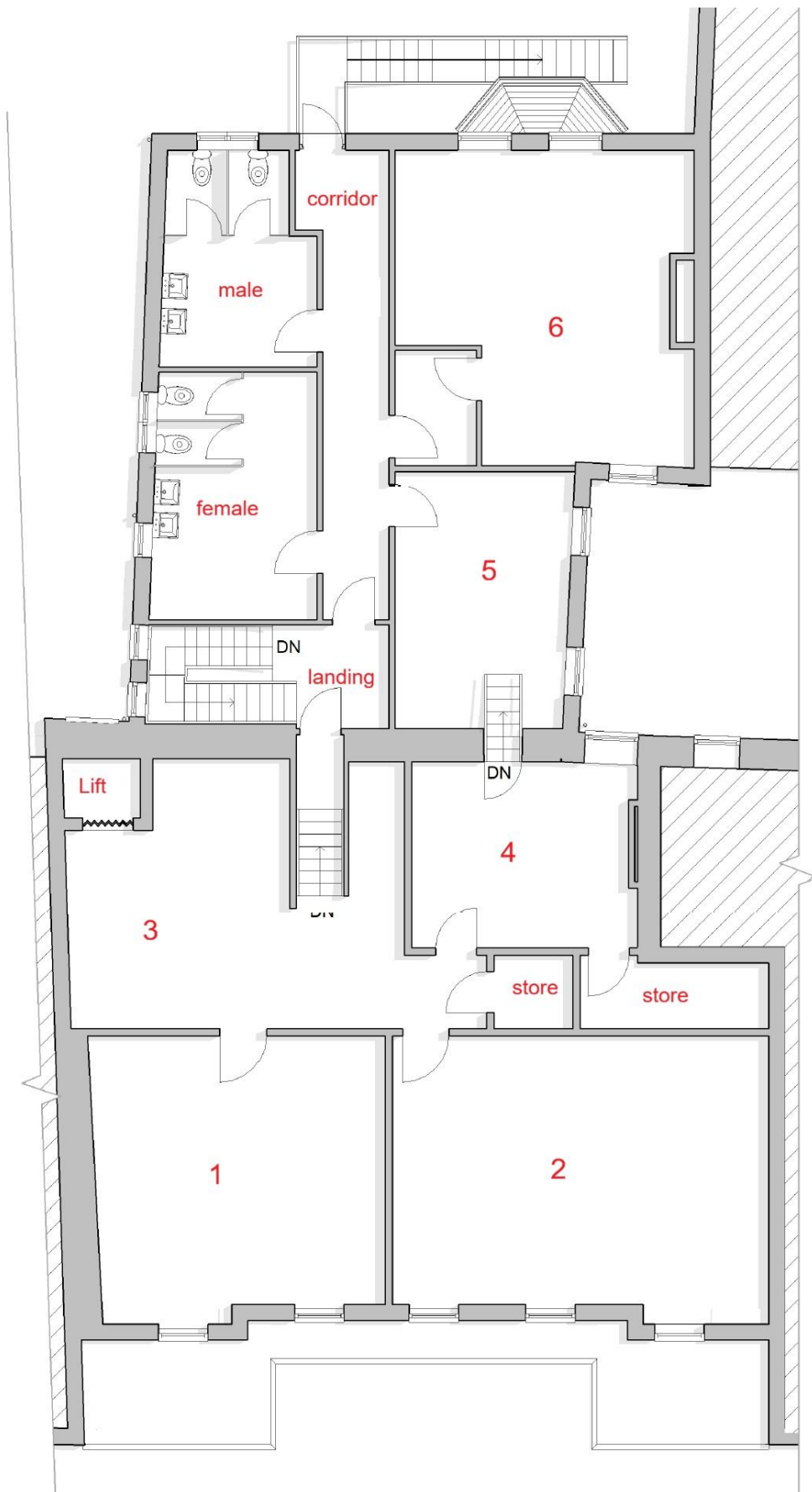


Figure 17. First-floor plan.



Figure 18. Doorcases to Room 2 and a store.



Figure 19. Doorcase and panel door to store in Room 4.

Rooms 1 and 2 in the main range retain windows with moulded surrounds, as well as a moulded skirting board (fig 20). There is no evidence of former fireplaces in these rooms, but there is a blocked fireplace and chimney in Room 4 (fig 21). Rooms in the rear range are at a lower level. Windows all have steel bars internally (fig 22). The kitchen (Room 6) includes a picture rail and was evidently originally residential (fig 23). The female toilets retain an original panelled door (fig 24). The corridor is partly a later addition, since it leads to the escape door in the back wall, which is not an original feature.



Figure 20. Architraves to windows in Room 1.



Figure 21. Blocked fireplace in Room 4.



Figure 22. Modern steps in Room 5, and barred window.



Figure 23. Room 6, with blocked fireplace.



Figure 24. Panel door to ladies toilet.

A closed-string stair, beneath the main stair, descends to the basement (figs 25, 26). A rubble-stone cross wall belongs to a much earlier phase, probably when there were two buildings on the plot (fig 27). Flagstones are visible in part of the basement. There are two large safe rooms. One of them was specially constructed as such, whereas the other uses the existing basement walls (fig 28). Both of them retain heavy reinforced steel doors made by Chubb (fig 29).



Figure 25. Basement plan.



Figure 26. Basement stair.



Figure 27. Basement, with small modern safe, and dividing wall on the right, probably pre-dating the first bank on the plot.

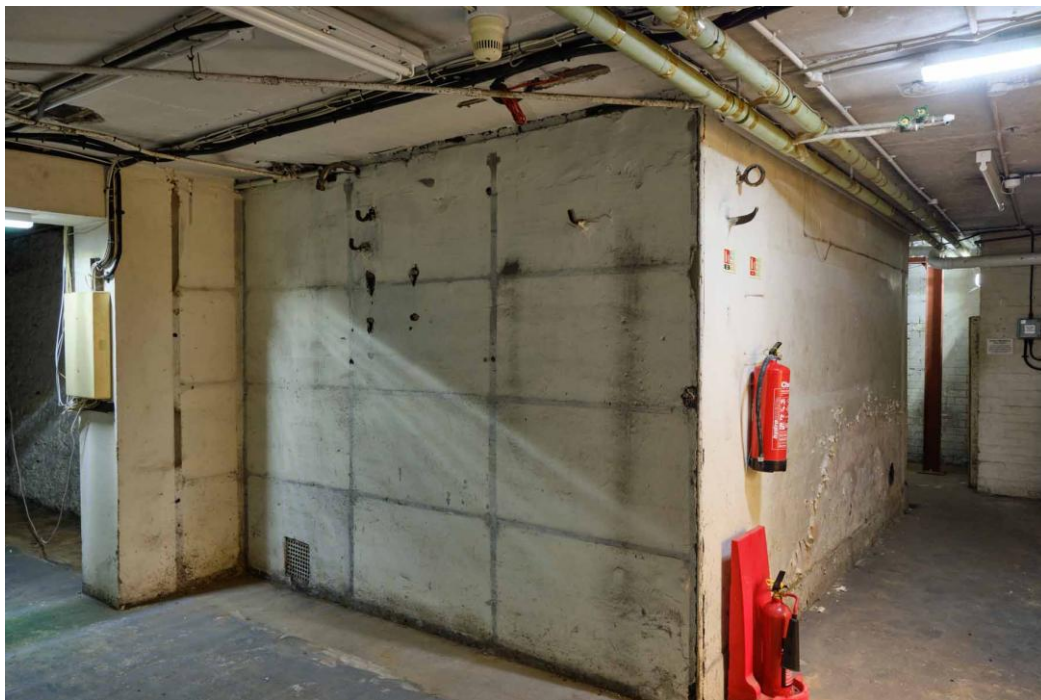


Figure 28. Outer wall of safe room.

5 Statement of Significance

The significance of affected heritage assets will be measured against agreed heritage values, as set out in guidance issued by Cadw (2011):

- **Evidential value:** This derives from those elements of an historic asset that can provide evidence about past human activity, including its physical remains or historic fabric.
- **Historical value:** An historic asset might illustrate a particular aspect of past life or it might be associated with a notable family, person, event or movement.
- **Aesthetic value:** This derives from the way in which people draw sensory and intellectual stimulation from an historic asset. This might include the form of an historic asset, its external appearance and how it lies within its setting.
- **Communal value:** This derives from the meanings that an historic asset has for the people who relate to it, or for whom it figures in their collective experience or memory. It is closely linked to historical and aesthetic values but tends to have additional or specific aspects.



Figure 29. Safe door.

The principal evidential value of the building is in the fabric of its entrance front, which is well preserved apart from the replacement of one of the doors with a cash machine. The rear was probably always rendered and therefore also retains its evidential value, while the roof has probably always been of slate. Inside the building there have been numerous changes. The ground-floor banking hall is considerably altered, and the division between it and the offices or residential accommodation behind it has been largely opened up. However the stair and much of the first floor retains evidential value. On the first floor the rooms in the front range have survived, although whether date from 1901-2 or from the

building that preceded it is unclear. Original details include the door cases, almost all of which have retained their pediments. One of the original doors, leading to the store off room 4, has also survived. In the rear range the date of the existing room plan is less certain and only original panelled door (to the ladies toilet) has survived. Fireplaces have all been removed.

The basement retains strong evidential value. Its two safe rooms, with substantial steel doors, are the principal feature. Flagstones have survived in part. However the spine wall appears to have belonged to an earlier building on the site.

The establishment of a bank here in the second half of the nineteenth century was part of the commercial development of a settlement that was unplanned in its early stages and slowly emerged as a town in the nineteenth century. It provides the main historical value of the building. In its present form the bank belongs to a period of urban and commercial expansion in the early years of the twentieth century, which included many landmark buildings in the town, such as the Milbourne Chambers of 1904, YMCA of 1901-11, Post Office of 1903-5 and Lloyds Bank, of 1922-3, also on the High Street.

The high aesthetic value of the building is expressed in its elaborate and imposing façade to High Street. Classical was the favoured style for banks for its ordered symmetry, acceptance of rules of composition, and opportunity for flamboyant display. Status was further conferred by the use of expensive imported materials, in this case polished granite and Portland Stone. The banking hall has lost most of any detail that would have constituted its aesthetic value, although the windows retain their fine but restrained interior finishes. On the first floor the doorcases to the principal rooms in the front range are the chief aesthetic interest of the interior.

As a bank, the building retains a strong communal value, having served the town for many years and offered employment to many of its residents, although most of its value is its presence on the High Street.

6 Design Proposal

The building is no longer needed for its original purpose and has been vacant for over two years. The Conservation Area appraisal for Merthyr Tydfil Town Centre has already noted the lack of use of upper floors of commercial buildings in the High Street, which is likely to lead to the deterioration of important buildings through lack of maintenance (Merthyr Tydfil CBC 2009, 50). The conversion to café/restaurant and hotel use for the building have been determined as the most sustainable uses for the building. To achieve this, little change is needed to the exterior, although more substantial changes would be necessary inside the building.

The principal change proposed for the entrance front is the reinstatement of the left-hand doorway, which was removed to install a cash machine (fig 30). The details would match closely with the surviving right-hand door, including painting it black.

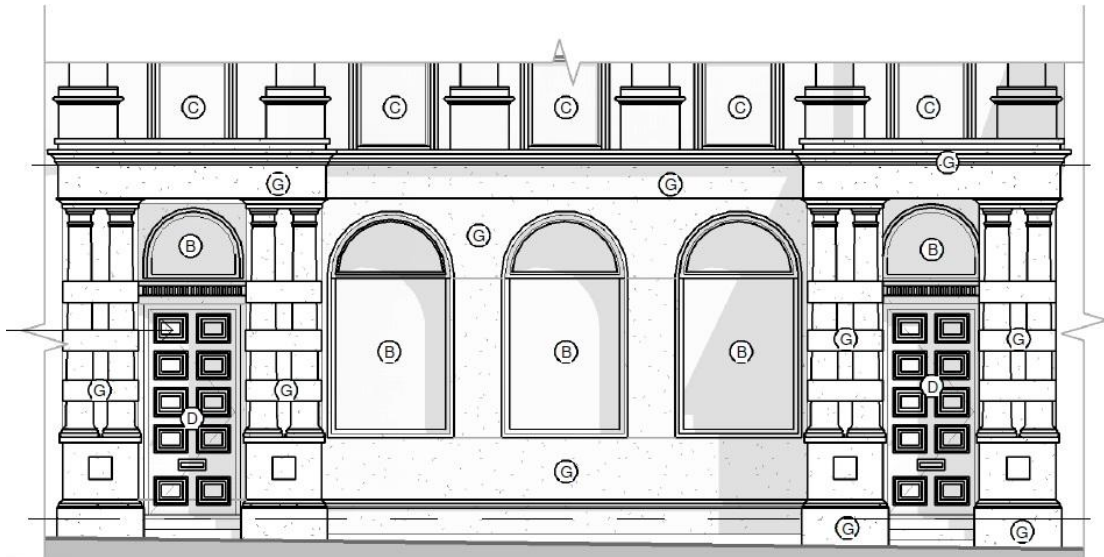


Figure 30. Front elevation (part), showing proposed reinstatement of left-hand door.

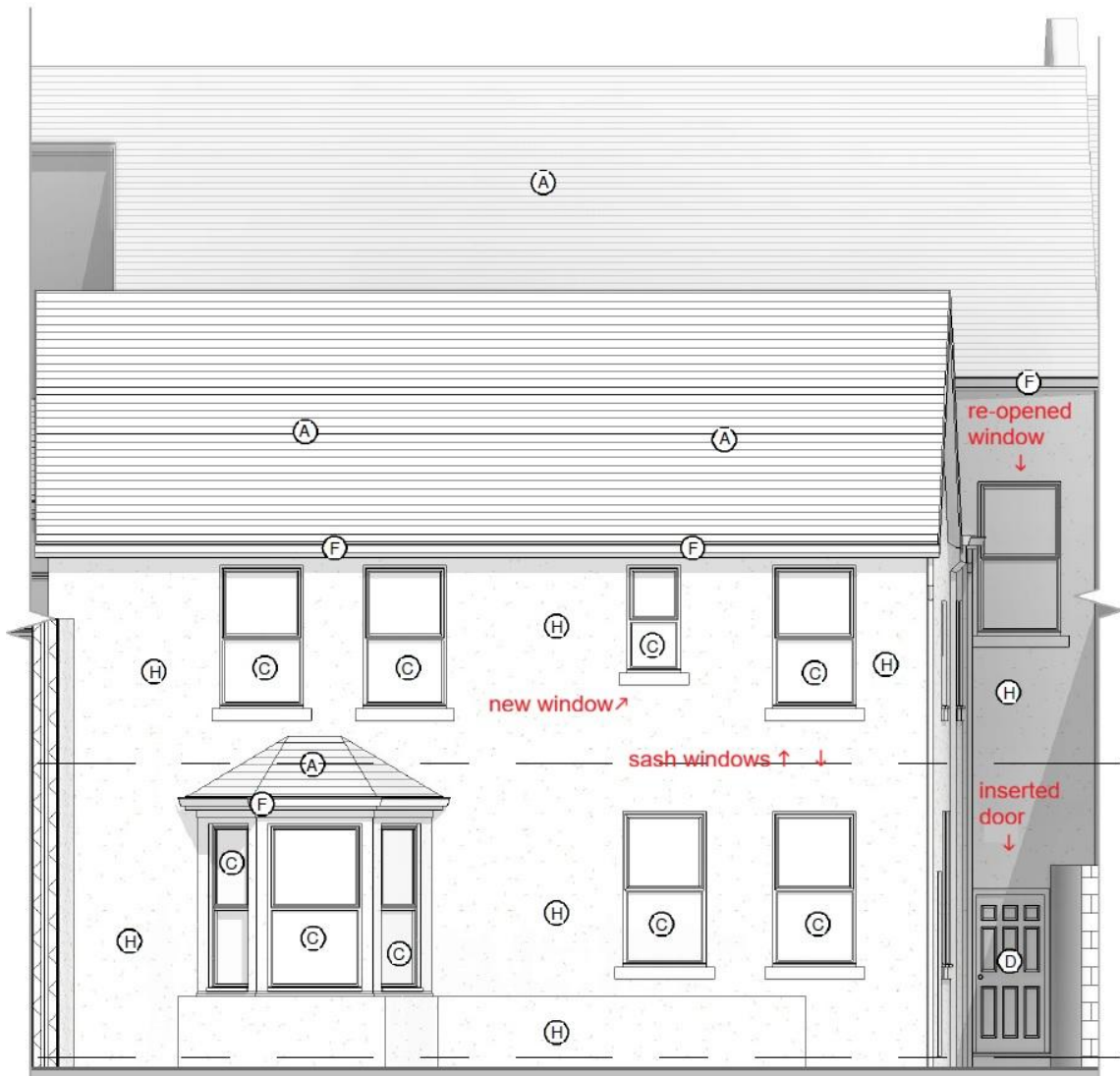


Figure 31. Proposed rear (E) elevation.

Few changes are proposed for the rear of the building. The existing escape stairs and door are to be removed, replaced by a small two-pane sash window lighting the ensuite of one of the hotel rooms (fig 31). A rear panelled door is to be set back at the end of the passage on the right-hand side, providing a rear access to the hotel entrance corridor. Above it, an infilled window is to be opened up again, with new two-pane sash window. Other windows which at present have replacement glazing will also be replaced with two-pane sash windows.

In the north gable end of the rear range the existing first-floor window will be replaced by a two-pane sash window (fig 32). To its right the first-floor window lighting the ladies toilet will be replaced by a similar window slightly to the right (compare figs 7 and 32).



Figure 32. Proposed north elevation.

On the ground floor some re-ordering will be required to create the restaurant and kitchen, and to provide separate access to the first floor (fig 33). The left-hand doorway will open to a corridor that leads to the stairway, which will be partitioned off from the remainder of the ground floor. Removal of the goods lift will be necessary in order to open up this space for the new rear hotel entrance. The stairs will not otherwise be accessible from the ground floor. It is proposed to re-open the light well, where the openings are at present infilled. A disabled toilet will be created opposite the main entrance to the café/restaurant. A bar and a kitchen will be integrated with the otherwise open space of the remainder of the ground floor.

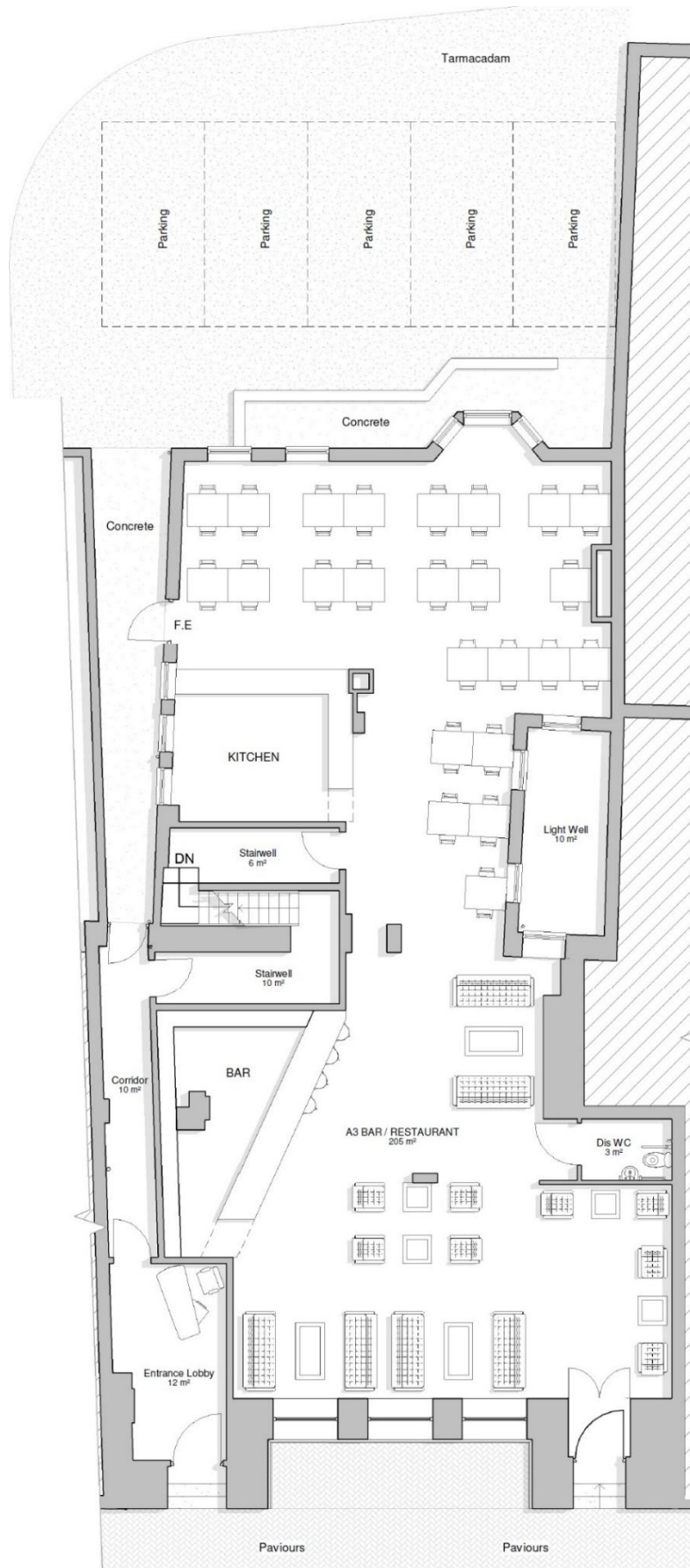


Figure 33. Proposed ground floor plan.

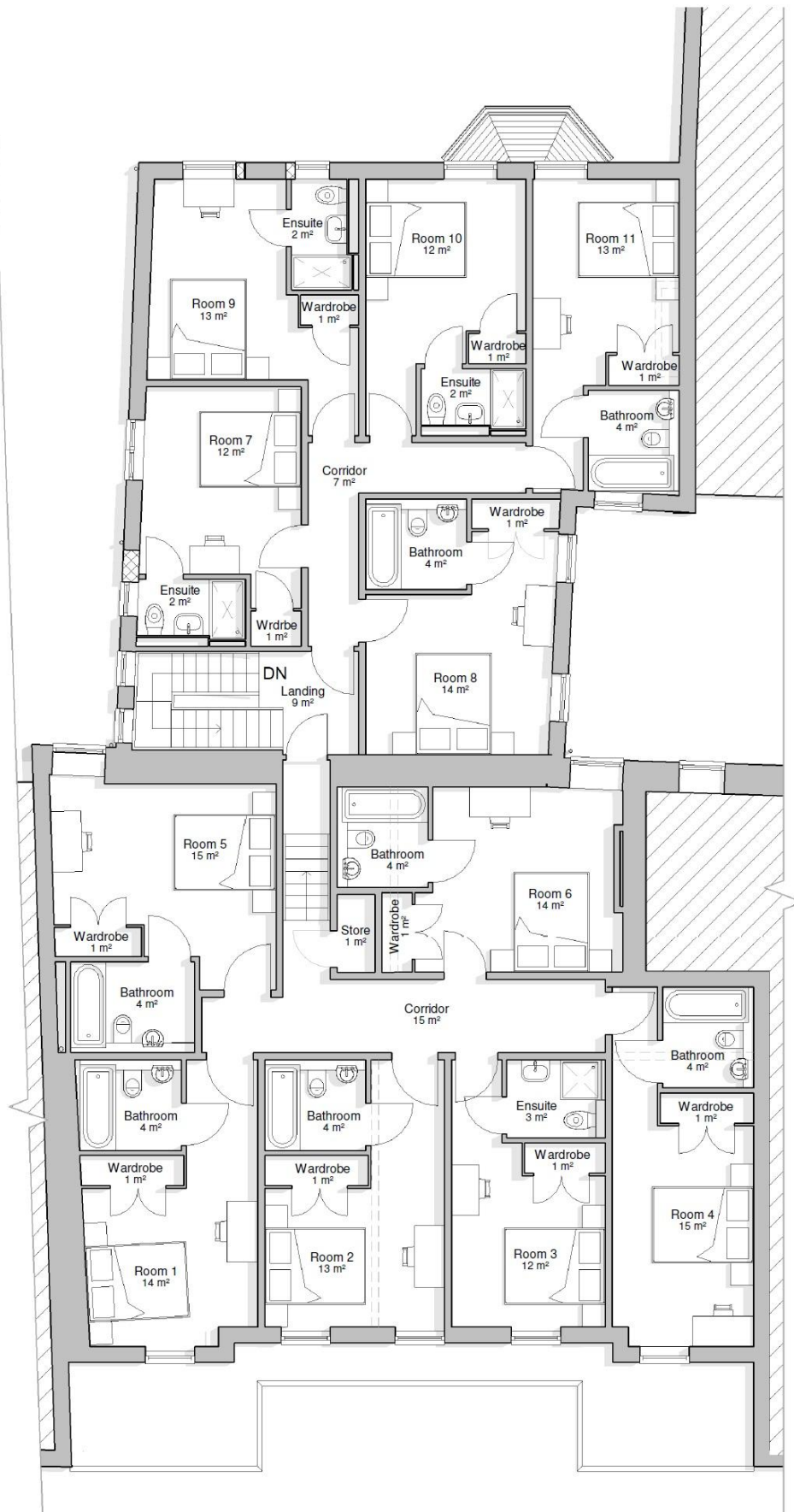


Figure 34. Proposed first-floor plan.

More substantial changes are proposed for the first floor (fig 34). In the front range, the existing rooms 1 and 2 will be replaced by four equal-sized bedrooms with ensuite facilities. The existing lobby (Room 3 on fig 17) will also be converted to a hotel room with ensuite. All of these rooms will be accessed from a corridor which will be lengthened by removing the existing store room. The existing room 4 will also be turned into a hotel bedroom and the doorway into the rear range will be closed off.

In the rear ranges the existing corridor will largely remain but will not extend to the rear wall, since the ladies and gents toilets will be replaced by two bedrooms. The existing Room 6 will be divided into two bedrooms. In Room 5 the position of the doorway will change, and the doorway to Room 4 will be closed off.

Fewer changes are proposed for the basement (fig 35). The two large safe rooms will not be altered. The remainder of the space will be converted for ladies and gents toilets. The boiler room remains as before.

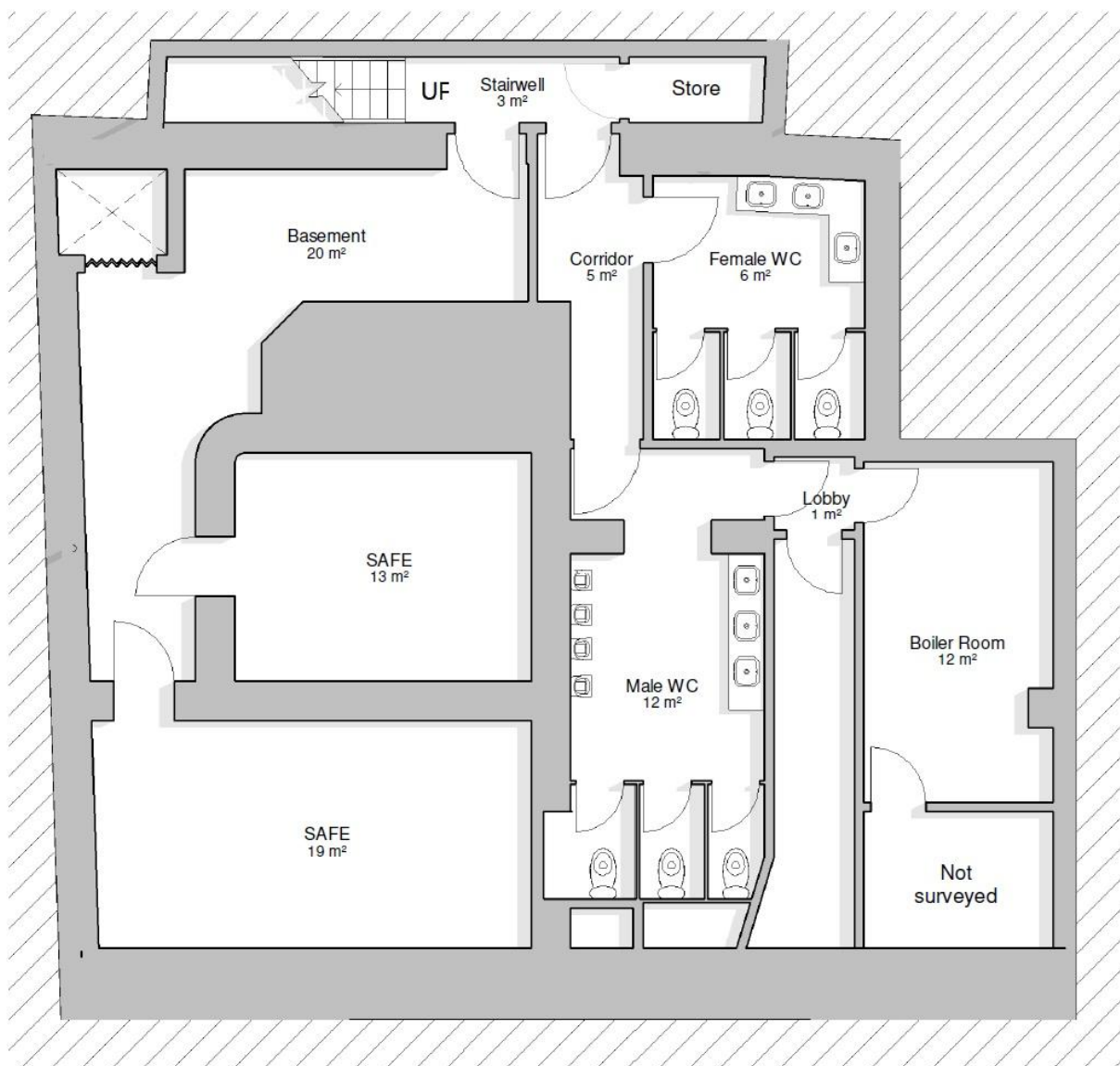


Figure 35. Proposed basement plan.

7 Impact Assessment

The reinstatement of the second doorway in the entrance front would be an enhancement. Although it is not mentioned in the design proposals, the removal of the superficial fascia above the doorways would reveal the remainder of the original inscription across the front of the building (LONDON AND PROVINCIAL BANK LIMITED). This would clearly also enhance the historical value of the building.

At the back of the building, the removal of the escape stairs would also be an enhancement, along with the reinstatement of two-pane sash windows. The insertion of a door in the position of the goods lift is an inconspicuous part of the building, and the least important side of it. The impact of this change would therefore be very small.

Inside the building the existing partitions no longer provide a coherent picture of how the banking hall was organised, in its latter stages or even in its original form. Only a small number of changes are proposed here, the most significant of which is the opening up of the blocked windows in the light well, which would make a positive impact on the evidential value of the interior. Ideally these should have small-pane glazing in wood frames. The proposal for the reinstated front door to open into a corridor that would lead to the stairs probably recreates part of the original ground-floor plan, as suggested by the 1956 map. The stairs was probably always screened off from the banking hall.

The first floor retains significant original detail and plan. In the front range there are five doorways with shouldered surrounds, all but one of them retaining the original pediment. A single original panel door has also survived. The other doors have all been replaced. The proposals advocate many changes, including the layout of the rooms and the position of the doorways. There is a risk of losing valuable historic fabric in making these changes. In order to retain the existing period detail these doorways should preferably be salvaged for re-use, as should the one surviving original door. The original skirting boards in the front range should also be retained.

There is a more capacity for change in the rear range, where much of the space is given over to former staff toilets, which are no longer needed. Although it involves changing the position of the door in room 5 (compare figs 17 and 34), and shortening the corridor (not an original feature as it extends to the escape door at the back) to create a separate hotel bedroom where the gents toilet was, these will not have a significant impact on the significance of the interior.

No changes are proposed to the safe rooms in the basement. The installation of customer toilets will not affect the historic fabric of the basement, in which case the impact of the proposals here would be neutral.

The building is within Merthyr Town Centre Conservation Area (fig 36). Given the limited visibility along the High Street there is only one listed building on the High Street within visual range of 47 High Street, the grade-II listed High Street Baptist Church (Cadw ref 11451). It stands 50 metres south of number 47, on the opposite side of the road (fig 37).

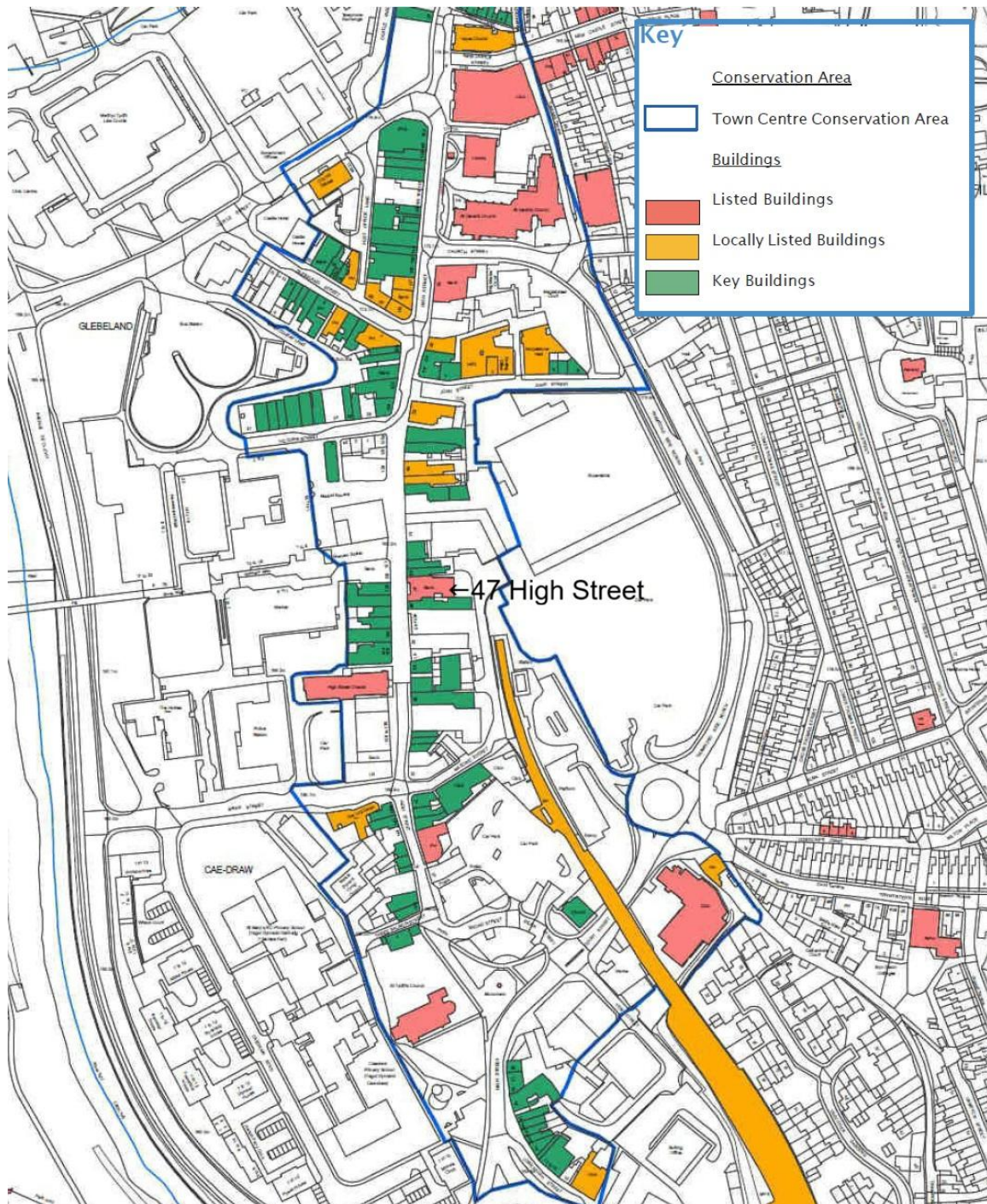


Figure 36. Merthyr Tydfil Town Centre Conservation Area, southern end.

The High Street commercial area has been identified as a character area within the conservation area. It was the commercial, civic and religious centre of the first major industrial town of Wales. It includes landmark buildings such as the High Street Baptist Church, Town Hall and banks. The proposed works to the front of the building are minor and, since they will enhance the historic character of the building, will also be an enhancement to the High Street and the conservation area. There will be no adverse impact on the setting of High Street Baptist Church.

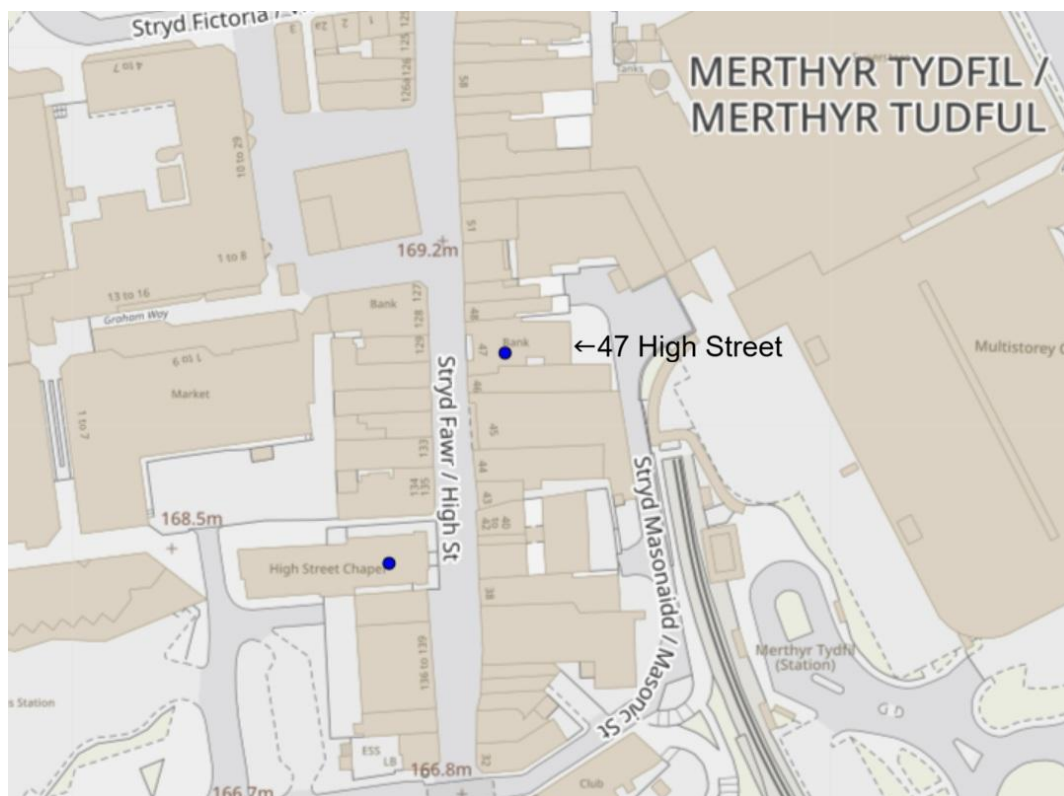


Figure 37. Listed buildings at the south end of High Street.

The back of the building is clearly of less importance, but the townscape at the rear is also of less historic interest since the railway and the railway station have been altered. Nevertheless the reinstatement of sash windows and removal of the escape stairs will enhance the historic value of the view from Masonic Street. The unsympathetic modern detailing at the rear of many High Street buildings, especially when viewed from the railway station platform, has been noted in the draft conservation area appraisal (Merthyr Tydfil CBC 2020b, 34). The design proposal addresses some of that identified weakness.

8 Conclusion

The former Barclays Bank has been a vacant premises since 2023 and a new use is needed to prevent deterioration of the grade-II listed building. The proposals for the front of the building are focused on restoring the doorway that was lost to make way for a cash machine. This, and the restoration of the full inscription across the front of the building, will enhance the historical value of the building, the High Street and the conservation area. The rear of the building will see reinstatement of sash windows and removal of the escape stairs, which can also be regarded as an enhancement. The insertion of a new doorway at the back of the front range will be inconspicuous and not harm the historic value of the rear of the building.

Inside the building, there is little of historic or aesthetic value on the ground floor, although the reinstatement of small-pane windows in the light well would be a positive contribution to the historic interior. The proposed entrance corridor leading to the stair probably

recreates part of the original plan form of the building, which was part commercial and part residential. Proposals for the basement are modest and will not affect the two large safe rooms. The first floor presents more difficulty, given that it is to be converted to ensuite hotel rooms. This could involve the loss of the distinct pedimented doorcases in the front range, although it is recommended that these, and the one original panel door in the front range, are salvaged for re-use in the alterations.

9 References

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Appendix I: Heritage designation

Full Report for Listed Buildings



The list description is not intended to be a complete inventory of what is listed: it is principally intended to aid identification. By law, the definition of a listed building includes the entire building (i) and any structure or object that is fixed to the said building and ancillary to it and (ii) any other structure or object that forms part of the land and has done so since before 1 July 1948, and was within the curtilage of the building, and ancillary to it, on the date on which said building was first included in the list, or on 1 January 1969, whichever was later.

Summary Description

Reference Number	Building Number	Grade	Status	Date of Designation	Date of Amendment
11437	47	II	Designated	13/01/1988	13/01/1988
Name of Property		Address			
Barclay's Bank		47 High Street			

Location

Unitary Authority	Community	Town	Locality	Easting	Northing
Merthyr Tydfil	Town			304952	206049
Street Side		Location			
		Slightly set back frontage in assorted group of older buildings.			

Description

Broad Class	Period
Commercial	

History

Monumental classical early C20 frontage of 2 storeys and 5 bays.

Exterior

Portland stone upper storey, dark polished granite to ground floor with end porches. Modillion eaves cornice with blocking course, richly swagged frieze. Recessed tripartite centre with detached Corinthian columns, solid outer bays with clasping Corinthian pilasters. Tall architrave surrounds with pulvinated friezes and alternating pediments, plain sash windows. Freestone cornice over granite ground floor with arched openings and twin, blocked Doric columns to outer bays. Arched fanlights over fluted lintels, double doors right (blocked to left).

Interior

Reason for designation
Modernised banking hall.