



THE UNIVERSITY
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**An Historical Building
Assessment of the HSBC
Bank,
26-33 Bennett's Hill,
Birmingham**

Birmingham University Field Archaeology Unit



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**An Historical Building Assessment of the HSBC Bank,
26-33 Bennett's Hill, Birmingham**

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An Historical Building Assessment of the HSBC Bank, 26-33 Bennett's Hill, Birmingham

Summary

In April 2003 Birmingham University Field Archaeology Unit (BUFAU) undertook an historical building assessment of the former HSBC Bennett's Hill Branch Bank situated at the junction of Bennett's Hill and Waterloo Street, central Birmingham (NGR SP06908794). The work was carried out for HSBC to assess the archaeological implications of restoration work on the building and its adaptation for reuse. The work consisted of documentary research of primary and secondary sources, and a rapid appraisal of the building itself, comprising a limited photographic record supplemented by written notes. The bank, which was designed by the architectural practice of Thomas Rickman and Henry Hutchinson in a neo-classical style, opened in 1831 as the office of the Birmingham Banking Company. In 1865 the bank was remodelled to the designs of Charles Edge. The following year the bank ceased to trade but the company was soon resurrected as the Birmingham Banking Company Limited. In 1870, a new strong room, also designed by Edge, was constructed in the basement, and shortly afterwards Yeoville Thomason was appointed as architect for substantial alterations carried out in 1877, including a major refurbishment of the interior. Subsequent works included a three-storey addition, probably of the 1880s, perhaps by Harris and Marten, and the construction, in the 1930s, of an upper storey over the original building. It is recommended that building recording and structural analysis is carried out prior to alterations.

1.0 Introduction

In April 2003 Birmingham University Field Archaeology Unit (BUFAU) undertook an historic survey of the former HSBC Bennett's Hill Branch Bank, an early 19th-century Grade II Listed Building that occupies an important corner position in Birmingham city centre. The survey was carried out for HSBC to assess the archaeological implications of restoration work on the building and its adaptation for reuse. Personnel adhered to the guidelines of the Institute of Field Archaeologists (IFA 1999).

2.0 Site Location

The bank is located in central Birmingham, at the junction of Bennett's Hill and Waterloo Street (NGR SP06908794).

3.0 Objectives

- To evaluate the historic and architectural significance of the building.
- To assess the archaeological implications of future restoration work and reuse.

4.0 Method

Documentary research of primary and secondary sources, including maps, was undertaken at Birmingham Central Library Local Studies and Archives, and at

Birmingham University. Telephone enquiries were made to Birmingham Community Museum and to the Royal Institute of British Architects (RIBA). In addition, a rapid assessment of the building was undertaken, comprising a photographic record supplemented by written notes.

5.0 Historical Development

The land on which Bennett's Hill was laid out was formerly part of the Philips estate, one of the three great landholdings that covered much of the Birmingham ridge between Easy Hill and Snow Hill. In 1698, three closes belonging to Robert Philips, Bennett's Hill, Bennett's Croft, and the Horse Close, were let in a series of long leases that resulted in the area retaining a rural aspect into the early 19th century (Stephens 1964, 8). Westley's map of 1731 shows that in the early 18th century the area now traversed by Waterloo Street and Bennett's Hill was occupied by an irregular triangular block of land with Saint Philip's church at the apex (Fig. 3). It was bordered by New Street to the south, New Hall Lane (now Colmore Row) to the west and by the properties of Temple Street to the east. A few buildings bordered New Hall Lane, but the plot largely comprised open ground or fields divided by two fences, while towards the north end of the plot a formal garden had been created behind one of the New Hall Lane properties. By the time Samuel Bradford's map was published in 1750 an avenue had come into existence (Fig. 4). It led from the formal garden at the north end of the site southwestwards before turning east, close to the southwest apex of the site. This is described on the map as the 'Fir Walk'.

In 1818 the property leases expired, so removing a restraint to development, and Bennett's Hill and Waterloo Street were laid out between 1825 and 1827 (Stephens 1964, 9). Waterloo Street follows the line of the Fir Walk, and both streets appear on Piggot Smith's map of 1828 (Fig.5). The area attracted a mixture of public buildings, superior housing and commercial properties, many of which were examples of Classical Revival architecture. One of them was the Birmingham Banking Company office, which was designed by the Birmingham-based partnership of Rickman and Hutchinson (Colvin 1995, 816). Thomas Rickman, whose practice was originally based in Liverpool, had opened a second office in Birmingham in 1820 with his partner and former pupil, Henry Hutchinson. The practice, though of considerable national standing, later became entirely Birmingham-based (Colvin 1995, 813), and was responsible for a significant number of other buildings in the rapidly growing second city.

The background to the formation of the bank was a serious financial crisis in 1825 which resulted in the widespread failure of provincial banks. The government responded with the Banking Act of 1826, which was an attempt to reform the banking system. Until the 1826 Act all banks, apart from the Bank of England, were privately owned and organised in partnerships. The Act of 1826 allowed English banking companies to be established on a joint stock basis for the first time, and so gave them the opportunity of increasing their capital resources (Webb 1969, 171-4). The creation of the Birmingham Banking Company was a direct result of the Act.

A brass plaque on the wall of the bank records that the first stone was laid on 16 February 1831 and names the architects (Rickman and Hutchinson), builder (John Walthew) and the twelve directors of the company (James Belles, William Chance,

Edward Eagle, William Gibbins, Joseph Gibbins, John Lightfoot, Daniel Ledsam, Joseph Frederick Ledsam, John Mabson, Charles Shaw, John Turner and Joseph Walker) (Plate 1). The prime mover in the establishment of the company was probably Joseph Gibbins, one of the 'local aristocracy' that made up the city's private bankers in the early 19th century (Holmes and Green 1986, 11). His father (Joseph senior), a local entrepreneur, had founded a banking company (later Galton and James) with Samuel Galton in 1804. Joseph junior himself had been a partner in the banking firm of Gibbins, Smith and Goode, the only Birmingham Bank to fail as a result of the crisis of 1825 (Holmes and Green 1986, 11).

By 1829 Gibbins had formed another bank, in partnership with Edward Lovell. This firm formed the basis of the Birmingham Banking Company and was converted to a joint stock bank in 1829 (Wooldridge 1960, 487-8). Paul James, formerly of Galton and James, became manager, and the bank was to some extent the successor of that firm as well (Holmes and Green 1986, 12). Lovell did not take part in this venture, but established a separate private company, Lovell, Goode and Stubbs, which in 1832 was reconstituted as the Bank of Birmingham. The Birmingham Banking Company was the most successful of the early joint stock banks in the locality, and managed to negotiate special discount facilities in return for circulating Bank of England notes rather than issuing their own. In 1838 it absorbed the Bank of Birmingham (Holmes and Green 1986, 12).

The bank, as designed by Rickman and Hutchinson, appears on Hunt's map of 1834 as a square building with a rear wing to east (Fig. 6). Ackermann's View of 1847 (Fig. 7) depicts a prominent structure, raised above its near neighbours, with a low hipped roof. The plan is recorded in more detailed on Piggot Smith's Board of Health maps of 1855 (Fig. 8), where it is shown with projections to the north and west. The original design is shown in a perspective drawing in the RIBA collection (*SC 21 / 12*, reproduced in Worsley 1991, 149)¹. A perspective drawing of the structure and its immediate surroundings by Thomas Radclyffe (Plate 2, published in Hawkes Smith 1834) shows the two principal elevations, each with a giant Corinthian portico (tetrastyle prostyle to the north, hexastyle prostyle to the west) supporting an entablature, and, in the case of the Waterloo Street (north) elevation, a pediment. The entrance was towards the south end of the west elevation.

A survey of the bank made in 1865 is to be found in the Yeoville Thomason collection in Birmingham City Library Archives (*MS 1460/50*). It was carried out by the architects Edge and Steane, of 18 Bennett's Hill, preparatory to alterations, and depicts the layout of the building only thirty-five years after it was raised.² The ground plan (Plate 3) shows that the main entrance was behind the southernmost bay of the west portico, and that there was a rear entrance towards the north end of the east wall. The west entrance led into a lobby with a fireplace in its south wall. This lobby gave access to a corridor leading to a number of offices at the rear of the building, to a staircase communicating with the first floor, and to the banking room situated in the northwest portion of the building. The banking room was divided by a

¹ There are no other catalogued illustrations of the bank by Rickman and Hutchinson in the RIBA collection.

² Charles Edge had also been asked to provide a design for the original building in 1830 (Worsley 1991, 149).

bowed counter extending from north to south right across its width. Behind it were the clerks' desks, and before it an open space for the customers. A doorway in the northeast corner of the banking room led into a large room, probably the manager's office, with a fireplace in its west wall. A second doorway in this wall gave the clerks access to the corridor and to a staircase that led to the basement. A third doorway on the customers' side of the counter, also opened to the corridor. There were two smaller offices on the east side of the corridor, both with a fireplace.

The first floor (Plate 4) was confined to the east and south sides only, so the banking room must have been a single-storey chamber open to the roof. On the east side were three rooms, all with fireplaces and lit by windows in the east wall only. To the south of the banking room were the stair well (east) and a small heated room above the main entrance. The latter was lit by two windows to the west.

There was also an attic storey (Plate 5) reached from a staircase on the east side of the building. There were two heated rooms, one over the manager's office, to the north of the staircase, and one on the south side of the staircase. The area over the banking room was occupied by an east-west aligned lobby with a small room at its west end, and two unheated rooms to both sides of it. Those to the north were lit by skylights and those to the south by windows

Edge and Steane's proposals for the alterations of 1865 are to be seen in a series of drawings also in the Yeoville Thomason collection. At ground level (Plates 6) the changes included the blocking of the original entrance and the creation of new doorways in the centre of each of the two main fronts. Almost the whole of the western half of the building was devoted to an enlarged banking room, within which the counter had been reorientated and lengthened so that it extended from south to north, turning towards the east at the northern end of the room. The manager's room retained its position but the west end was partitioned off and was described as the 'Manager's Enclosure', the consequent loss of space being compensated for by an extension to the north which also incorporated a porch to the rear entrance. The two offices on the east side of the corridor also survived and their functions are given on the plan as waiting room (north) and clerks' room (south). In the southwest corner of the building was the sub-manager's enclosure.

At first floor level (Plate 7) only the floor over the east side of the building was retained, the layout of this part remaining the same, the three heated rooms here being designated sub-manager's room (north), retiring room (centre) and board room (south). The extension at the north end of the east wall contained an enlargement of the sub-manager's sitting room and a lavatory over the porch that was entered from the staircase landing. The attic (Plate 8) was extended to the south so that it now covered the whole of the main building. One of the existing unheated rooms had been partitioned off into a bathroom and lavatory, and a new room at the southwest angle was a 'book room'. The other attic chambers were all designated as bedrooms, seven in total. This extensive domestic accommodation implies that there were people living in the bank, on a temporary or permanent basis.

Soon after these alterations, on 14 July 1866, the Birmingham Banking Company ceased to trade, closing with liabilities of £1¾ million, only to be resurrected in August as the Birmingham Banking Company Limited, the Limited Liability Act having been passed in 1862. By 1872 its deposits amounted to £1 million

(Wooldridge 1960, 488). Shortly after its inception, the new company embarked on more alterations to its Bennett's Hill premises. In 1870 a new strong room was installed in the basement. The architect was Charles Edge, who, with his partner Steane, had worked on the alterations of 1865. Details of the new works appear on a drawing in the Edge collection in Birmingham City Library Archives (*MS 1703/62*). The document is entitled 'Proposed New Security Room' and is dated 17 November 1870 (Plate 9). It consists of a basement plan and sections and shows the new strong room occupying a position on the Bennett's Hill frontage between the much smaller 'present strong room' and the wine cellar. Part of the scheme was the installation of an hydraulic lift situated directly opposite the door to the new strong room.

Further alterations were carried out under the well known Birmingham architect, H.R. Yeoville Thomason, a former pupil of Edge, who also had his offices on Bennett's Hill (No. 40). The Yeoville Thomason collection contains a series of drawings for the Birmingham Banking Company Limited (*MS 1460/50*). Some of these could not be examined owing to their fragility, but most of those that could be inspected dated from 1877, and point to a major refurbishment at that time. An undated and untitled ground plan (not reproduced here) seems to represent the bank as it was after Edge's alterations of 1865 and before the improvements of 1877. Another drawing (Plate 10), apparently contemporary, depicts the basement.

The earliest of the dated Thomason drawings is of November 1876 and depicts the Waterloo Street elevation to which embellishments have been pencilled in above the entablature (Plate 11). Thomason's principal alterations, however, can be seen on a plan dated 25 July 1877 (Plate 12). They seem to have included the conversion of the two external doorways into windows and their replacement by a new entrance at the Waterloo Street/Bennett's Hill corner. He also remodelled the interior, opening it out to an even greater extent by replacing the north-south partition wall with a colonnade. There were now only two offices to the rear of the banking room, the managers room was still in the southwest corner of the building, and the directors' room immediately south of it, replacing the staircase and the rear entrance, which was moved further south.

Further details of Thomason's alterations are recorded in two other drawings (not illustrated here). One, dated 1 August 1877, shows a plan of a new plaster ceiling, and includes sections of riveted rolled steel I-beams. Riveted I-beams formed the framework of the existing decorative plaster ceiling over the banking room (see below), which is associated with Thomason's colonnade and which almost certainly dates from his time. The other drawing is entitled 'Furniture of Banking Room' and is dated 14 September 1877. It shows that the alterations included an extension to the counter, and the provision of panelled and glazed screens behind the counter, with desks to the rear.

According to the Register of New Buildings in Birmingham City Library Archives, plans for additions to the bank were submitted on 30 September 1884 by the architects Harris and Marten. The drawings no longer exist, but it is possible that they relate to the large extension to the south of the Rickman and Hutchinson building, dated by map evidence to between 1870 and 1887. On the rating map of 1870/1 (Fig. 9) the bank is still the square structure shown on Hunt's map of 1834, and occupies much the same area. However, by 1887 (Fig. 10) when the Ordnance Survey carried out its

fieldwork for the 1:500 map of the area, it had expanded into the plot towards the south of the 1831 bank (Nos. 29 and 31 on the rating map).

The new building was an indication of the bank's increasing fortunes. In 1880 it had taken over the Stourbridge and Kidderminster Bank, and in 1889 was to take over the Staffordshire Joint Stock Bank. In 1889 merger with the Royal Exchange Bank brought a change of name to the Metropolitan and Birmingham Bank Limited. Another merger, in 1892, this time with the South Wales Union bank, resulted in the Metropolitan, Birmingham and South Wales Bank Limited. In 1893 the take-over of the National Bank of Wales resulted in the Metropolitan Bank (of England and Wales) Limited. This company was taken over by the London City and Midland Bank Limited, the ancestor of the HSBC, in 1914, and thereafter the Bennett's Hill office, which had been the headquarters of the firm since 1831, was downgraded to a branch bank (Wooldridge 1960, 488).

6.0 Building Description

Exterior

Despite the numerous alterations, the principal distinguishing elements of the 1831 exterior survive, so that from the outside, the ashlar-built building is still recognisable as that designed by Rickman and Hutchinson (Plate 13). The two porticoes are intact, and the window bay pattern remains, though the window openings have been lengthened down to ground level, and the windows themselves replaced. Differences in the colour of the stone of the lower jambs indicate the extent of the alterations.

The main modification to the exterior is the corner entrance inserted by Thomason, recessed between the two Rickman and Hutchinson porticoes and defined by clustered giant pilasters. A pedimented and Corinthian pilastered doorway has a leaf-decorated frieze over the entrance incorporating the letters 'BBC' for Birmingham Banking Company. Above, the corner of the building is rounded, recessed between the two porticoes and the entablature is surmounted by a coped parapet flanked by plain pilasters.

To the right (south) of the Bennett's Hill front is a large three-storey 1880s extension on a basement (Plate 14). Two bays in width, it has giant corner pilasters with a frieze and broken entablature. The plate glass sash windows are probably original; they have decorative carved panels over. The main entrance to this building has been inserted into the southernmost bay of the original building's Bennett's Hill front; it is approached by a flight of steps and has a single-storey porch with panelled pilasters and entablature.

Above the 1831 bank is a mid-20th-century extension (Plate 15).

Interior

The earliest work in the basement fronts Bennett's Hill (west) where a series of barrel-vaulted cellars constructed of 2½" red brick are aligned east-west (Plate 16). Beneath the 1880s extension to the south is a block of cellars at a lower level. They

have plastered walls, and ceilings covered with 6" square white tiles. A number of the basement compartments represent successive strong rooms.

One of the main interests of the bank is the ground storey classical interior by Yeoville Thomason. It includes a north-south colonnade of paired Corinthian columns with gilt capitals (Plate 17), and decorative plaster ceiling, damaged by the introduction of a suspended ceiling. The walls have a Greek key frieze, and the ceiling itself is based on a framework of boxed-in riveted steel I-beams (Plate 18), the sides of which are decorated with rosettes. Between the beams are double coved and coffered ceiling panels with moulded borders including stylised leaf as well as egg and dart (Plate 19).

The 1930s upper storey is built on a steel frame, and has steel-framed windows. It comprises one large room with three offices off. The main architectural feature of the first floor is an Art Deco plaster frieze, seemingly a play on the classical decor below (Plate 20).

7.0 Conclusions and Recommendations

Of the original Rickman and Hutchinson building, the main survivals are the two main facades and some of the cellars. The second important period dates from the 1870s when Yeoville Thomason reorientated the main building and completely reordered its interior. The most important aspects of this work are the corner entrance, and the interior with its colonnade and decorative plasterwork ceiling. The third significant historical survival is the largely unaltered 1880s extension, perhaps by Harris and Marten. Finally, the 20th-century upper storey to the original building is worthy of note because of its decorative plasterwork.

The HSBC bank is clearly a building of some complexity with several phases of alteration. In the event of restoration and conversion to another use, this summary of the main periods that contribute to the present character of the bank would need to be expanded by a more detailed architectural survey of the building before work commenced. It is therefore recommended that phased plans of the present building be produced based on measured survey and existing drawings, in order to inform decisions on retention or removal/replacement of specific features. It is also recommended that a full photographic survey be carried out.

Regarding the cost of refurbishment, the most important internal feature is Yeoville Thomason's plaster ceiling, restoration of which is essential to maintaining the historic character of the interior. At the time of the building inspection, only parts of the ceiling were accessible, so the extent of the damage could only be roughly assessed. Consequently, although an approximate estimate of the cost of restoration work was obtained, using photographs of the ceiling to illustrate the nature of the work required, this can only be confirmed by a full inspection.

The estimate, provided by Trumpers Limited, specialists in restorative plasterwork, does not include provision of scaffolding, any subsequent redecoration work or VAT. This being so, the cost of 20 square metres of lath and plasterwork would be in the region of £4,000, whereas 40 square metres would cost in the region of £7,000. In addition, the estimated four weeks spent on replacing the moulding work would cost

£6,000. The basic cost of restoring the ceiling, then, might be between £10,000 and £13,000.

8.0 Acknowledgements

This project was managed for BUFAU by Steve Litherland who also carried out the building inspection and edited this report. Malcolm Hislop undertook the documentary survey and compiled the report. Thanks are owed to Maria Twist of Birmingham City Library Local Studies for her help in identifying the Thomas Radclyffe drawing, the staff of Birmingham City Library Archives for their assistance in examining and photographing the architectural drawings, to Toni Demidowicz for her helpful comments on the sources, and to the RIBA for providing information about the Rickman collection. Brian Trumper of Trumpers Ltd very kindly provided a rough estimate of the cost of restoring Yeoville Thomason's plaster ceiling. The illustrations were prepared by Nigel Dodds.

9.0 Sources

9.1 Primary Sources

Birmingham Central Library Archives MS 1703/62. Architectural drawings by Charles Edge of a proposed new security room, 1870.

Birmingham Central Library Archives MS 1460/50. Architectural drawings by Charles Edge detailing a remodelling of the bank in 1865, and by Yeoville Thomason regarding alterations to the Birmingham Banking Company office, 1865-77.

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9.2 Secondary Sources

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9.3 Cartographic Sources

1731 W. Westley

1750 Samuel Bradford

1828 J. Piggot Smith

1834 Hunt

1855 J. Piggot Smith Board of Health, Sheet 110

1870/1 Rating map, Sheet 129

1889 Ordnance Survey 1:500

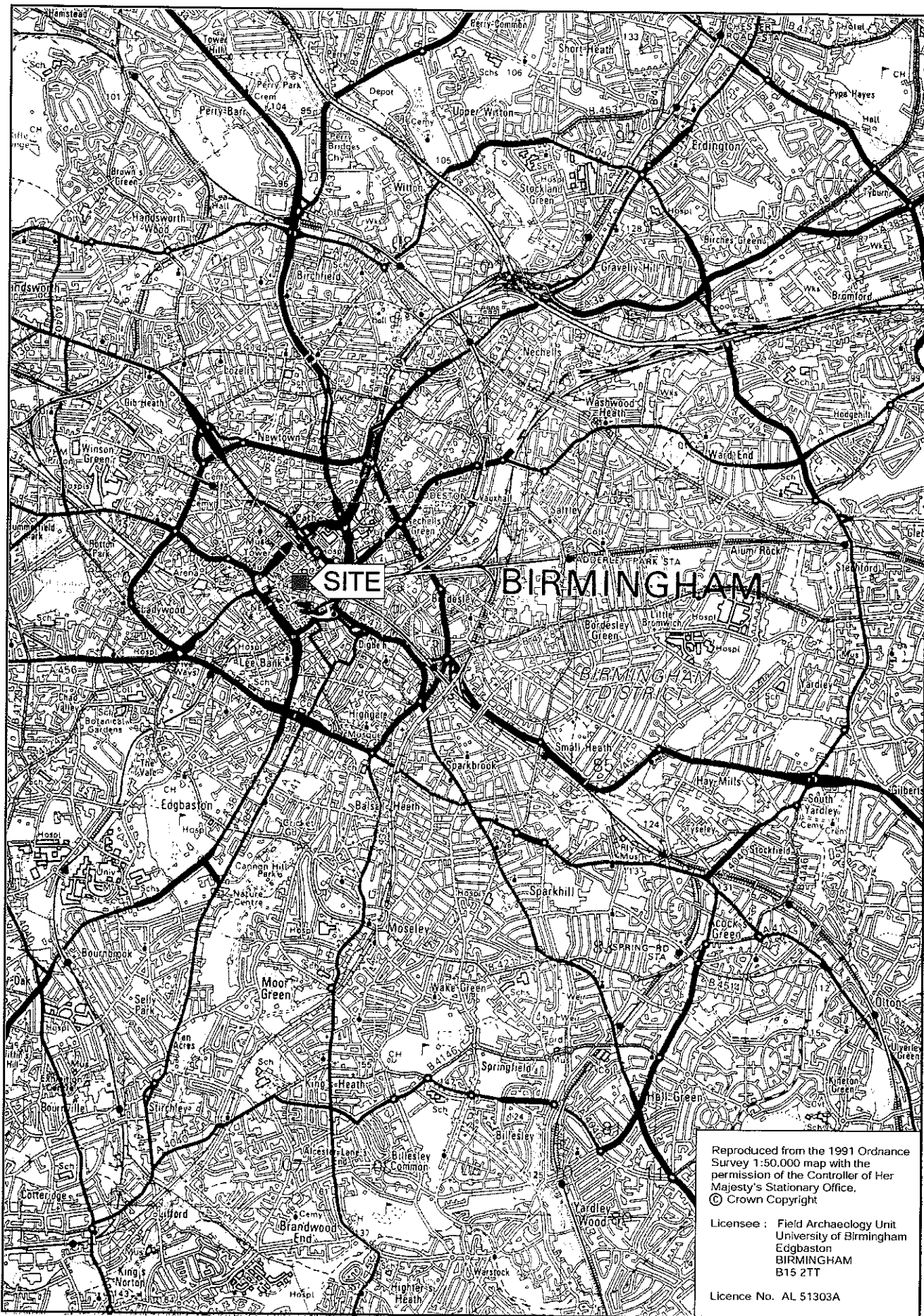


Fig.1

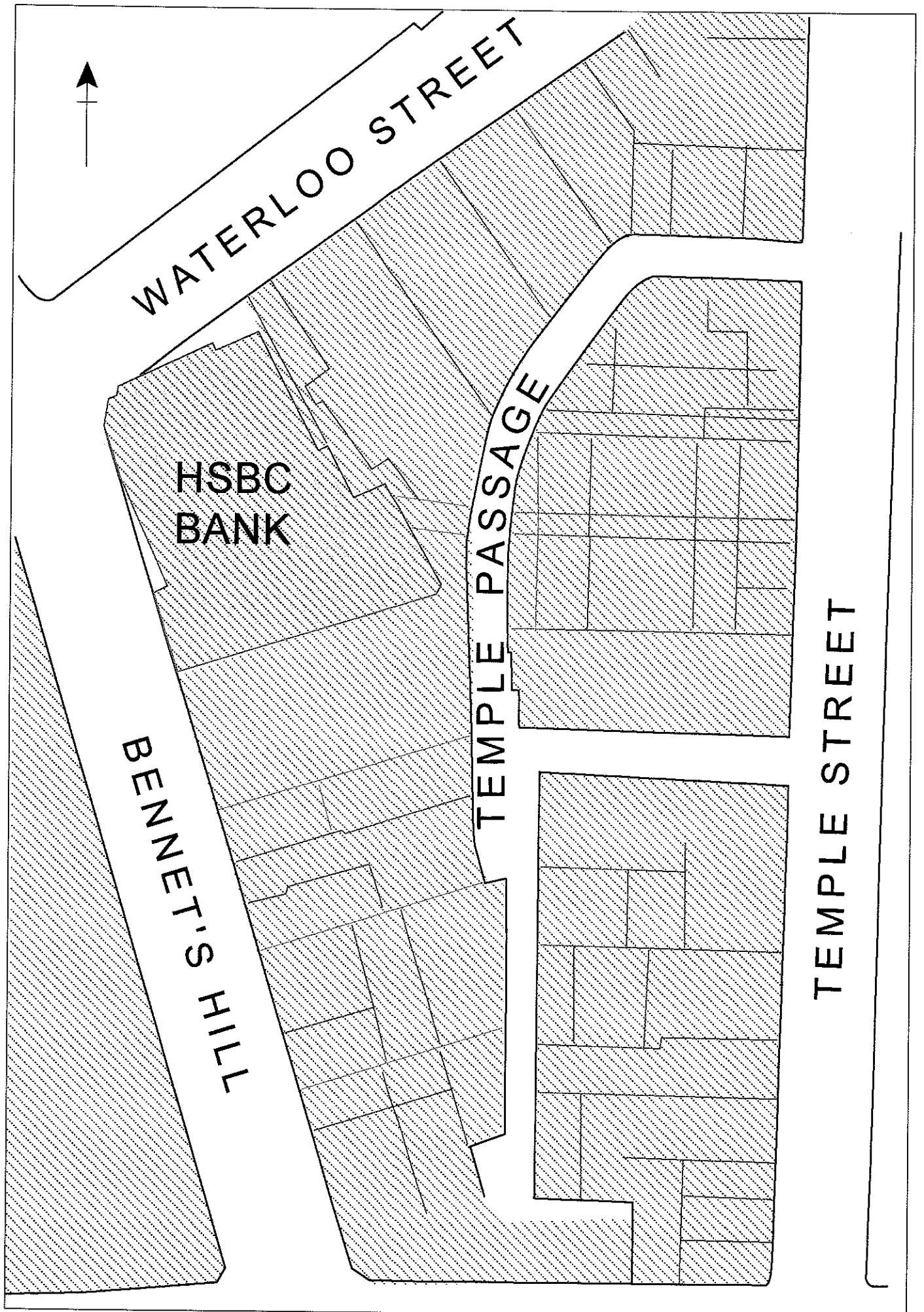


Fig.2

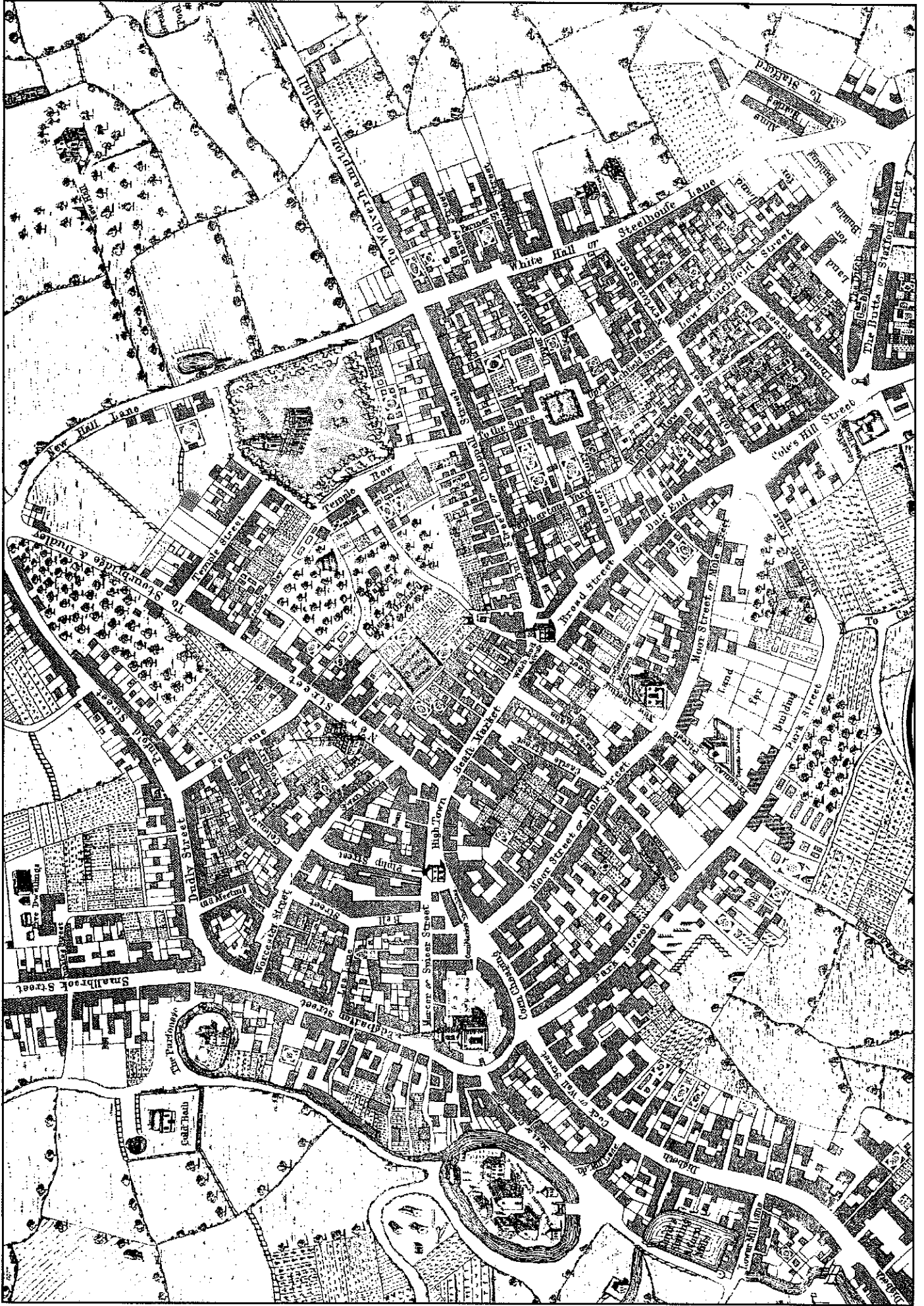


Fig.3: 1731

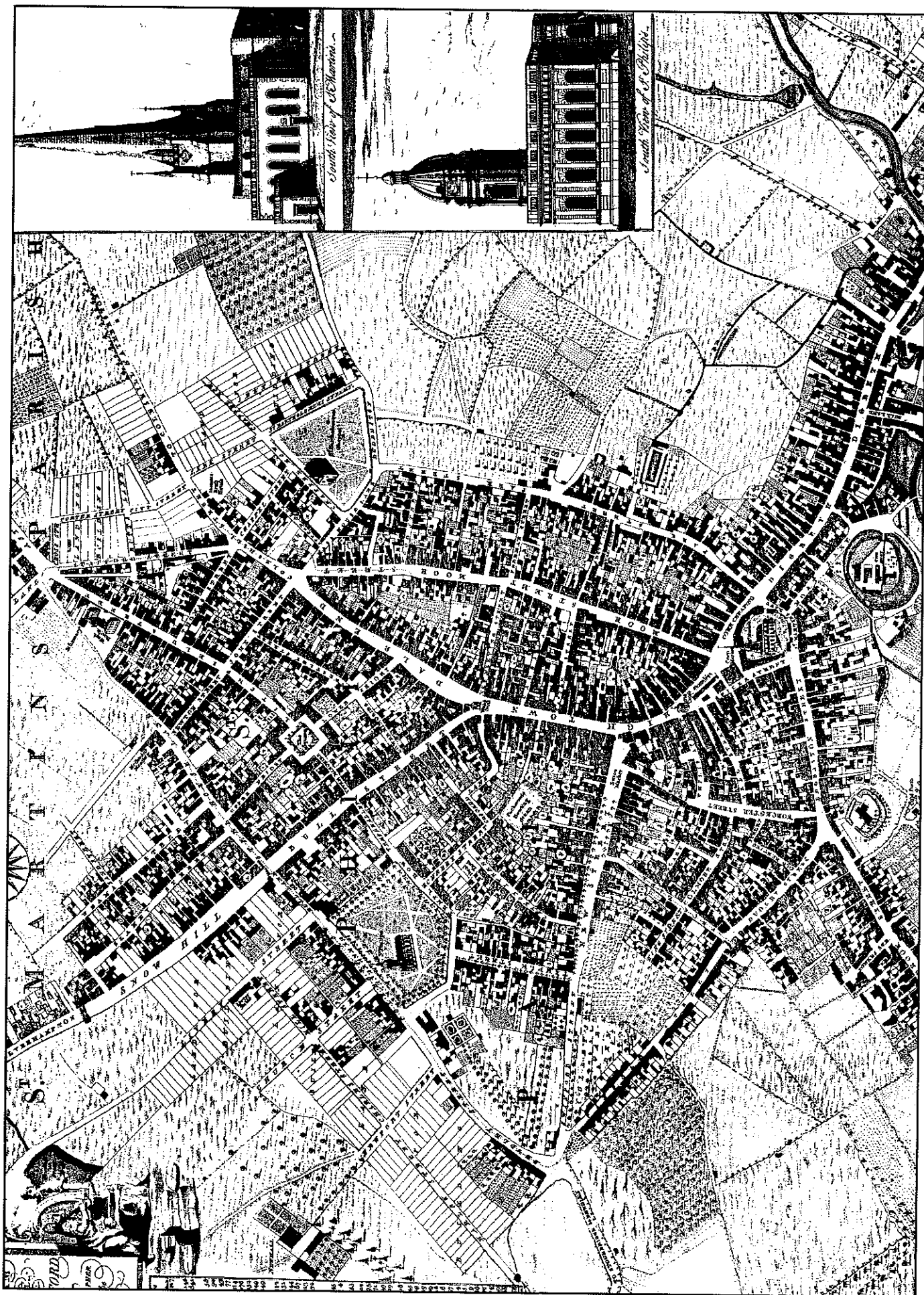


Fig.4: 1750



Fig. 5: 1828

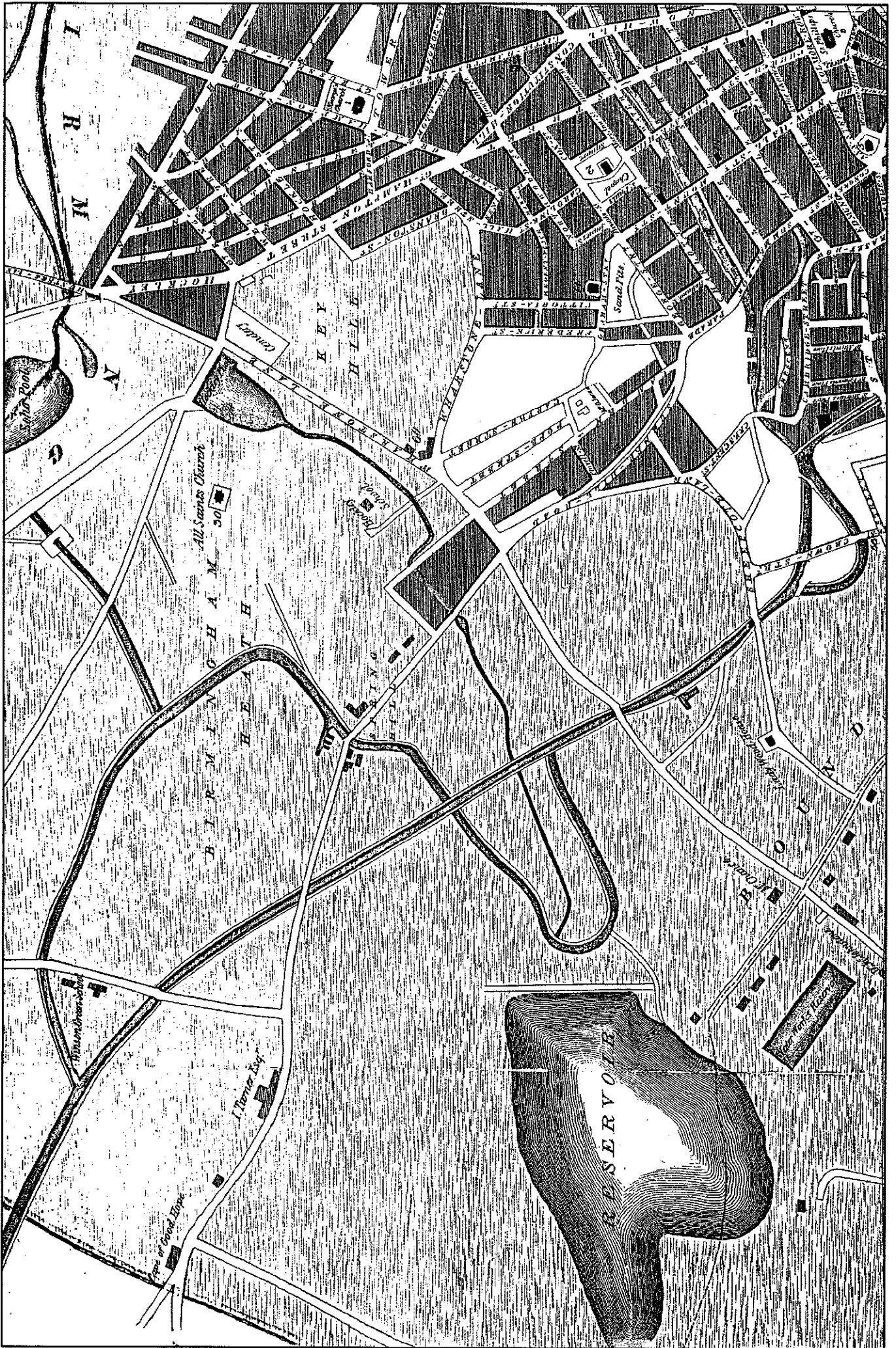


Fig.6: 1834

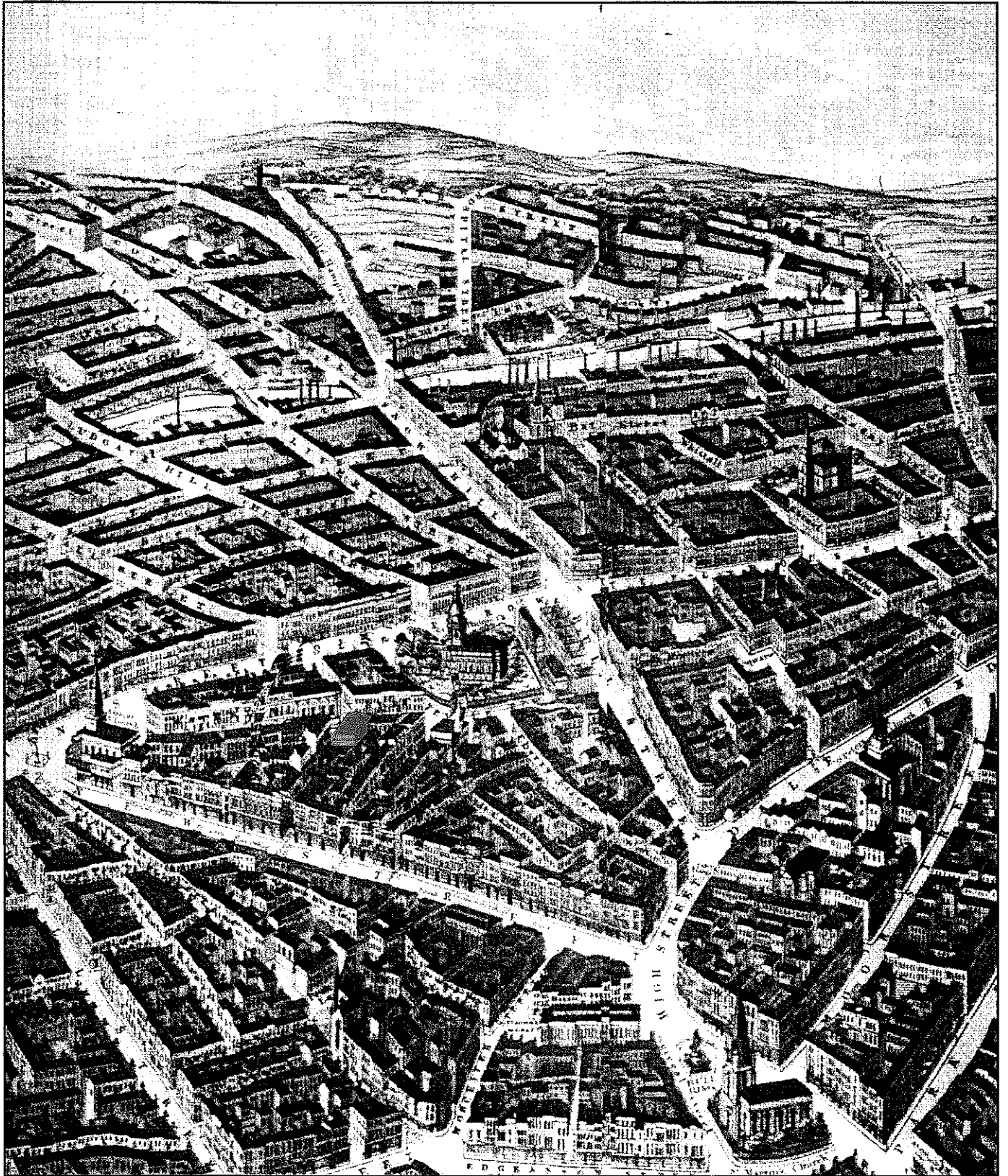


Fig.7: Ackermann's View 1847



Fig.8: Circa1855

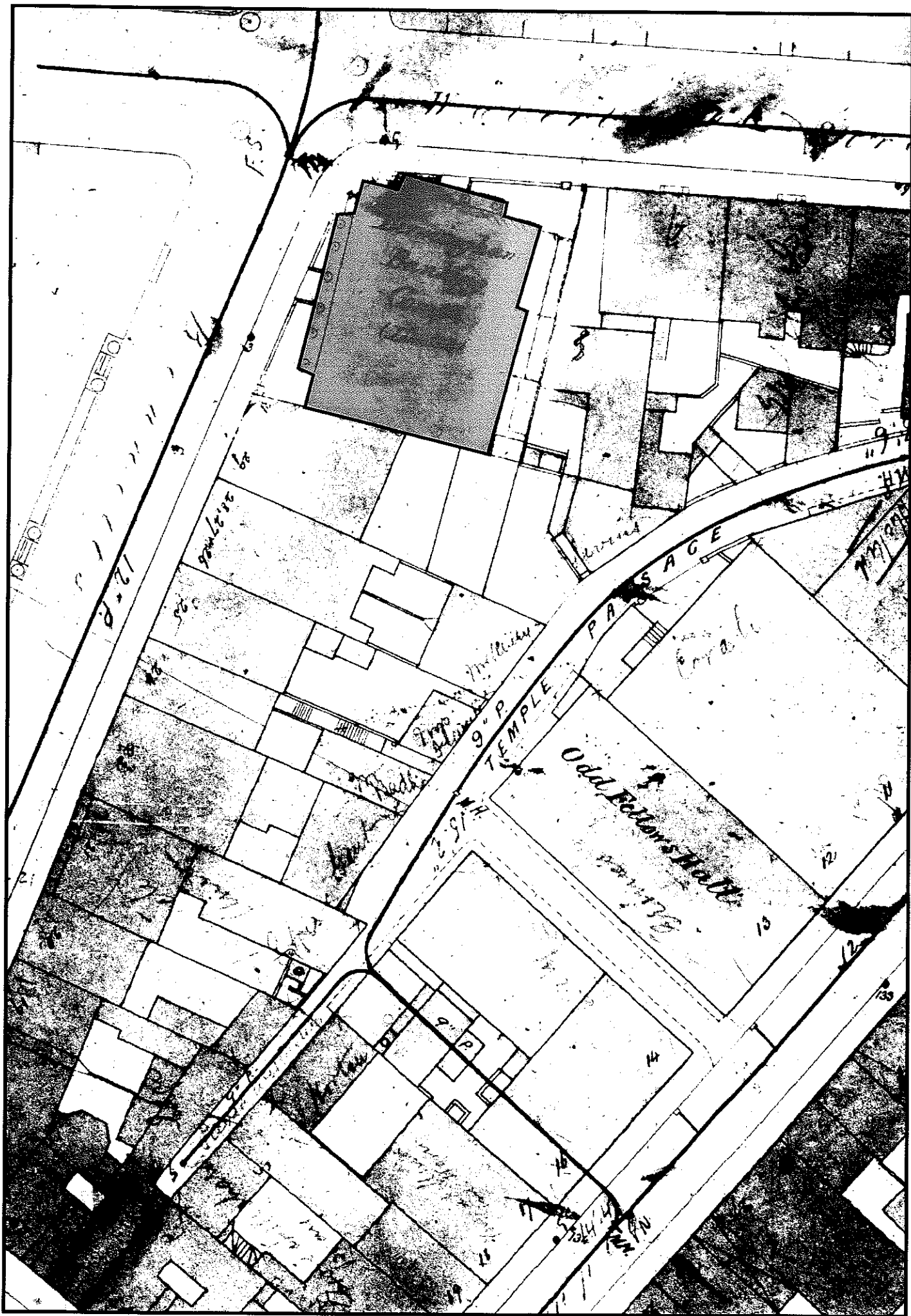


Fig.9: Circa1870

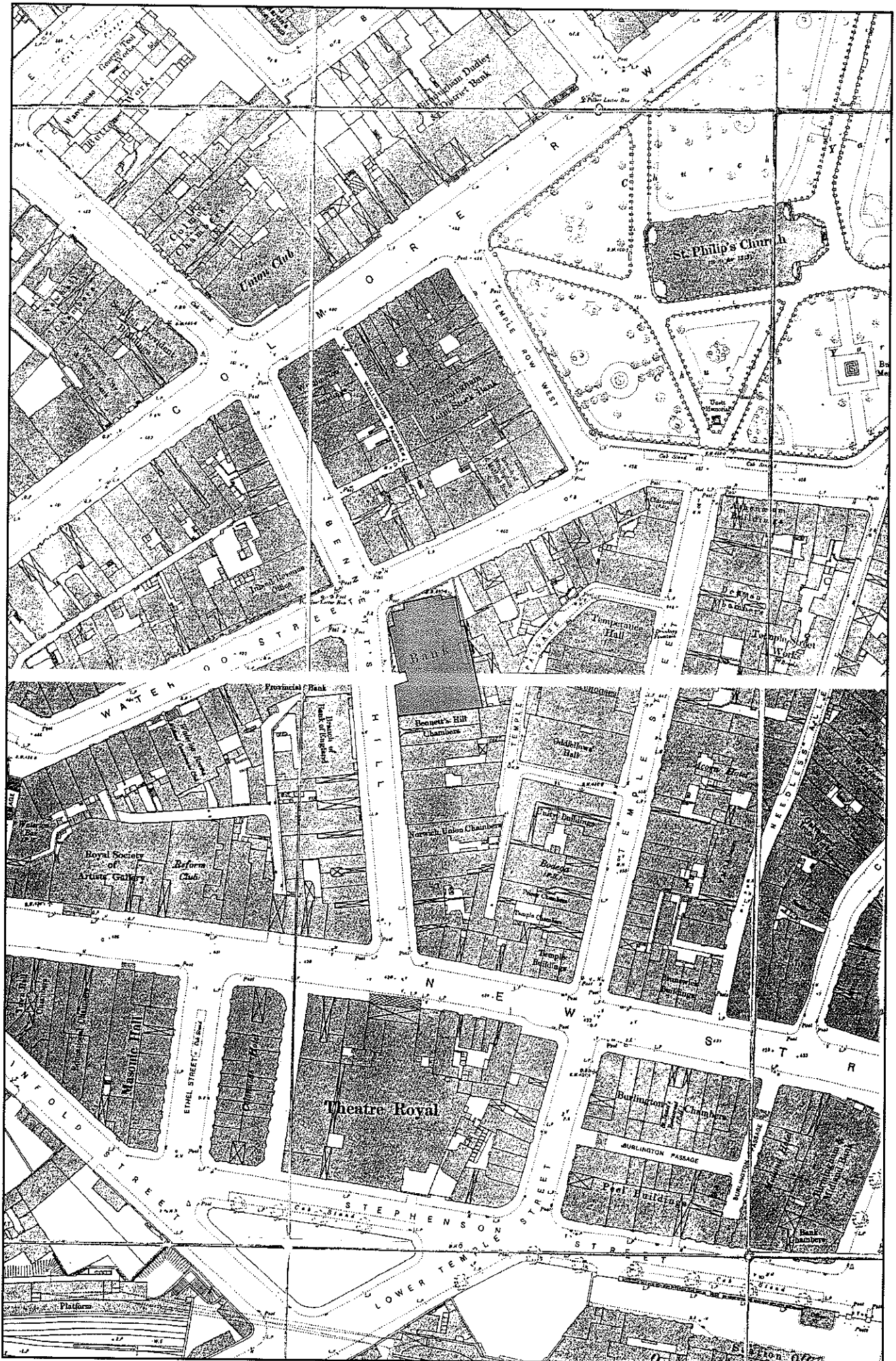


Fig.10: 1887

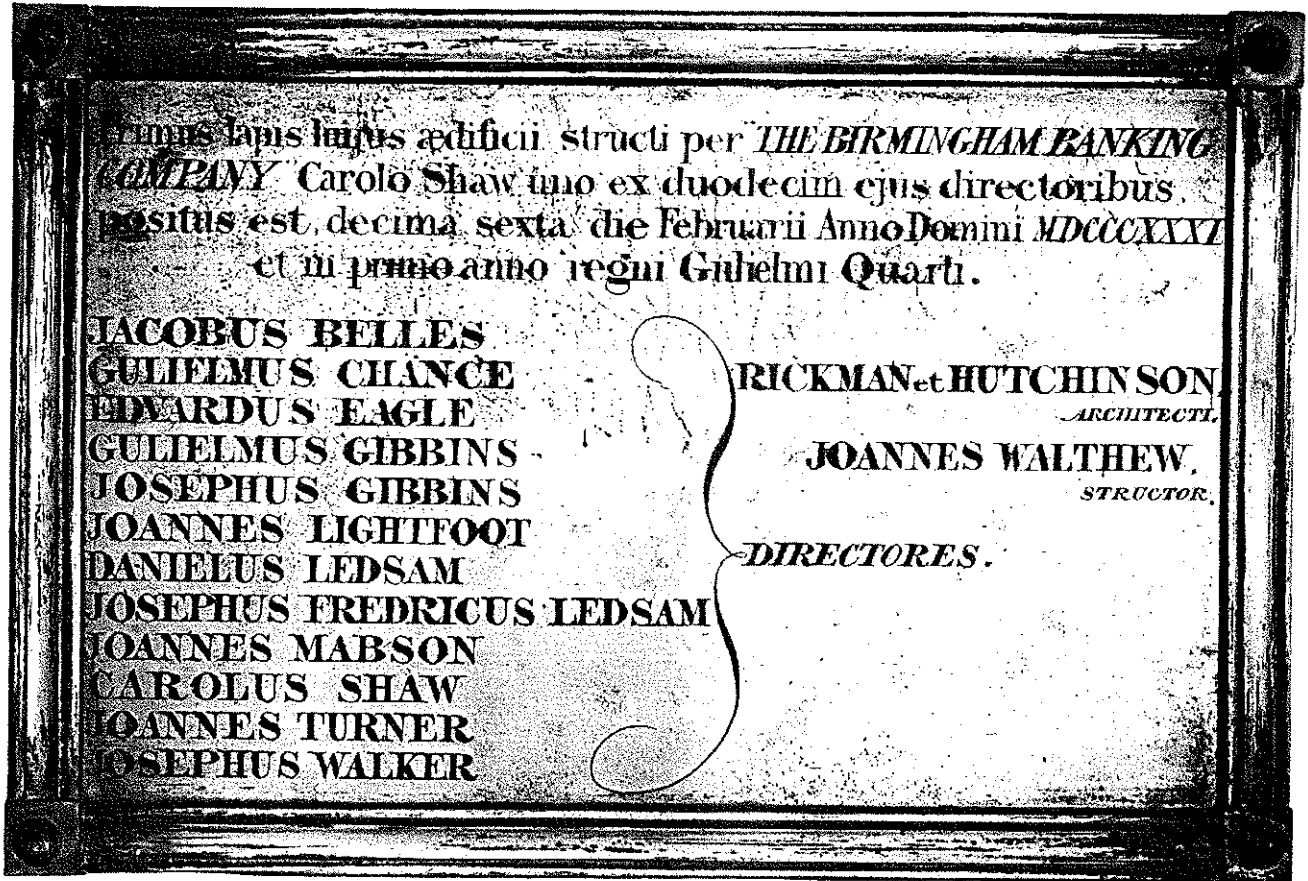


Plate 1: Foundation plaque

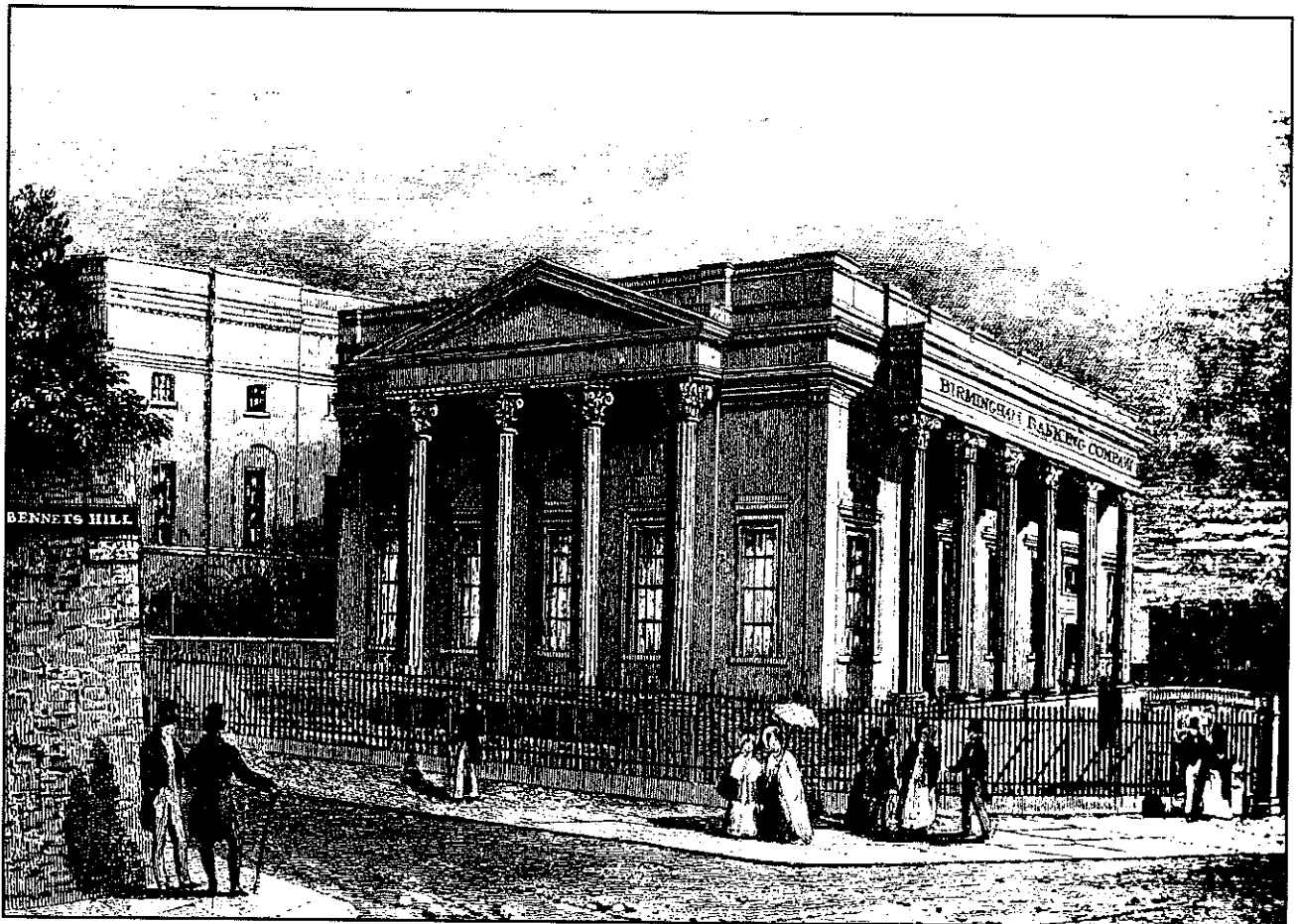


Plate 2: 1834

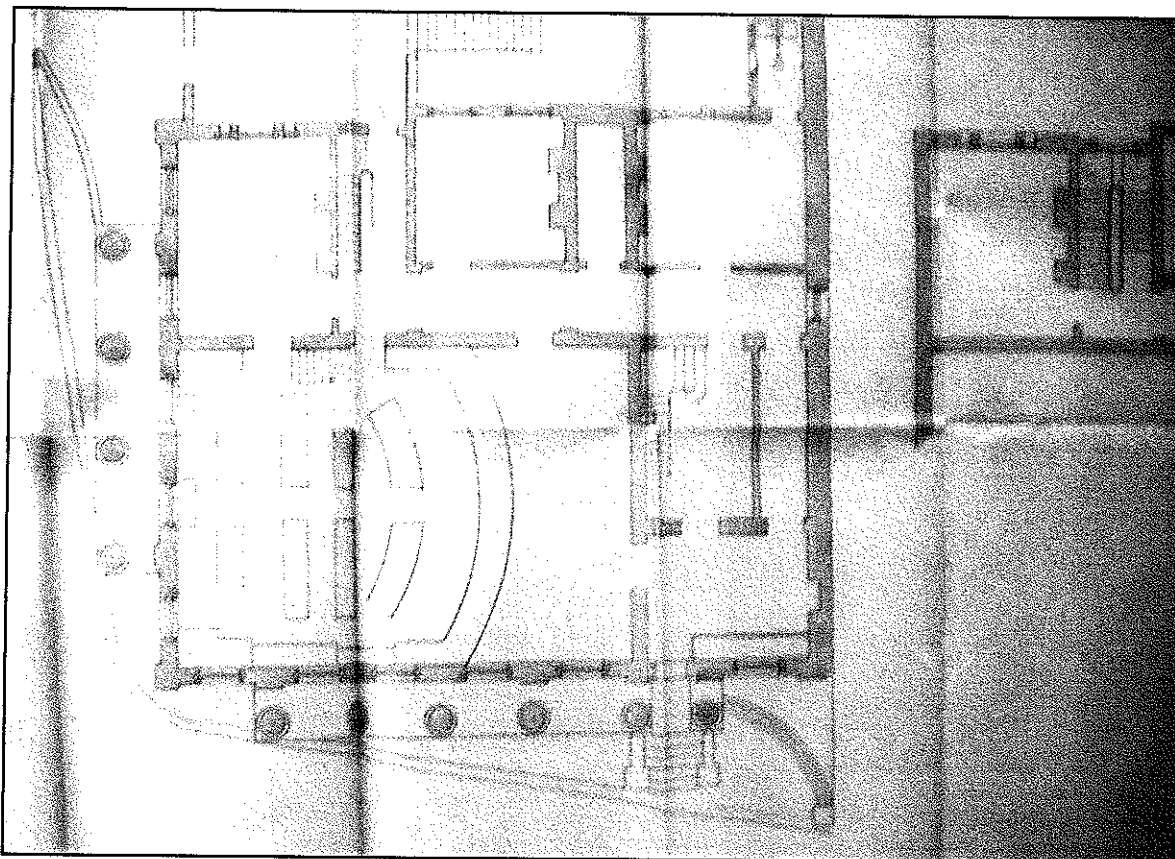


Plate 3: Ground plan before 1865 alterations

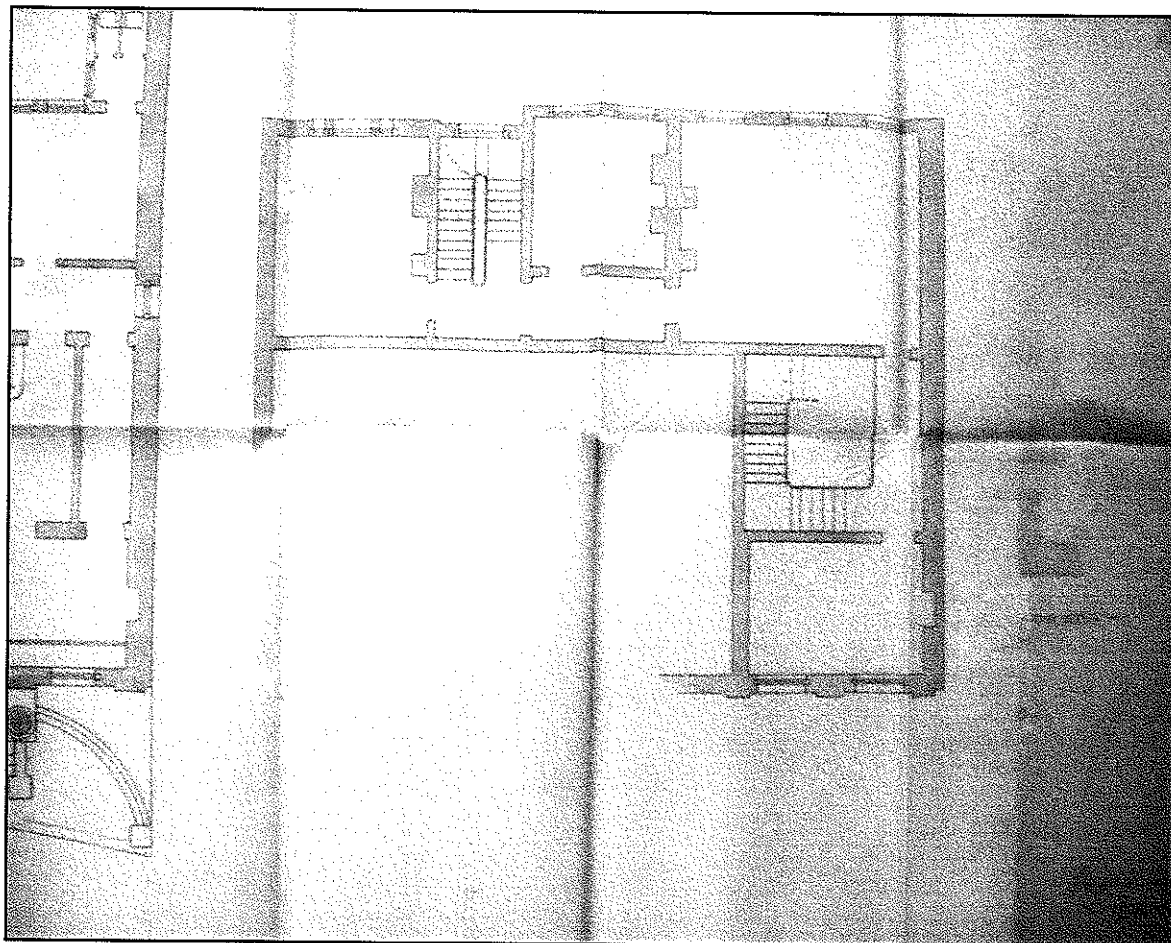


Plate 4: First floor plan before 1865 alterations

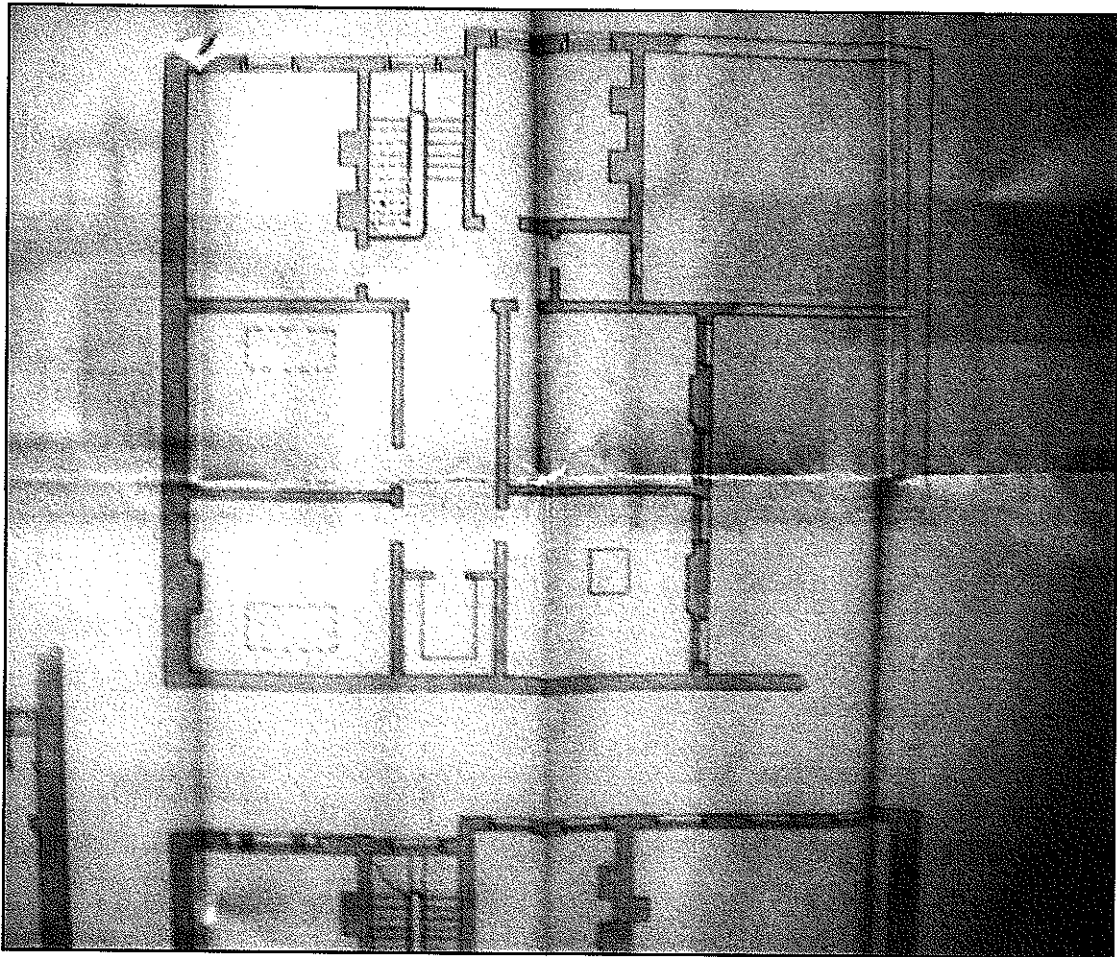


Plate 5: Attic plan before 1865 alterations

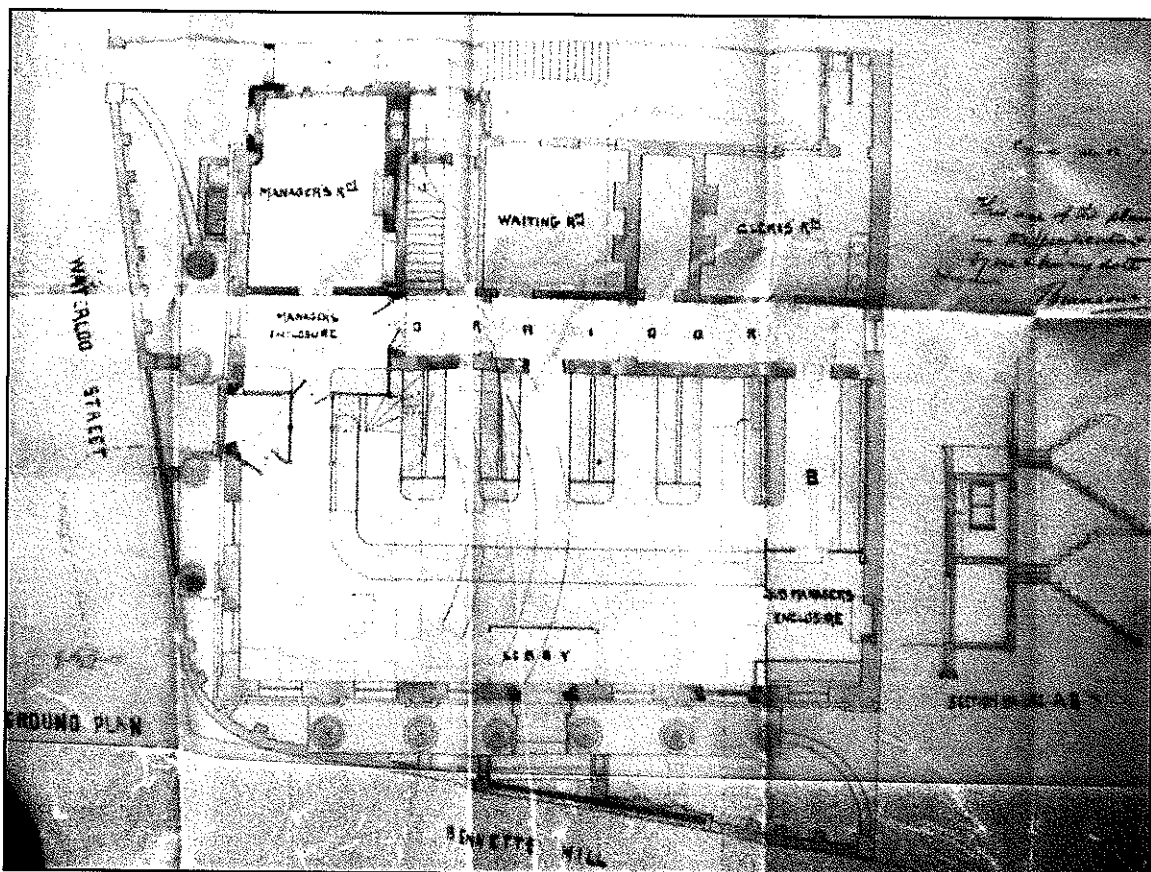


Plate 6: Ground plan after 1865 alterations

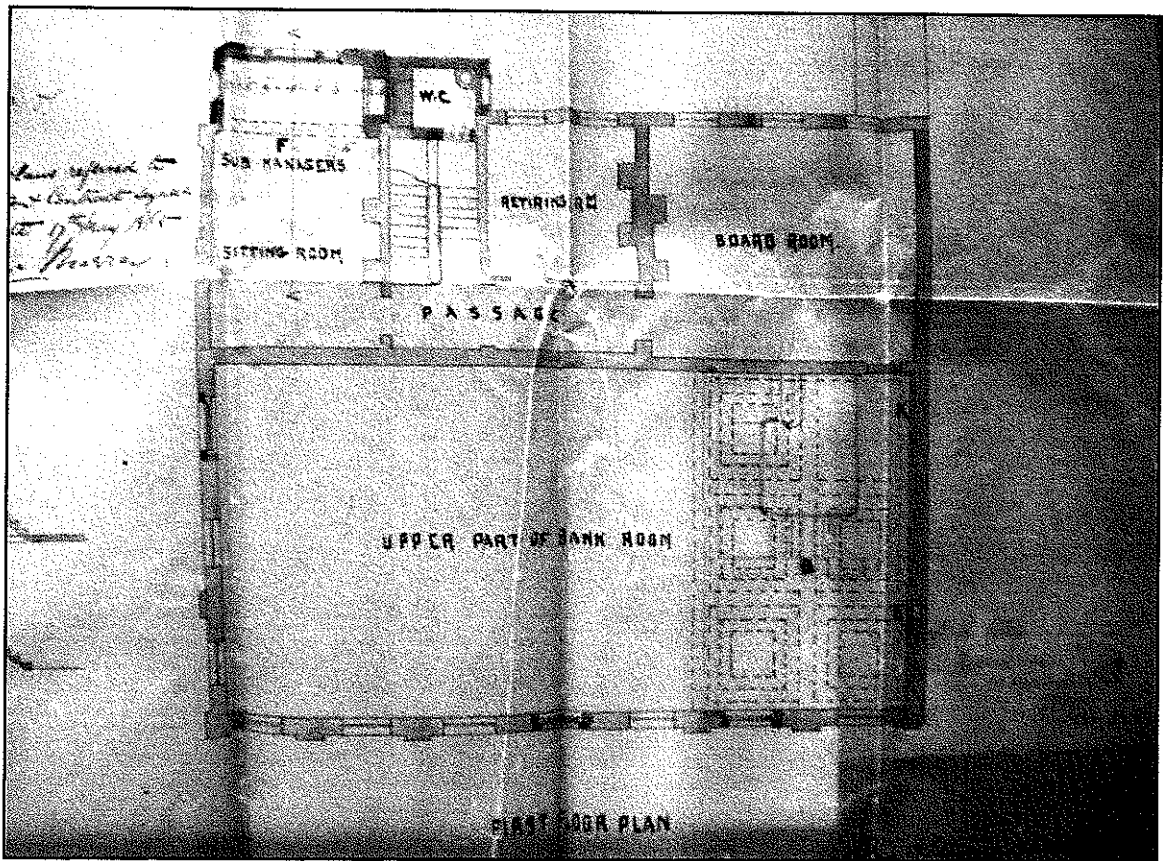


Plate 7: First floor plan after 1865 alterations

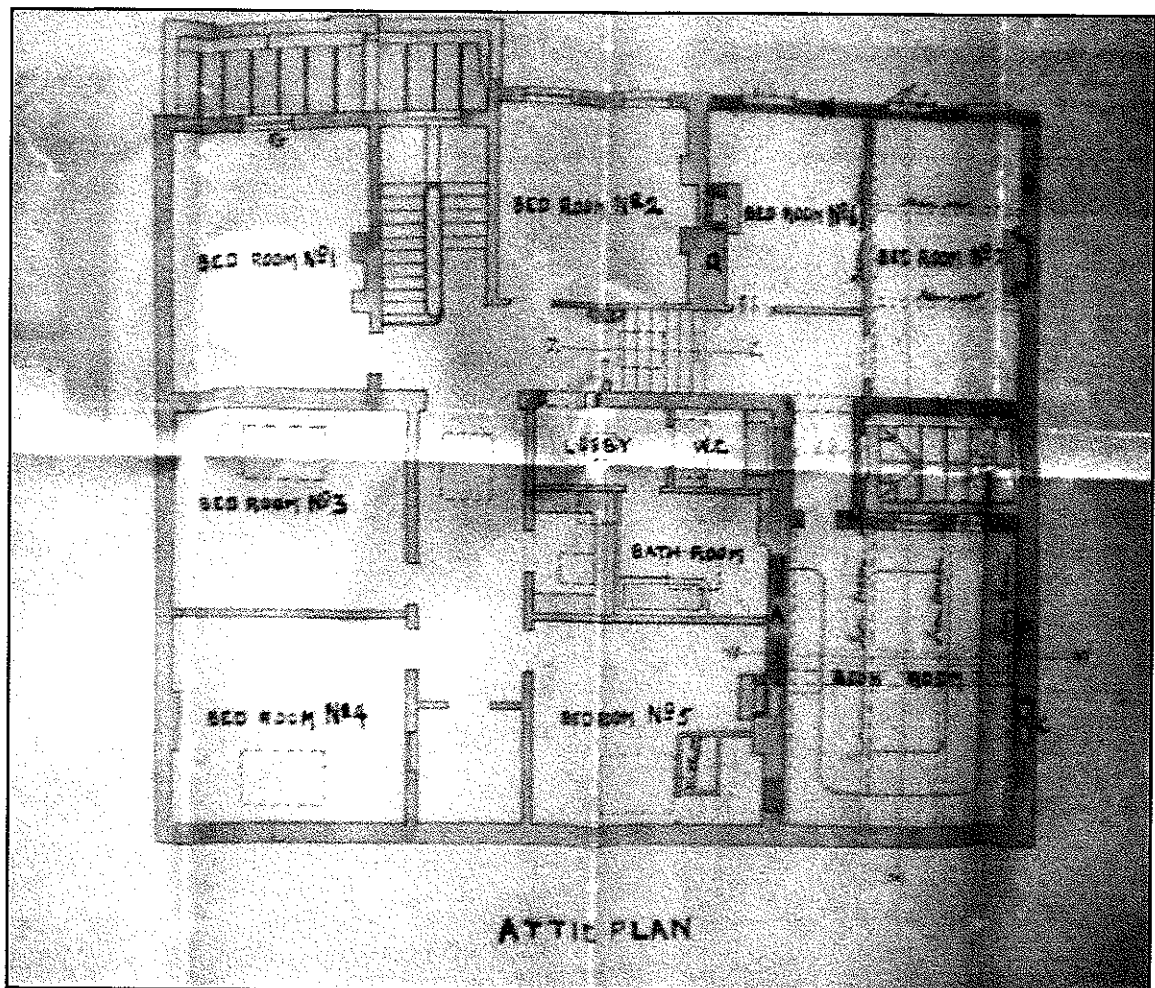


Plate 8: Attic plan after 1865 alterations

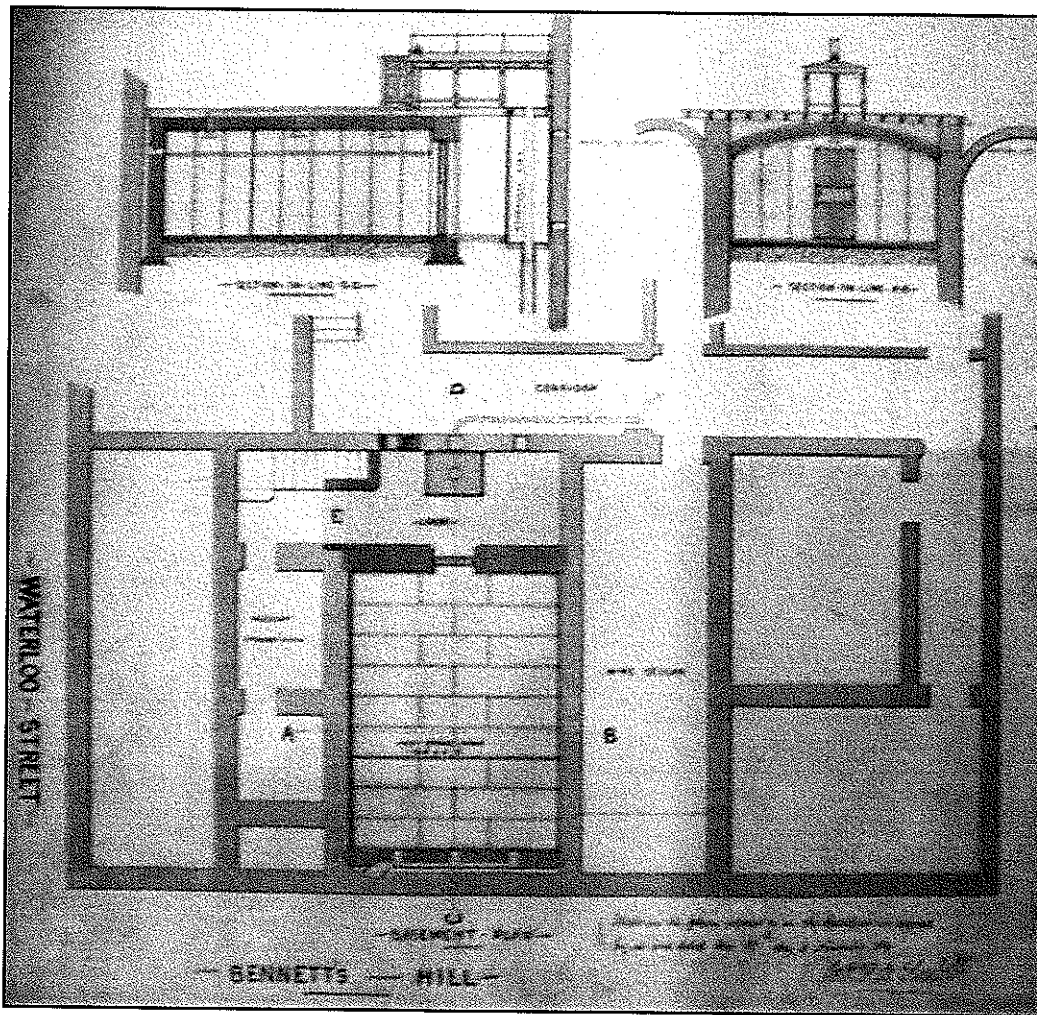


Plate 9: The new strong room of 1870

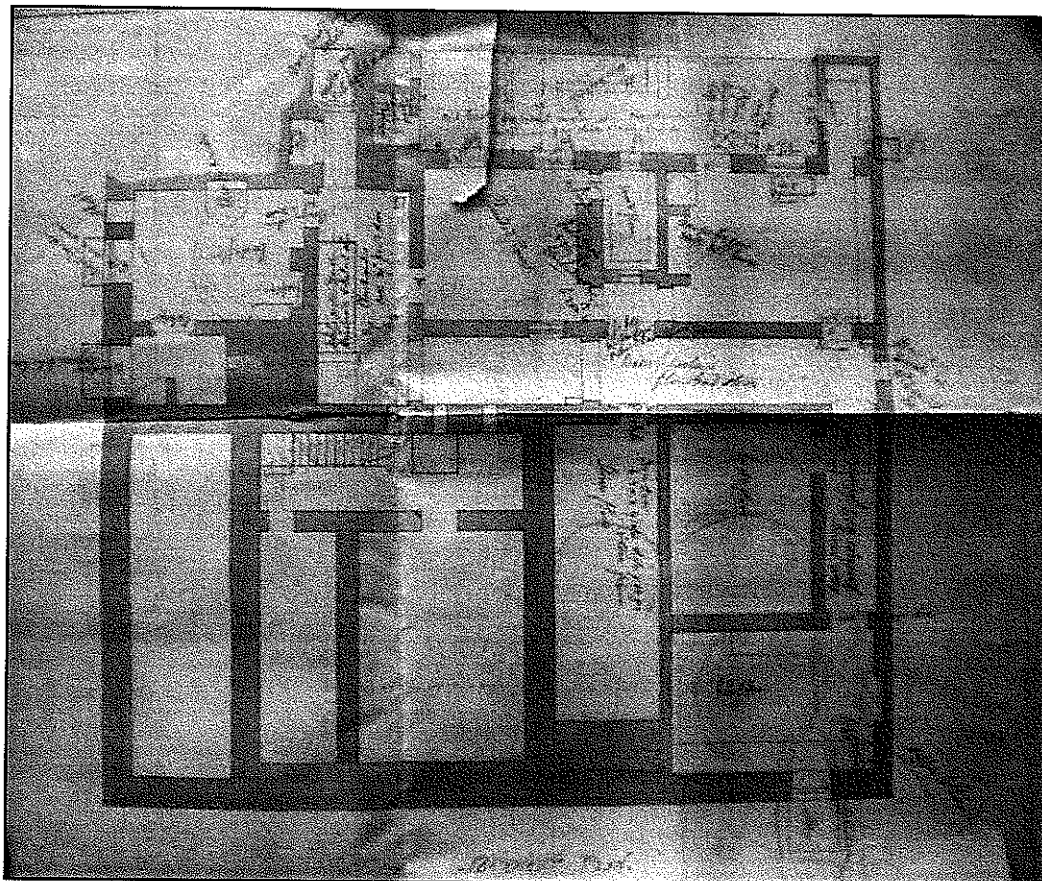


Plate 10: Basement plan before the alterations of 1877

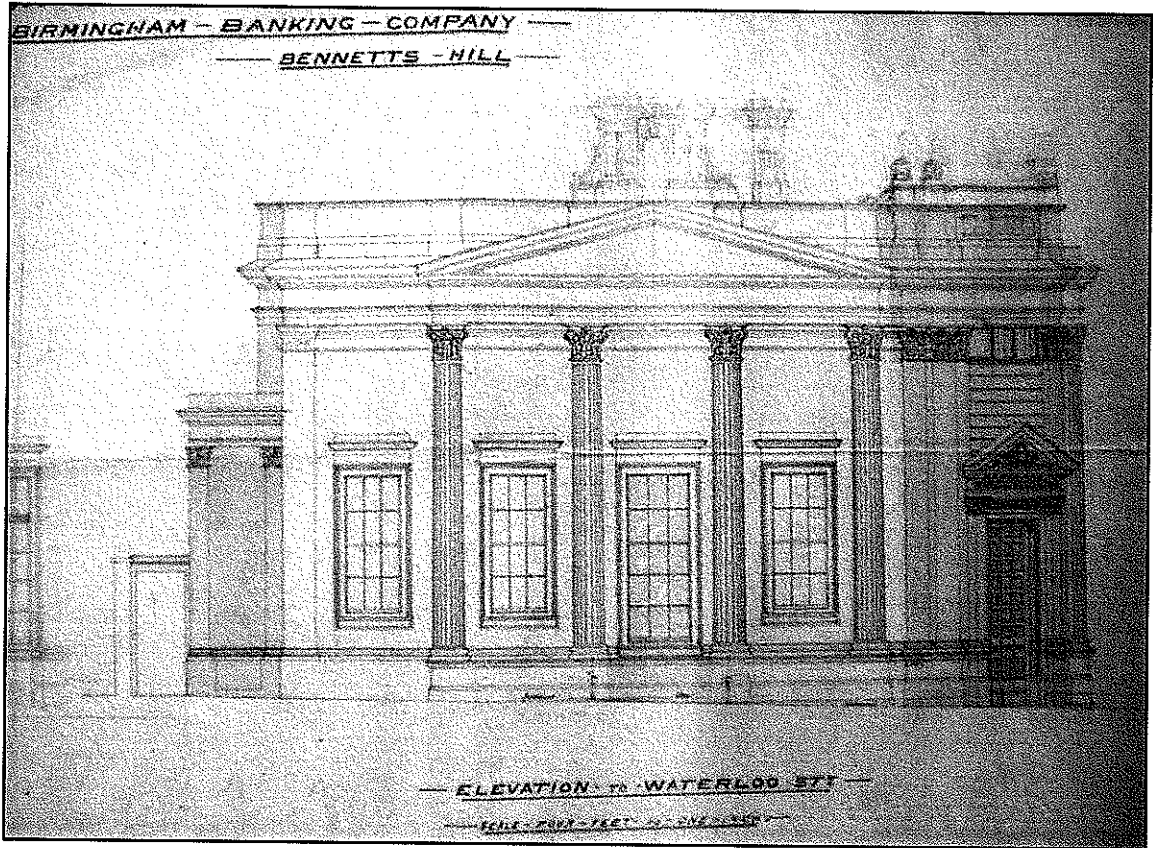


Plate 11: North elevation c. 1876

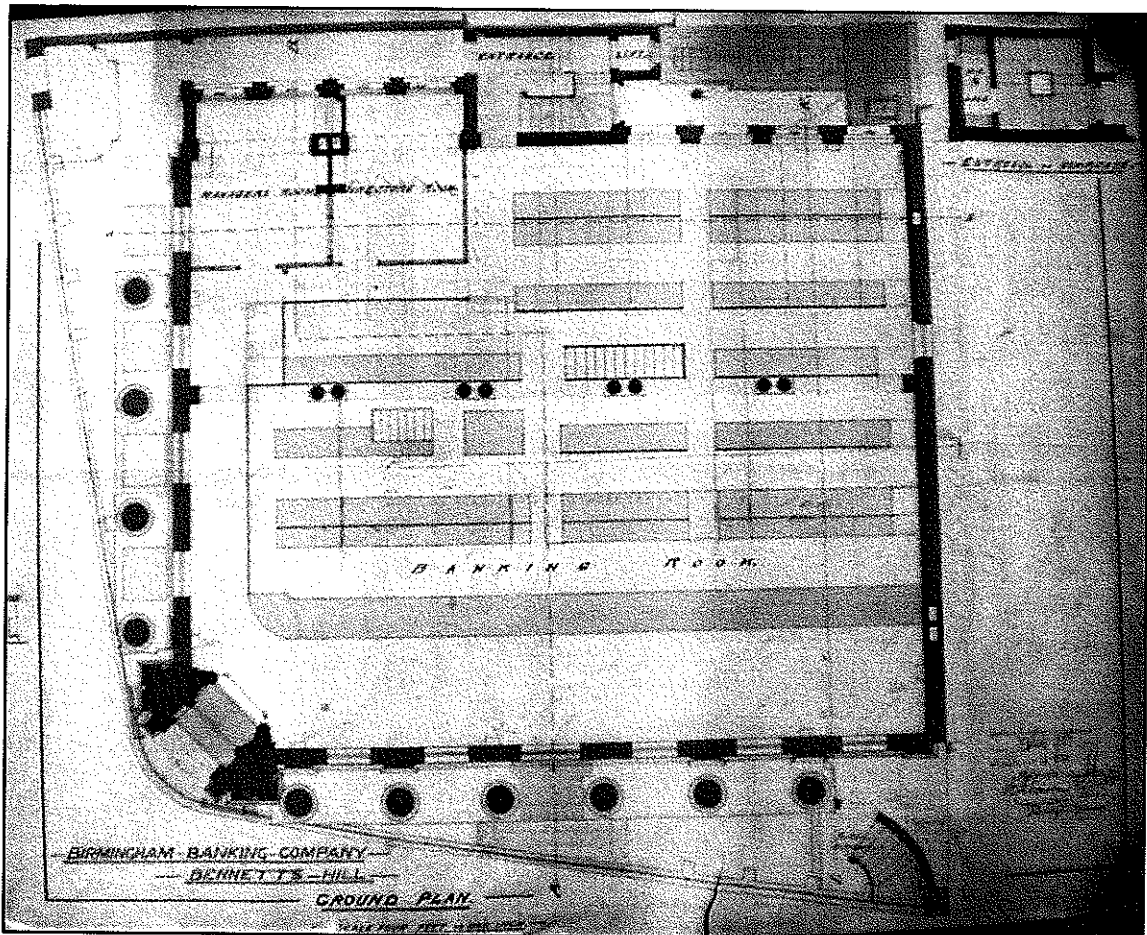


Plate 12: Ground plan after 1877 alterations

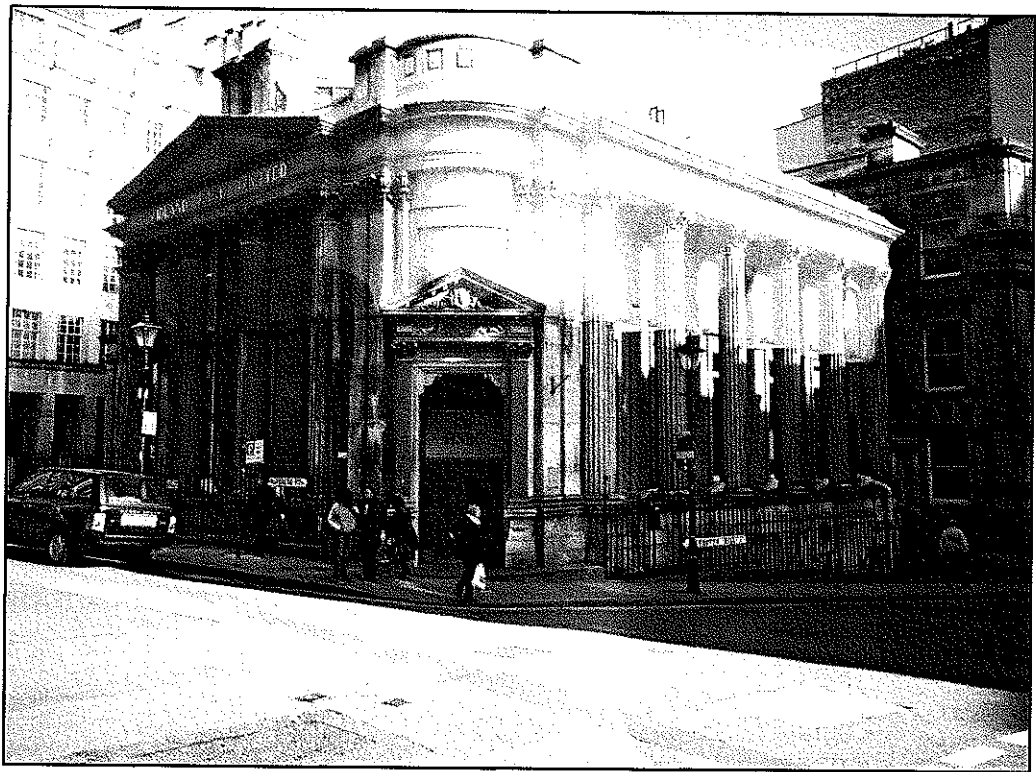


Plate 13: The bank from the northwest



Plate 14: The 1880s extension

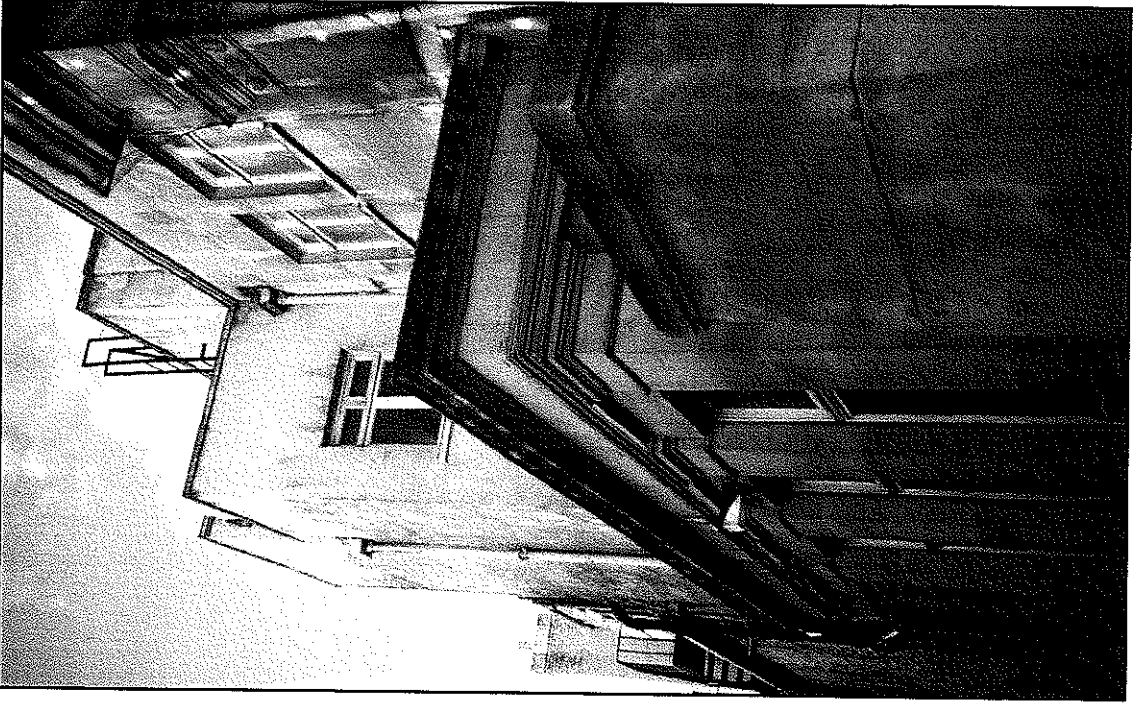


Plate 15: The 1930s upper storey



Plate 16: The basement



Plate 17: Detail of the 1877 interior

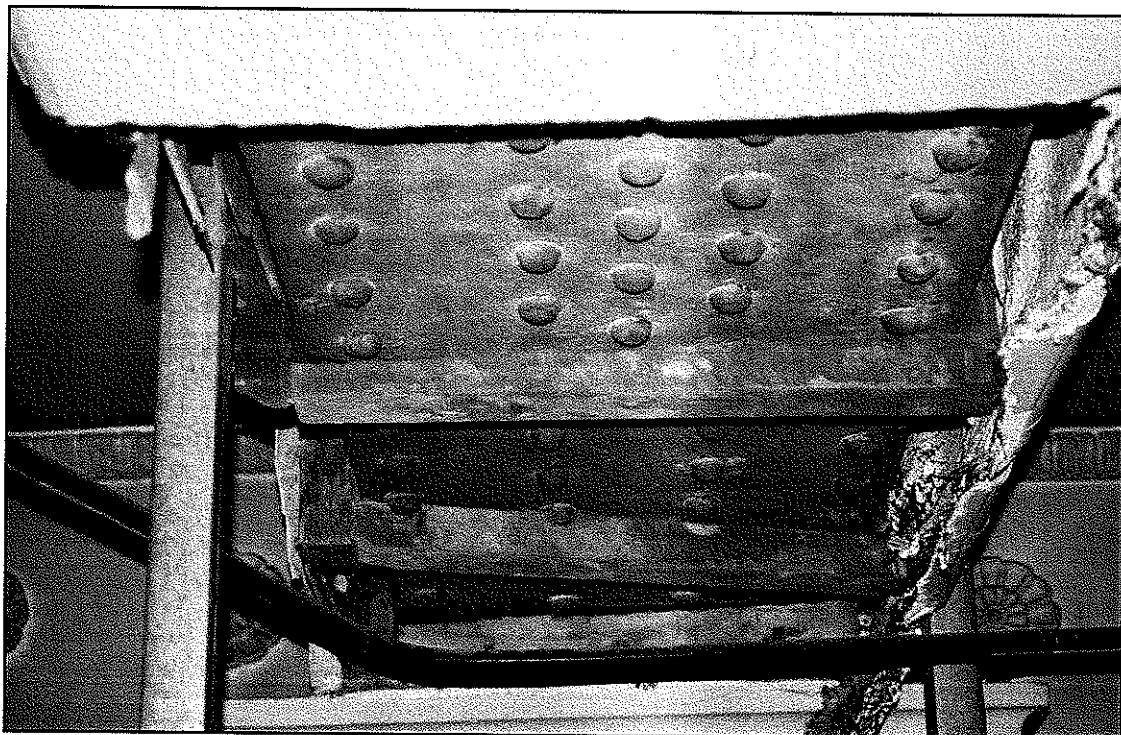


Plate 18: 1877 riveted I-beam



Plate 19: Detail of 1877 plasterwork



Plate 20: Detail of 1930s plasterwork

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