

City of Port Phillip Heritage Review

Place name: State Savings Bank of Victoria
(former)

Citation No:
95

Other names: Commonwealth Bank



Address: 133-135 Acland Street, St Kilda

Heritage Precinct: Village Belle
Commercial

Category: Commercial: Bank

Heritage Overlay: TBC

Style: Late 20th century

Graded as: Significant

Constructed: 1969

Victorian Heritage Register: No

Designer: Best Overend

Amendment: Amendment C29, C160

Comment: Revised citation

Significance

What is significant?

The former State Savings Bank of Victoria (now the Commonwealth Bank), designed by Best Overend and constructed in 1969, at 133-135 Acland Street, St Kilda is significant.

The building is single storey with a tall parapet. The façade is completely clad in off-white marble panels, except for the glazed entry, which have been configured to maintain the diagonal patterning of the veining. At ground level the facade is set back from the front boundary with wing walls beneath the paired wide, segmental arched concrete canopies which have a metal fascia, painted black. The soffit of the canopy has a rough finish, possibly finished with vermiculite (a sprayed-on material employed for its acoustic properties and often referred to as a popcorn ceiling), and recessed lights.

Alterations and additions are not significant. These include, the ATMs, the aluminium-framed glazed entry with translucent glazing above, terrazzo floor tiling at the entry and the metal railing.

How is it significant?

The former State Savings Bank of Victoria at 133-135 Acland Street, St Kilda is of local historical and aesthetic significance to the City of Port Phillip.

Why is it significant?

The former State Savings Bank of Victoria is historically significant for its continuous use as a financial institution in the Acland Street commercial centre since 1969. It was one of six branches of the State

Savings Bank of Victoria established in the municipality and replaced an earlier branch building in Barkly Street. Although the State Savings Bank of Victoria had its own in-house architectural department, it also maintained a tradition of engaging some of the more progressive and prominent private architectural firms, in this case Best Overend, to undertake commissions. (Criterion A)

The former State Savings Bank of Victoria is of aesthetic significance as an intact, late example of the International style as indicated by the use of bold, often sculptural forms with distinct zones of blank walling. It is a good example of small-scale bank architecture dating from the 1960s. The essentially symmetrical façade cleverly expresses an asymmetrical plan generated by the bank's functional duality: on one side expressing public accessibility, on the other, solid security. The symmetry of the double curved awning resolves this duality and the fine marble facings enhance the sense of formality. The canopy and the height of the parapet continue the dominant characteristics of the streetscape. The setback of the building contributes a small public space to the Acland Street footpath. (Criterion E)

Thematic context

Victoria's framework of historical themes

5. Building Victoria's industries and workforce: 5.5 Banking and finance

Port Phillip thematic environmental history

6. Commerce, trade and work: 6.2 Markets, shops and retail

History

Contextual history

The first Village Belle Hotel was established in 1855 in Barkly Street opposite the intersection with Acland Street and in 1891 the present building was erected. The surrounding area first developed as a residential area and by the late nineteenth century, the southern end of Acland Street was lined with villas as well as two mansions that occupied the triangle formed by Acland, Belford and Barkly streets. The only non-residential development was the cable tramway sheds on the southwest side opposite Irwell Street (MMBW).

The growth in the population of St Kilda and Elwood due to mansion estate subdivision and the building of flats in the early twentieth century (and the gradual decline of the High Street shopping centre) led to the development of new retail centre around the intersection of Acland and Barkly streets surrounding the Village Belle Hotel. By the 1930s the growing importance of the centre was marked by the opening of a Coles Store with dual frontages to Acland and Barkly streets and branches of the State Savings Bank of Victoria and the Commonwealth Bank in Barkly Street, and rows of multiple shops along both sides of Acland Street.

State Savings Bank of Victoria

The State Bank of Victoria was established by 1912 when the Savings Banks Act (No.2365) provided for all Banks then operating under the Savings Banks Acts to be collectively named The State Savings Bank of Victoria (SSBV). Between the time of its formation and 1939 the Bank undertook a 'remarkable building programme' erecting over 70 branches throughout Victoria, the most by any single bank during that period (Trethowan 1976:7).

Services offered by the Bank included savings bank facilities, special loans to discharged soldiers (from 1917), building homes for people of small means (from 1920s), including the Garden City estate at Fisherman's Bend and credit foncier facilities including mortgage loans and sale of debentures. The credit foncier scheme was one of the first of many introduced in Australia over the first decades of the twentieth

century and became known colloquially as the 'cheap money' scheme. By the 1920s the success of the credit foncier scheme led to the Bank adding other loans on special conditions for lower income workers and returned servicemen (Murray & White 1992:207-17).

In 1991 the SSBV merged with the Commonwealth Bank of Australia. At that stage, there were more than 500 branch locations throughout Victoria. Following the merger, many branches were closed and those that were kept open became branches of the Commonwealth Bank.

In the City of Port Phillip, some of the first SSBV branches in Victoria were established in St Kilda at the corner of Fitzroy Street & Canterbury Road in 1914, at Carlisle Street, Balaclava (1914), and Middle Park (c.1915). Other branches followed at Elwood (1922), Ripponlea (1922), and Barkly Street, St Kilda (1923).

The branch in Barkly Street, St Kilda served the Village Belle shopping centre until the late 1960s. In 1967 the Commissioners of the SSBV acquired this property in Acland Street, which contained a pair of shops (CT). Best Overend was the architect of the new branch building, which opened in 1969.

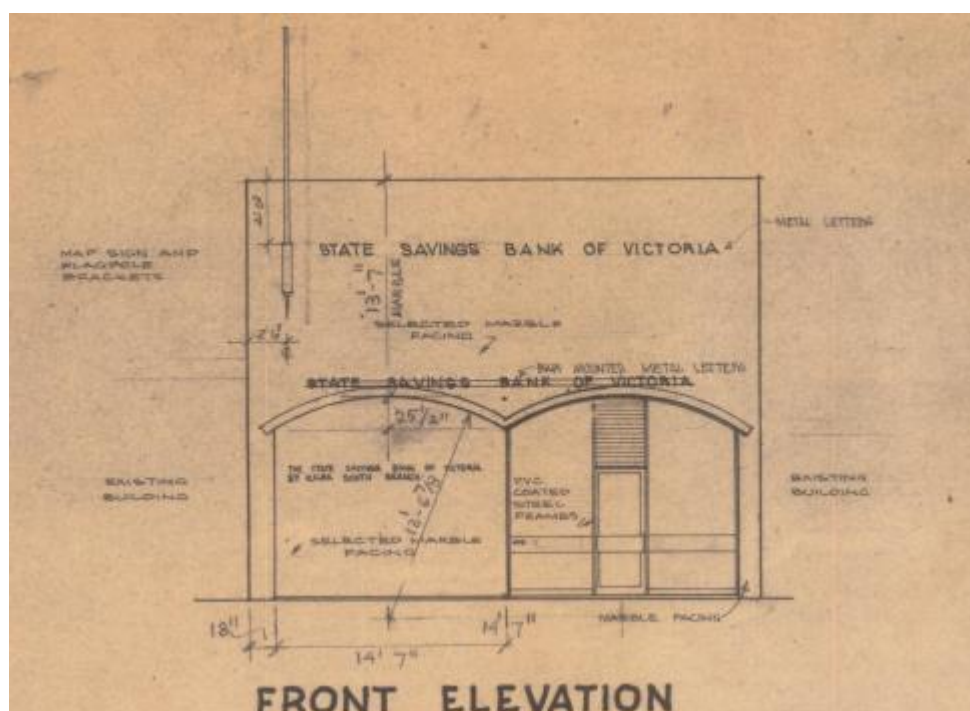


Figure 1 - Elevation plan prepared by Best Overend. (Source: Council building file)

In 1984 the first automatic teller machine was installed in the façade. It became a branch of the Commonwealth Bank c.1991 following the merger of the two banks, and this led to the closure of the original Commonwealth Bank at 204-208 Barkly Street, which had opened in 1939.

References

Certificate of Title (CT), Vol. 8690 Fol. 508

Heritage Alliance, *East St Kilda Heritage Study*, Citation 2298 for former SSBV, 224 Carlisle Street, Balaclava
Melbourne & Metropolitan Board of Works Plan No. 1375 and 1376, dated 1897

Murray R. & White, K., *A bank for the people: A history of the State Bank of Victoria*, Hargreen, North Melbourne, 1992

Port Phillip Thematic Environmental History (TEH), February 2021

St Kilda Council building permits (BP) nos. 5215 (Barkly Street branch, 13 March 1923; No. 2773, dated 3 June 1969; 9316, 28 July 1982 (internal alterations); D.2634, 20 October 1984 (ATM).

Trethowan, B., *A study of banks in Victoria, 1851-1939*, HBC, December 1976

Description

The former SSBV is a late example of the International style as indicated by the use of bold, often sculptural forms with distinct zones of blank walling. It is single storey with a tall parapet. The façade is completely clad in off-white marble panels except for the glazed entry. The veining of the marble is varied in colour but the large rectangular tiles (four levels across the façade height) have been configured to maintain the diagonal patterning.

At ground level the facade is setback from the front boundary with wing walls beneath the paired wide, segmental arched concrete canopies which have a metal fascia, painted black. The soffit of the canopy has a rough finish, possibly finished with vermiculite (a sprayed-on material employed for its acoustic properties and often referred to as a popcorn ceiling), and recessed lights.

While the building is not completely intact, overall, it has good integrity. Original SSBV signage has been replaced by the present signage.

Below the canopy, the northern half of the façade currently contains two ATMs and a non-original, aluminium-framed glazed entry with translucent glazing above.

The terrazzo floor tiling at the entry is likely not original (identified as concrete tiles on the drawings) nor are the metal railing.

Comparative analysis

Although the SSBV had its own in-house architectural department, it also maintained a tradition of engaging some of the more progressive and prominent private architectural firms to undertake commissions (Heritage Alliance 2004).

This branch designed by Best Overend compares with new Balaclava branch erected in Carlisle Street in 1965 (Citation 2298, Carlisle Street Commercial Precinct), which was designed by Eggleston, Macdonald & Secomb, who enjoyed an ongoing association with the SSBV (in 1982 the firm designed internal alterations to the Acland Street branch). This association could be traced back to the pre-War practice of the firm's founder, architect Alec Eggleston (1883-1955), and culminated in the firm's design for the bank's head office, on the corner of Bourke and Elizabeth streets, in the late 1970s (Heritage Alliance 2004).

Earlier former SSBV banks included in the HO are:

- 54 Fitzroy Street, St Kilda (1914) (Citation 1478)
- 104 Canterbury Road, Middle Park (c.1915) Significant within HO445 Armstrong Street precinct
- 6 Ormond Road, Elwood (1922) (Citation 360)
- 78 Glen Eira Road, Ripponlea (1922) (Citation 1984)

Assessment

This place has been assessed in accordance with the processes and guidelines outlined in the Australia ICOMOS *Charter for Places of Cultural Heritage Significance* (The Burra Charter) 2013, using the Hercon criteria.

Recommendations

Retain in the Heritage Overlay as a Significant place.

Primary source

RBA Architects & Conservation Consultants, *H07 Elwood St Kilda Balaclava Ripponlea Precinct Heritage Review Stage 2*, 2021

Other studies

Andrew Ward & Associates, *Port Phillip Heritage Review*, 1998

Robert Peck von Hartel Trethowan, *St Kilda 20th century architectural study, Volume 3*, 1992

Other images



The former SSBV c.1999