

FORMER NATIONAL BANK



National
bank_Euroa_exterior_KJ_Sept
08



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bank euroa1 pm1 feb04



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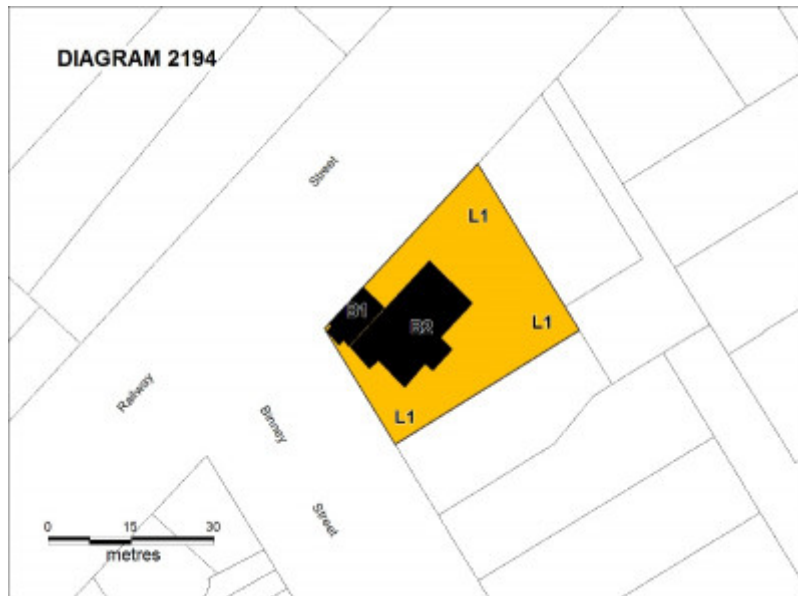
2441 Euroa old National Aust
Bank



National Bank_Euroa_bank
interior_KJ_Sept 08



national bank_Euroa_view
from Railway St_KJ_Sept 08



H2194 national bank euroa

Location

1 BINNEY STREET EUROA, STRATHBOGIE SHIRE

Municipality

STRATHBOGIE SHIRE

Level of significance

Registered

Victorian Heritage Register (VHR) Number

H2194

Heritage Overlay Numbers

HO10

VHR Registration

February 12, 2009

Heritage Listing

Victorian Heritage Register

Statement of Significance

What is significant?

The former National Bank in Euroa was designed by the architects Tappin, Gilbert and Dennehy and was built in 1885 by O'Dea and Kennedy at a cost of £5,000. It was the third National Bank built in Euroa within twelve years, reflecting the growth and prosperity of the Euroa region and of northern Victoria at this time. The first bank, a weatherboard hut, and a manager's cottage were built in 1873, following the opening of the railway through Euroa in the same year. The second bank, a single storey brick building on the corner opposite the present bank, with an adjacent manager's residence, was built in 1876, and in December 1878 this was robbed by Ned Kelly and his gang. In 1884 tenders were called for a third building, which included a single story bank and a much larger two storey manager's residence behind it. The National Bank continued to operate from this site until 1969 when it moved to new premises behind the 1880s building, which was sold in 1993. The bank is now privately owned.

The former National Bank in Euroa is a Queen Anne style building, with a single storey banking chamber on the corner of Railway Street and a grand two storey manager's residence and a garden behind. Both the bank and residence are of red and cream brickwork with stone detailing, with gabled slate roofs and elaborate chimneys. The former banking chamber has large segmental arched windows with triple lights on two sides, and small ventilation dormers in the roof. The entry porch has been extended towards the south. Internally the banking chamber retains some original features, including the high coved ceiling and deep skirtings. Opening off this room is the former manager's office (which once opened directly into the house), and the safe built by Hobbs, Hart and Co of London. The house is a grand two storey building, which is considerably larger than the bank building. It has a separate recessed entrance porch facing Railway Street and a two storey cast iron and timber verandah overlooking Binney Street. The front door is surrounded by stained glass windows with images of birds, and opens into an entry hall with a cedar staircase leading to the first floor. The bank is one of several polychromatic buildings in this part of Euroa, including the nearby Euroa Hotel (designed by the same architects) and the adjoining public hall, and the post office and court house in Binney Street.

How is it significant?

The former National Bank in Euroa is of architectural and historical significance to the State of Victoria.

Why is it significant?

The former National Bank in Euroa is of historical significance as a demonstration of the boom period of the 1880s for both the State of Victoria and the state's banking institutions, and also reflects the great prosperity of the rich agricultural lands north of Melbourne. It is historically significant as a demonstration of the importance attached to bank buildings in the nineteenth century, when they were usually the most prominent buildings in country towns, designed to convey the wealth and success of the company. The residence demonstrates the contemporary custom of managers living on the bank premises, and its large size in relation to the banking chamber demonstrates the high status of bank managers at the time.

The former National Bank in Euroa is of architectural significance as an exceptional example of a Queen Anne style polychrome brick building, and for its association with the prominent Melbourne architectural firm of Tappin Gilbert & Dennehy.

Permit Exemptions

General Exemptions:

General exemptions apply to all places and objects included in the Victorian Heritage Register (VHR). General exemptions have been designed to allow everyday activities, maintenance and changes to your property, which don't harm its cultural heritage significance, to proceed without the need to obtain approvals under the Heritage Act 2017.

Places of worship: In some circumstances, you can alter a place of worship to accommodate religious practices without a permit, but you must **notify** the Executive Director of Heritage Victoria before you start the works or activities at least 20 business days before the works or activities are to commence.

Subdivision/consolidation: Permit exemptions exist for some subdivisions and consolidations. If the subdivision or consolidation is in accordance with a planning permit granted under Part 4 of the *Planning and Environment Act 1987* and the application for the planning permit was referred to the Executive Director of Heritage Victoria as a determining referral authority, a permit is not required.

Specific exemptions may also apply to your registered place or object. If applicable, these are listed below. Specific exemptions are tailored to the conservation and management needs of an individual registered place or object and set out works and activities that are exempt from the requirements of a permit. Specific exemptions prevail if they conflict with general exemptions.

Find out more about heritage permit exemptions [here](#).

Specific Exemptions:

General Conditions: 1. All exempted alterations are to be planned and carried out in a manner which prevents damage to the fabric of the registered place or object. General Conditions: 2. Should it become apparent during further inspection or the carrying out of works that original or previously hidden or inaccessible details of the place or object are revealed which relate to the significance of the place or object, then the exemption covering such works shall cease and Heritage Victoria shall be notified as soon as possible. General Conditions: 3. If there is a conservation policy and plan endorsed by the Executive Director, all works shall be in accordance with it. Note: The existence of a Conservation Management Plan or a Heritage Action Plan endorsed by the Executive Director, Heritage Victoria provides guidance for the management of the heritage values associated with the site. It may not be necessary to obtain a heritage permit for certain works specified in the management plan. General Conditions: 4. Nothing in this determination prevents the Executive Director from amending or rescinding all or any of the permit exemptions. General Conditions: 5. Nothing in this determination exempts owners or their agents from the responsibility to seek relevant planning or building permits from the responsible authorities where applicable. Minor Works : Note: Any Minor Works that in the opinion of the Executive Director will not adversely affect the heritage significance of the place may be exempt from the permit requirements of the Heritage Act. A person proposing to undertake minor works may submit a proposal to the Executive Director. If the Executive Director is satisfied that the proposed works will not adversely affect the heritage values of the site, the applicant may be exempted from the requirement to obtain a heritage permit. If an applicant is uncertain whether a heritage permit is required, it is recommended that the permits co-ordinator be contacted.

Construction dates	1884,
Architect/Designer	Tappin, Gilbert & Dennehy,
Heritage Act Categories	Registered place,
Hermes Number	2441
Property Number	

History

CONTEXTUAL HISTORY

Euroa

Euroa is situated at the foothills of the Strathbogie Ranges on Seven Creeks, a tributary of the Goulburn River. The town was surveyed in 1849, and it grew quickly because of the traffic generated by the gold-rush in northeast Victoria. A store and butcher shop were the first commercial buildings, the Seven Creeks Hotel and general store was established in 1853, and a post office opened in 1854. The railway arrived in 1873 and a road was cut to link

up with the Shepparton Road in 1874. These made Euroa a viable trading centre for the exchange of goods between Melbourne and the district's farmers and shopkeepers, which proved an impetus to local farming.

Bank styles

Bruce Trethowan in 'Banks in Victoria 1851-1939' (1976) has analysed the styles used for bank buildings in Victoria during that period. By far the most common were the classical styles, which until about 1880 were conservative, but after this there was a more creative use of the classical vocabulary. The Gothic style was favoured for E S & A bank buildings, as it was favoured by the banks' general manager from 1871 to 1891, George Verdon.

The Queen Anne style was a free revival of Elizabethan and Jacobean architecture which originated in England during the 1860s and 1870s and was popularised by the domestic architecture of Richard Norman Shaw. It is characterised by steep pitched gable roofs with tall elaborate chimneys, exposed brick walls with stucco or contrasting brick mouldings and no roof parapets, and pointed or segmental arched windows. The style was widely used for houses, but according to Trethowan the bank buildings are 'purer derivatives of the English examples'.

Before 1884 most National Banks in Victoria were designed by Leonard Terry, with a few built around 1869 by Lloyd Tayler.

The architects: Tappin Dennehey & Gilbert

Tappin, Gilbert and Dennehy were major architects in the nineteenth century. From 1874 to 1891 they executed a wide variety of works in Melbourne and Ballarat. The firm joined with Smart to become Tappin, Dennehy and Smart around 1892, and then later with Hyndman and Bates to become Bates, Peebles, Smart in 1914.

Tappin, Gilbert and Dennehy were amongst the avant-garde. In 1887 they designed Aesthetic Movement shops in Gertrude Street, Fitzroy. Experimentation in red brick and the 'Modern Italian' continued. In Hawthorn this is exemplified by the house at 45 Mary Street (1885) designed by their future partners Reed, Henderson and Smart. They executed their major red brick design in the Elizabethan style at Queen Bess Row in East Melbourne in 1886.

HISTORY OF PLACE

During Francis Grey Smith's management of the National Bank of Australasia from 1872 to 1900, many new branches were established in farming districts from Benalla, in northeast Victoria, to Horsham in the State's far west.

The establishment of the railway in 1873 simulated the development of Euroa, and the first National Bank of Australasia and the first bank in the town opened in Kirkland Street on 5 September 1873. It was a simple weatherboard building with a shingle roof, and had a small manager's cottage attached. Robert Scott, an accountant from Prahran, was appointed as the bank's first manager. The branch was established on the recommendation of Inspector John Salmon, the National Bank's branch assessor, who had been seeking out prosperous farming towns potentially in need of banking facilities. The National Bank supported investment in the region and offered generous financial assistance to farmers, which contributed to the development of the region's agricultural industry.

The second National Bank building was erected by Hugh McGuinness in 1878. It was a more substantial, single storey brick building situated on the corner of Binney and Railway Streets, opposite the present building.

On 10 December 1878 the Bank was robbed by Ned Kelly and his gang, who escaped with £2,060, together with the bank manager, two tellers, and the manager's mother, wife, seven children and two servants, to Faithful Creek station. The sum of money stolen was equal to the entire National Bank's fortnightly profit. This building, later known as Striblings' Building, was demolished in 1975.

In 1884 tenders were called for a third, much grander, building designed by the architects, Tappin, Gilbert and Dennehy. It was built c.1884-85 by O'Dea and Kennedy, at a cost of £5,000. It was built at a time when the National Bank had expanded its operations to New South Wales and overall banking deposits had increased by £2m.

The National Bank continued to operate from this site until 1969 when it moved to its fourth purpose-built premises behind the 1880s building, which it sold in 1993.

The former National Bank is one of a series of polychromatic buildings in Euroa constructed in the same architectural style, an adaptation of the Queen Anne style. The others include Geo. Sutherland's Euroa Hotel (designed by the same architects) and the adjoining public hall in Railway Street, and the general post office and court house on Binney Street.

The construction of three National Bank buildings in just over ten years reflects the growth in the Euroa district during the 1870s and 1880s. The building represents the boom period of the 1880s for both the State of Victoria and National Bank. Blainey and Hutton, in *Gold and Paper 1858 - 1982*, comment, 'when the National Bank built permanent offices it spent heavily on imposing structures. In most towns the finest buildings were the banks, and the National manager often had a spacious two-storeyed house of stone or brick, with ten to twelve rooms, high ceilings, cedar fittings and marble mantel pieces'. In 1890 the value of the National Bank's premises was £450,000.

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Assessment Against Criteria

a. Importance to the course, or pattern, of Victoria's cultural history

The former National Bank in Euroa is a demonstration of the boom period of the 1880s for both the State of Victoria and the state's banking institutions, and also reflects the great prosperity of the rich agricultural lands north of Melbourne. It demonstrates the importance attached to bank buildings in the nineteenth century, when they were usually the most prominent buildings in country towns, designed to convey the wealth and success of the company. The residence demonstrates the contemporary custom of managers living on the bank premises, and its large size in relation to the banking chamber demonstrates both the wealth of this part of Victoria and the high status of bank managers at the time.

- b. Possession of uncommon, rare or endangered aspects of Victoria's cultural history.
- c. Potential to yield information that will contribute to an understanding of Victoria's cultural history.
- d. Importance in demonstrating the principal characteristics of a class of cultural places or environments.

The former National Bank at Euroa is an exceptional example of a Queen Anne style polychrome brick building, with its fine quality red and cream brickwork with sandstone detailing, steep pitched gable roofs with decorated gable ends, and tall elaborate chimneys.

- e. Importance in exhibiting particular aesthetic characteristics.
- f. Importance in demonstrating a high degree of creative or technical achievement at a particular period.
- g. Strong or special association with a particular community or cultural group for social, cultural or spiritual reasons. This includes the significance of a place to Indigenous peoples as part of their continuing and developing cultural traditions.
- h. Special association with the life or works of a person, or group of persons, of importance in Victoria's history.

The former National Bank in Euroa is associated with the prominent Melbourne architectural firm of Tappin Gilbert & Dennehy, who designed a number of important buildings throughout Victoria in the later nineteenth century.

Plaque Citation

This banking chamber and unusually grand manager's residence, designed by the Melbourne architects Tappin Gilbert & Dennehy and built in the boom years of 1884-5, are fine examples of the Queen Anne style.

Extent of Registration

1. All the land marked L1 on Diagram 2194 held by the Executive Director, being all of the land described in Certificates of Title Volume 09664 Folio 815.
2. All the buildings marked B1 and B2 on Diagram 2194 held by the Executive Director.

B1 Banking chamber

B2 Manager's residence

This place/object may be included in the Victorian Heritage Register pursuant to the Heritage Act 2017. Check the Victorian Heritage Database, selecting 'Heritage Victoria' as the place source.

For further details about Heritage Overlay places, contact the relevant local council or go to Planning Schemes Online <http://planningschemes.dpcd.vic.gov.au/>