

OXFORD HOTEL AND NATIONAL BANK

101-109 O'Connell Street



(CD Ref 1345/85)

This unusual combination of hotel and bank premises was erected in 1884. It represents in built form the best of the last years of South Australia's boom period which left an indelible mark on the character of the city. The complex, described in 1894 as ' . . . undoubtedly the most handsome pile in the street . . . ' stands at the corner of the traditional 'High Street' (Tynte

Street) and the present commercial 'hub' of North Adelaide. It remains one of the most significant corner elements in the city, and for its originality and detailing ranks with the Newmarket and Botanic hotels. It is also important because the complex seems to have been a design collaboration between the architects Rowland Rees and Daniel Garlick, who never entered into partnership. The composition of this building was similar in detail and execution, although not in extent, to the Rees-designed Rising Sun Hotel in Kensington. The composition is one of the best examples in the city of excellence in architectural design manners.

The Oxford Hotel was named at the time of erection in 1884. Previously, a hotel trading under the name of Princess Royal occupied this prominent corner site. The Princess Royal was first licensed in 1859 and its rebuilding in 1884 fits neatly into that period when the city's hotels were rebuilt or 'clothed' in Italianate stuccoed trim. Most of Adelaide's hotels were entirely rebuilt at this time, the Oxford Hotel being one of the most developed, disciplined and externally original of its kind. It is unusual that the later typical veranda/balcony was not erected here.

The history of the National Bank of Australasia dates from 1858 when the bank first submitted its prospectus simultaneously in Adelaide and Melbourne. Control was exercised from Melbourne by A.R. Cruikshank, 'Chairman of the Provisional Committee of the National Bank of Australasia at Melbourne, Victoria'. Abraham Scott an Adelaide merchant and pastoralist had begun to enlist support for a bank of his own, but when news was heard of a new Bank forming in Victoria, Scott was persuaded by Cruikshank to create a branch of the National Bank. The National Bank became the only Australian bank at the time which was simultaneously promoted in two colonies. Frederick Wright opened the new office in South Australia on 2 December 1858. Business was expanded to Robe, Burra and Kapunda, prominent mining and transport centres. In the first seven years of operation in South Australia the National Bank opened nineteen branches. (The Bank of Adelaide by comparison opened the first nineteen branches in twenty years). The National Bank in South Australia quickly learned the value of the farming hinterland as a source of custom and security. The National Bank and the Bank of Adelaide were largely instrumental in providing development

capital, a marked shortage of such capital in Victoria leading to the failure of agricultural settlements and the amalgamation of huge estates by the wealthy in the 1870s.

The National Bank in South Australia provided most of the bank's profits in the 1860s and continued to prop up the Victorian activities until the early 1880s. The South Australian directors assumed an almost autonomous position. In the 1870s the bank followed closely the wheatlands expansion which was fostered by high wheat yields, good years and the expansion of the rail network, and quickly established branches on Yorke Peninsula and as far north as Quorn. South Australia in the 1870s grew proportionately faster than Victoria or New South Wales, and by 1880 had fifty branches and agencies of the National Bank compared with Victoria's forty. The South Australian manager of the National Bank during those years of expansion was R.G. Wilkinson. He resigned in 1880, however, to become manager of the Bank of Adelaide. His successor was soon faced with economic reverse with the failure of harvests on which three quarters of the National Bank's business depended. Between 1884 and 1886, as



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thousands of farmers in the marginal wheat belt abandoned their land, the population of South Australia declined. Insolvencies were widespread, and in 1886 the Town and Country Bank and the Commercial Bank of South Australia collapsed.

With the economic crash of the 1890s, depression in South Australia deepened. Even the National Bank briefly closed its doors but remained solvent, whereas many of its Victorian competitors did not. The National Bank weathered further economic vicissitudes during the twentieth century and prospered, amalgamating in 1983 with the CBC, to form the National Australia Bank Limited.

The National Bank's premises in North Adelaide are identified with the period in which the Adelaide Board of the National Bank enjoyed a large degree of autonomy and control over the business of the bank and its expansion within South Australia.

Geoffrey Blainey, in a history of the National Bank of Australasia, commented that the offices were invariably imposing structures:

In most towns, the finest buildings were the banks, and the manager often had a spacious two storeyed house of stone or brick, with ten or twelve rooms, high ceilings, cedar fittings and marble mantle-pieces. Some resembled shops with verandahs, some resembled Town Halls or museums, some had lofty balconies or graceful porticoes, or the columned facade of a city bank . . . The desire to impress the customer and to hold his confidence explains the lavish architecture of the bank in the last century. In fact the desire to woo the customer fashioned every facet of the bank's policy, from social attitudes to matters of finance.

Heritage of the City of Adelaide

These comments are particularly relevant to the bank's premises in O'Connell Street for the architecture is strongly derived from the Classical tradition. The combination of bank and manager's residence is typical (for reasons of security), the porticos being prominent elements of the building. The string courses, bracketed cornice and stucco work in general are of the highest order and are in a remarkable state of preservation. The centrepiece of the bank's first floor is designed in the *piano nobile* tradition with foliated capitals to pilasters and concealed jalousies (shutters). The building is well constructed of squared sandstone ashlar, the manager's accommodation at the rear of the bank having a distinctly residential appearance with typical cast-iron enriched veranda/balcony. The bank interior has been sympathetically refurbished, with special attention being paid to finishes and restoration. The hotel interior has suffered, although much of the plan form has survived, as well as the gas light bracket above the corner entrance.



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The complex is of great importance to Tynte and O'Connell streets testifying to the abilities of Rees and Garlick and the work of the building contractors. The building echoes the scale and detailing of other two storey Victorian building stock in O'Connell Street such as the Royal Oak Hotel and the former Huntsman Hotel.

ACA, Assessments, Smith Survey 1880; Blainey, G., *Gold and paper - a history of the National Bank of Australasia*. 1958 and 1983. Hoad, J.L., *Hotels and publicans in South Australia 1836-1984*, 1986, part 3, pp. 436-7; MLSA, Historical photographs (Town Acre 864), National Trust Register, 1980, p. 2; Niven, F.W., *Fair Adelaide*, 1894; *Observer*, 24 July 1858; *South Australian Register*, 4 March 1884.

The text in this Information Sheet was copied from the **Heritage of the City of Adelaide: An Illustrated Guide**, (1996). The photographs contained in this Information Sheet are a selection of those held by Heritage Services, in digital format.

The property described in this Information Sheet is included in the Register of State Heritage places. A heritage listing does not mean or imply right of access by the public to such properties.

The heritage related Principles of Development Control as well as the Precinct specific objectives and Principles of Development Control are contained in the Adelaide (City) Development Plan. These should be referred to in whole when contemplating any development.

Further information on the Heritage Incentives Scheme, an initiative of Council to sponsor timely and appropriate conservation action is available upon request of the Customer Service Centre.



CITY OF ADELAIDE HERITAGE STUDY

The City Heritage Register-Definition of Items

Prepared by the Dept. of Planning and Development

Item	OXFORD HOTEL AND NATIONAL BANK	Building No 30/0222
Address	101-109 O'Connell Street, North Adelaide; 122-130 Tynte Street	CT 3536/80 CT 3945/140

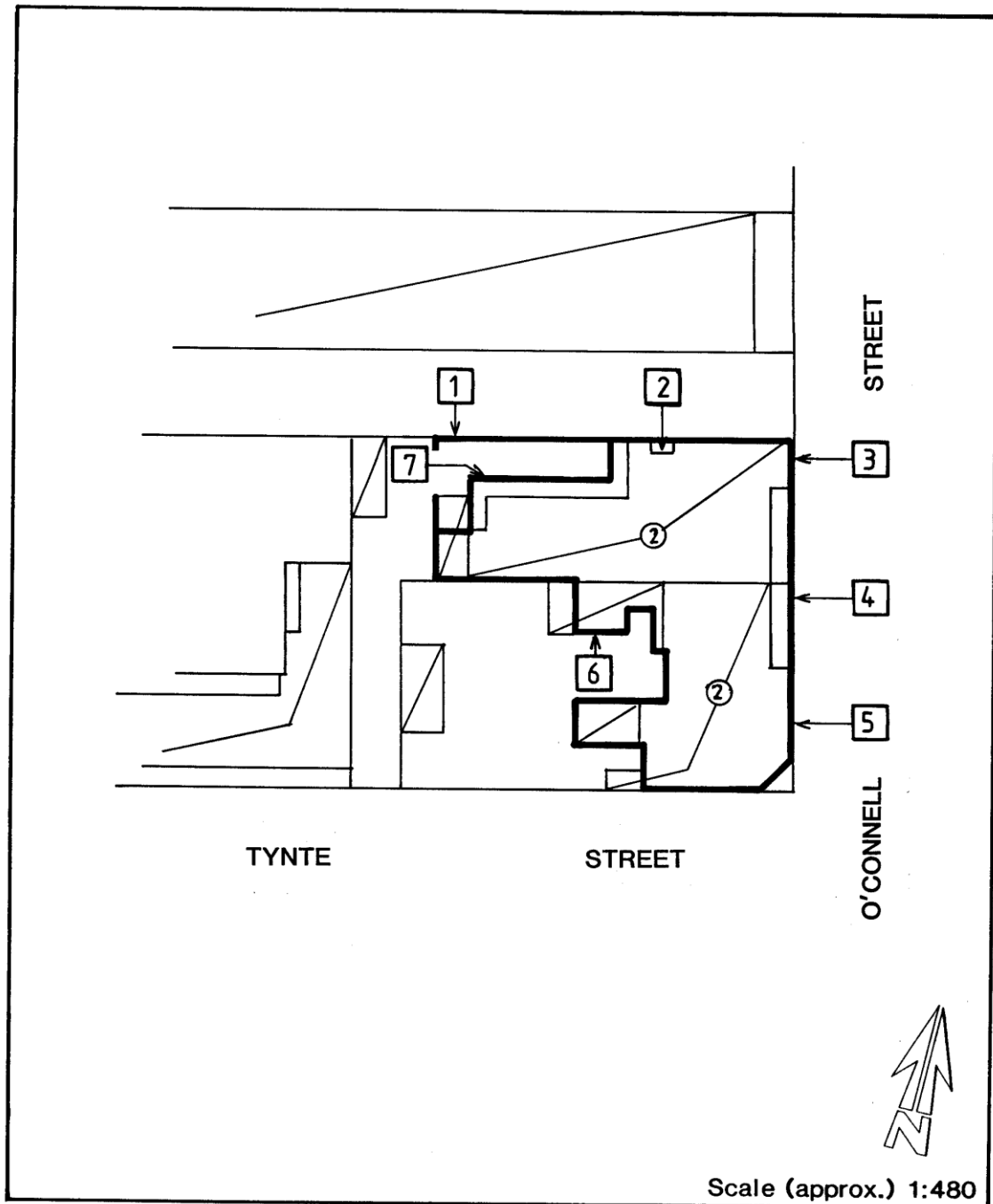


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NOTES:

1. Sandstone fence with bluestone plinth.
2. New entrance created.
3. Hammered ashlar sandstone with stucco enrichment and bluestone plinth.
4. Note: Shopfront.
5. Note: Pilasters, pediments, balustrades, dentils, parapet, and figureheads on keystones.
6. Limestone rubble with red brick quoins.
7. Cast-iron balustrades, spandrels and columns. Note: Verandah partially enclosed.