

**A SHORT HISTORY OF
LLOYDS BANK
1-5 HIGH STREET
OXFORD**



**By Liz Woolley
with research by Liz Woolley and Stephanie Jenkins
October 2019**

LLOYDS BANK 1-5 HIGH STREET OXFORD

A report on the history of the building
commissioned by Brasenose College, Oxford

October 2019

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(Left) Lloyds Bank from Carfax Tower, September 2019. Image courtesy of Stephanie Jenkins.

Front cover image (2018) courtesy of Ryan Cowan (www.ryancowan.com) and Kingerlee Ltd (www.kingerlee.co.uk).

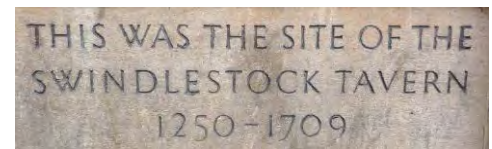
Lloyds Bank occupies several buildings at Carfax, on the corner of the High Street and Cornmarket, at the very centre of Oxford. Only one of these buildings was built originally as a bank; the others were previously a pub, a set of shops and offices, and two shops with living accommodation above.

Brasenose College bought the bank in 2018 and commissioned this report into its history. The report was written by local historian Liz Woolley (www.lizwoolley.co.uk) but much of the research was carried out by Oxford historian Stephanie Jenkins (www.oxfordhistory.org.uk).

THE SETTING OF LLOYDS BANK: CARFAX

Lloyds Bank sits at the north-eastern corner of Carfax, the crossroads at the heart of the late Saxon planned town, which derives its name from the Latin ‘quadrifucus’ (four-forked) or the French Norman ‘quatre vois’ (four ways). Carfax is thus the meeting point of four ancient streets: Cornmarket, known originally as Northgate Street, though corn was traded here from at least the early sixteenth century; the High Street, described by Pevsner as “one of the world’s great streets” and known in mediaeval times as Eastgate Street, with permanent shops as little as six feet wide near Carfax and stalls set up on market days along the rest of the street; St Aldate’s, where Oxford’s first Jewish community was established in the eleventh century, and fishmongers plied their trade, giving the street the name Fish Street; and Queen Street, earlier known as Great Bailey and then Butcher Row, because meat was sold here from open market stalls, but renamed following the visit to Oxford of George III and his popular queen, Charlotte, in 1785.

Thomas Hardy’s *Jude the Obscure* described Carfax as having “more history than the oldest college in the city. It was literally teeming, stratified with the shades of human groups, who met there for tragedy, comedy, farce; real enactments of the intensest kind...”. Cattle were slaughtered here in the thirteenth century, until petitions were raised against the practice, which was “proving noisome and injurious to the Health of ye City” and an ordinance of Edward III forbade the slaughtering of any beast within the city walls. The St Scholastica’s Day town-gown riots, which raged for three days and claimed the lives of at least six students and an unknown number of townsmen, began here at the Swindlestock Tavern on 10 February 1355.



The inscription on Abbey House, at the south-western corner of Carfax.



St Martin’s Church, with what is now Carfax Tower to the rear. The colonnaded Butter Bench is to the left. Image from the Gentleman’s Magazine, Vol VI, July 1836.

The main focal point at Carfax was St Martin’s Church, first recorded in 1032, and very much associated with the town rather than the gown. In 1340 Edward III ordered the church tower – in essence, today’s Carfax Tower – to be lowered following complaints from scholars that “the townsmen would in times of combat with them retire up there as to their castle and from thence gall and annoy them with arrows and stones etc”. The common bell of the church was an early messaging device, advising townspeople of significant events such as a royal visit and summoning them to the fight on St Scholastica’s Day. St Martin’s became the City Church, its services attended by the Mayor and Councillors, who listened

to sermons by a specially-appointed City Lecturer. Official business was conducted outside the church, particularly around the Penniless Bench, which was against the east wall of the church, facing Cornmarket. The bench dated from 1545 and was “built by the Cittie, aswell for their solace and prospect every waie, as for the conveniencie of the Market Women in the tyme of Raine.” It was a general meeting place, and people seeking work gathered there but, as the name implies, it also became something of a magnet for “idle and disorderly” persons. Long after the bench had been removed, Carfax remained a place where labourers waited to be hired and members of the so-called ‘Carfax Club’ continued to annoy respectable passers-by.

Carfax was the busy focus of Oxford’s street markets until 1774 when traders were moved into the newly-built Covered Market. Placing the immense Carfax Conduit here in 1616 must have made congestion even worse. This highly-decorated conduit was the most visible part of a scheme conceived and paid for by Otho Nicholson (an elderly London lawyer and graduate of Christ Church) “for the publike good both of the Universitie and Citty”. Spring water was piped from a well-house at North Hinksey to the conduit at Carfax. The upper cistern supplied piped water to a number of colleges and a few private houses, whilst most citizens had to collect water in buckets from a lower cistern, which flowed through the ‘puzzle’ of a carved ox. The city put wine into the conduit to celebrate special events such as the restoration of Charles II in 1660.



Carfax Conduit (left) and the colonnaded Butter Market (right). The conduit supplied water through lead-lined elm trunks to various colleges, including Brasenose, which was paying £1 per annum for water in the years leading up to the conduit’s removal in 1789. Image c. 1775, from Herbert Hurst, Drawings of Oxford Buildings (c.1900).

In around 1712 the architect Nicholas Hawksmoor (designer of the Clarendon Building on Broad Street and All Souls’ Codrington Library, amongst other Oxford buildings) produced proposals to transform Carfax into a spacious civic forum adorned with statuary. Instead, a much more modest scheme was carried out by the city corporation, setting back the south-western corner to form a colonnaded butter bench (on the site of the Swindlestock Tavern) which replaced the less adequate facilities at the Penniless Bench.

As early as 1637 Carfax Conduit was being criticised as an obstruction, but it wasn’t removed until 1789. The city gave the structure to Lord Harcourt as an ornament in Nuneham Park, where it can still be seen (*right*). The well-house at North Hinksey also survives.

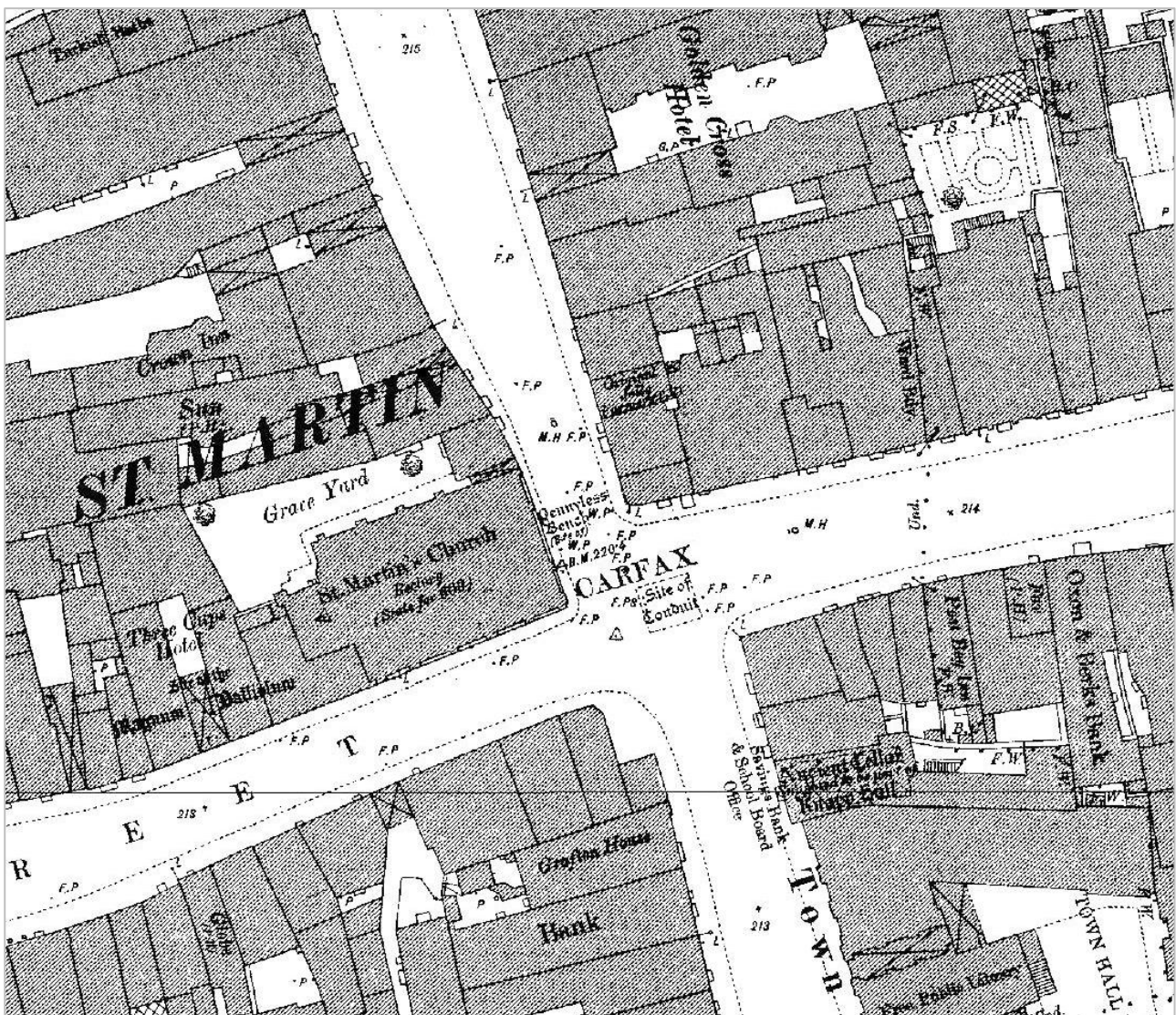
The removal of the conduit freed up Carfax for stage coaches at a time when Oxford was a major coaching centre, and in 1818 the medieval St Martin’s Church was declared unsafe and was demolished, leaving only the fourteenth-century tower.



Carfax Conduit today, at Nuneham Park. Image courtesy of Stephanie Jenkins.

A historical photograph of the exterior of the Church of St. Andrew in Glasgow. The church is a large Gothic structure with a prominent square tower on the left side, featuring a crenellated top and arched windows. The main body of the church has a series of tall, pointed Gothic windows. In front of the church, a group of men in 19th-century attire are standing on the sidewalk. A street lamp is visible on the left, and a horse-drawn carriage is partially visible on the right. The overall scene is set in an urban environment with other buildings in the background.

(Below) Extract from the 1876 (First Series) 1:500 Ordnance Survey map, showing Carfax and surrounding buildings. Notice St Martin's Church; the (old) Town Hall(incorporating the Free Public Library); several hotels, pubs and banks; and the former sites of the Penniless Bench and the Conduit.



The railways generated growing local traffic from the 1850s onwards, and from 1881 Oxford's horse tram network included a cross-over at Carfax. The Local Board had been planning to widen the junction at Carfax since at least 1888 (as shown on the plan below) and increasing congestion prompted the Carfax Improvement Scheme of 1896, which involved the demolition of the 'new' St Martin's church, only seventy-five years after it had been built .



The Oxford Local Board's plan for the proposed improvement at Carfax, 1888. St Martin's Church and several adjacent buildings were due for demolition so that the north-western corner of Carfax could be set back in a sweeping curve. Note the horse tram lines. City Engineer's strong room plan 6081, courtesy of Oxford City Council.



Henry Hare, architect of the nearby new Town Hall (1893-7), produced a scheme for remodelling the whole Carfax area which included, as Pevsner put it "Hareifying" the retained fourteenth-century tower of St Martin's Church (*left*).

HT Hare's plan for the north-western corner of Carfax, published in The Builder (A Journal for the Architect, Engineer, Operative & Artist), 14 November 1896.



Carfax Tower on 17 October 1896, after demolition of St Martin's Church. Henry Minn recorded that "During demolition a grave on the North side of the Nave was found 11ft below the surface of the Nave and 2ft 6in above the undisturbed gravel, beneath the grave on a layer of burnt clay was [sic] found four silver pennies of Athelstan and his successor." Photograph from the Henry Minn collection, Bodleian Library.

The committee charged with overseeing the remodelling accepted Hare's plan for the tower, and recommended it to the council, but members rejected it "by a large majority", which Hare described as "...a fine opportunity ... lost through a mistaken antiquarianism." Instead a more conservative restoration was carried out in 1897 by TG Jackson (architect of the Examination Schools), creating Carfax Tower as we know it today. The seventeenth-century church clock was relocated to the tower in 1898 and modern replicas of the seventeenth-century quarter boys [figures holding axes] were installed. Jackson added buttresses and a staircase.

The old St Martin's churchyard (now a café) retains a few memorials and, on the north-eastern buttress of the tower, one of Oxford's Peace Stones which celebrated the short-lived peace with France in 1814. This one was probably dislodged during demolition of the church, and carted away amongst the rubble; it was discovered in Old Marston churchyard in 1960 and reset at Carfax. Above the stone gateway now leading into what was the churchyard is a fine copper bas relief, designed by Henry Hare, of St Martin tearing his cloak to give part of it to a beggar.

Henry Hare designed Tower House (1896), immediately to the west of Carfax Tower and, on the other side of it, a new drapery store for Frank East (1896-7), now HSBC. Pevsner described this building (*right*) as "a lively design with all kinds of elements arranged in a random way, Perp mouldings but round arches, big gables and an angle-turret lower than they, stubby Venetian windows in the gables and so on". It initially incorporated an archway at the northern end (now an entrance into HSBC's lobby) leading to the Sun Vaults pub and billiard rooms. East's had been taken over by the London City & Midland Bank by 1914; the archway gave access to the Carfax Assembly Rooms between 1925 and 1966. Many local romances started on the dancefloor at this major entertainment venue and the Beatles famously performed here on 16 February 1963.



Looking from St Aldates towards Carfax in about 1900. HT Hare's new building for the draper Frank East is on the left. On the right is the Carfax Stationery. Outside the shop is the mobile refreshment stall run by Mark Wright, whose donkey Harry pulled the cart to and from Carfax every day. Horse tram lines, leading along St Aldates, can be seen in the foreground. Photograph by FA Bellamy, courtesy of the Oxfordshire History Centre, Oxfordshire County Council, ref: POX0101495.

The rapid growth of motor traffic in the later 1920s brought chaos to Carfax, which now formed the junction between two major regional roads – the A34 and the A40. The southern corners of Carfax were set back and rebuilt in the early 1930s to provide more space; at the south-western corner the half-timbered building occupied by Boffin's bakery and tea-rooms was replaced by Marygold House (now housing Santander) and the south-eastern corner was remodelled in similar style (now the Edinburgh Woollen Mill). Pedestrian subways were proposed but never realised. Traffic lights – the first in Oxford – were introduced in 1933 and the duty policeman – the 'Carfax copper' – who remained a feature of the crossroads until the 1970s, plunged bodily into the queues of traffic when the need arose.



Looking westwards down Queen Street in 1922, with Boffin's bakery and tea, coffee and refreshment rooms on the left, and Carfax Tower and the London City & Midland Bank on the right. Boffin's half-timbered building was demolished in 1930. Francis Frith postcard, courtesy of Stephanie Jenkins.

Bypasses were built around Oxford from the early 1930s to the mid 1960s, and these gradually removed most of the through traffic from Carfax, though local traffic, buses and delivery vehicles still clogged the area (*right*). Further traffic management measures, and in particular the closure of Cornmarket and the High Street to most vehicles during the day in 1999, have made Carfax once again a place where pedestrians choose to meet and linger.



Carfax and Cornmarket choked with traffic, 5 April 1961. The vehicle at the lower left is a delivery van for Grimbley Hughes, the well-known provisions merchant, which was soon to close after trading from 56 Cornmarket for over 120 years. Image courtesy of the Oxford Mail.



Extracts from (on the left) the 1876 (First Series) 1:2,500 Ordnance Survey map, and (on the right) the 1900 (Second Series) map of the same scale. Between these dates horse trams had been introduced (1880) with passing points on the High Street and on St Aldates; St Martin's Church at the north-western corner of Carfax had been demolished (1896) and new premises built for the draper Frank East (1897); the Corn Exchange had been removed to George Street (1896) and the new Town Hall had been completed on St Aldates.

BANKING IN OXFORD

Oxford had a thriving commercial life in the mid to late eighteenth century and the wealthy men of the city were brewers, lawyers, newspaper proprietors, and clothiers. Their success was reflected in the growth of commercial banking, and bankers also became prosperous and influential. The banks which flourished from the late eighteenth century did so on the firm security of university business as well as that of affluent tradesmen.

The first known bank was that of William Fletcher and John Parsons, later called the Old Bank (at 92-3 High Street, *right*), which developed from the partners' mercery [cloth-dealing] business. Banking accounts survive from 1775, although Fletcher may have acted as a banker before that date, and indeed mercers often became known as bankers as the importance of their banking activities increased.

The bank of Thomas Walker & Co, also known as the University and City Bank, opened at 6 High Street, the premises of Edward Lock & Son, goldsmiths, in 1790, although Lock seems to have been involved in banking since at least 1775. Richard Cox & Co were in business at 134 High Street by 1790, and Tubb, Wootten & Tubb, followed in the early nineteenth century at 2 St Aldates. The growing importance of banking was reflected in the fact that six mayors serving eleven times between 1769 and 1820 were connected with the mercery and banking partnership of William Fletcher and John Parsons, and bankers or their relations served as mayor twenty-three times between 1771 and 1835.

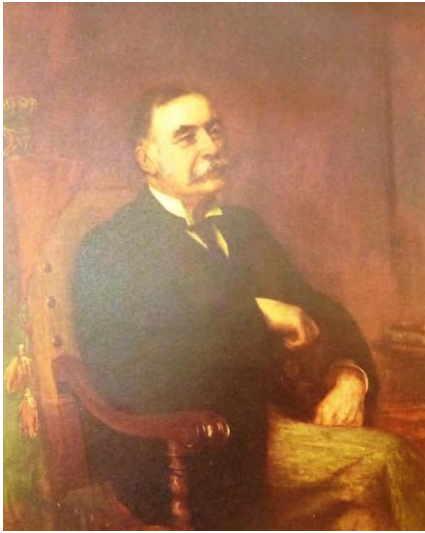


The Old Bank at 92-3 High Street. The four bays on the right were built in 1775 and the five bays on the left in 1798. Formerly Fletcher & Parsons, the building was taken over by Barclays in 1900. Image courtesy of Stephanie Jenkins.

In the financially difficult period of the early nineteenth century Oxford's banks were unusually stable, largely because of their assiduous cultivation of university business. However, the university connection, essential at first, later gave rise to criticism that the banks were little interested in the needs of, and opportunities presented by, tradesmen from the city and its hinterland. Oxford suffered along with other market towns during the agricultural depression, but seems not to have been affected as badly as some, and may even have increased its importance relative to other markets in the area. The Banbury bankers Charles and Alfred Gillett opened a branch in Oxford at 54 Cornmarket in 1877, attracted by the increasing number of farmers coming into the city from the Woodstock area, and by the growing demand for banking services among smaller Oxford traders. Gillett & Co, with several branches in the suburbs and in other Oxfordshire towns, amalgamated with Barclays in 1919, which had already absorbed Fletcher and Parsons's 'Old Bank' on the High Street. A branch of the Birmingham Banking Company opened in 1883; it later became the Metropolitan Bank and amalgamated with the Midland Bank (which had opened a branch in Cornmarket in 1912) in 1914.

THE DEVELOPMENT OF THE LLOYDS BANK BUSINESS, AND ITS ARRIVAL IN OXFORD

The origins of Lloyds Bank date back to 1765, when button maker John Taylor and Quaker iron producer and dealer Sampson Lloyd set up a private banking business in Dale End, Birmingham. The first branch office opened in Oldbury, six miles to the west, in 1864. It was very much a town bank, catering for customers who were manufacturers, merchants and tradesmen.

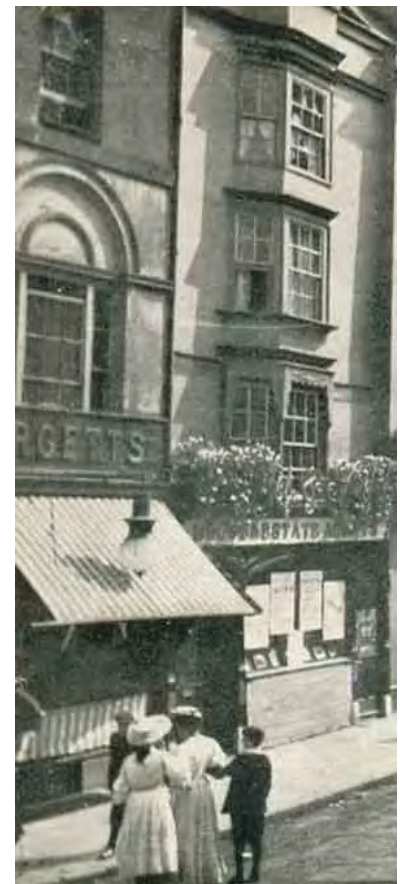


The company expanded hugely under Howard Lloyd (*left*), a direct descendent of the co-founder. During his thirty-one years as General Manager, from 1871 to 1902, the bank was transformed from a private bank with a single office into a joint-stock bank of national stature with 267 branches. Lloyds's opening in Oxford was part of this expansion.

Howard Lloyd (1837-1920), from a painting by Percy Bigland. Image from RS Sayers, Lloyds Bank in the History of English Banking (1957).

The bank opened its first Oxford branch at 11 Cornmarket (*right*), near the corner of Market Street, on 1 January 1900. The building had in the past been occupied by the Metropolitan & Birmingham Bank, and most recently by the London Rubber Co and William Kemp, a bookbinder.

The buildings at 11 and 12 Cornmarket in around 1905. No.12 on the left was occupied by Margetts's hat shop and no. 11 on the right by Hamlet & Dulake, auctioneers and estate agents. It was in this building that Lloyds had had its first premises in Oxford, for only a year or so, from 1900 to 1901. At that time a caretaker, 62-year-old Richard Butler, lived above the bank with his family. He had previously lived on George Street and worked as a groom. Image courtesy of Stephanie Jenkins.



Other national and regional banks already had branches in Oxford, and presumably Lloyds wanted to get a foothold in the city. In addition to those mentioned above, there was a branch of the Capital & Counties Bank Ltd at 24-5 Cornmarket (now Burger King), the Oxon & Berks Bank at 12 King Edward Street (now Oxford Tutorial College), and the London & County Banking Co Ltd (later the National Westminster) at 120-1 High Street (now the Ivy Brasserie). For Lloyds, 11 Cornmarket was only ever intended as temporary premises, as it was already planning its new building at Carfax.

THE FIRST PHASE OF THE NEW BANK: BUILDING 2 & 3 HIGH STREET, 1900-1

Lloyds chose a prominent site at the western end of the High Street for its new premises, presumably to compete with the other existing Oxford banks nearby. On 1 February 1900 the company bought the eighteenth-century building at 2 & 3 High Street, which had, since 1800, been occupied by the booksellers, stationers and newsagents Slatter & Rose. It stood between the Carfax Coal Exchange (run by Goold & Son, coal merchants and sole agents for the imperial patent fuel briquette) and Gill & Co the ironmongers. John Rose lived over the shop with his aged mother, his two spinster sisters, a cook and housemaid. However, the family was obliged to move out in the summer of 1900 to make way for the new Lloyds building. Slatter & Rose relocated their business to 16 High Street, in front of the Covered Market, where they continued to trade until 1956.



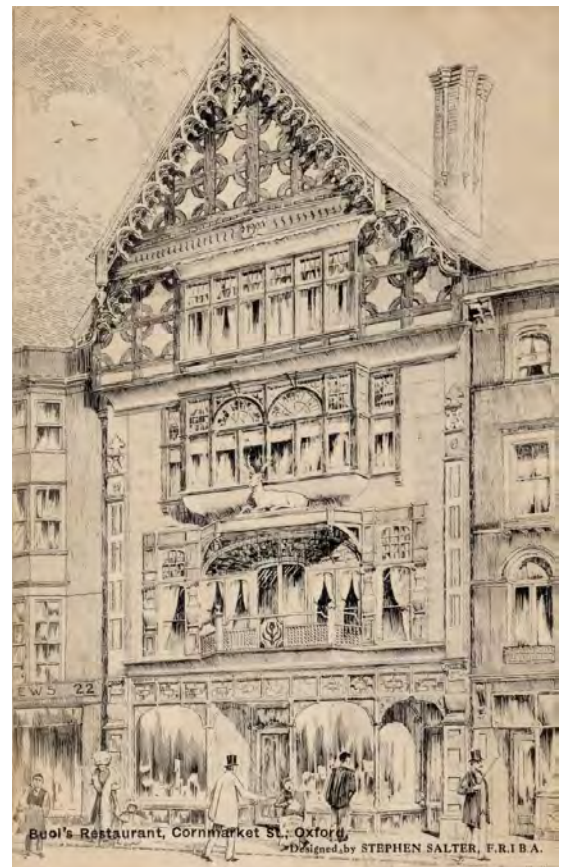
(Left) Slatter & Rose's premises at 2 & 3 High Street in 1900, shortly before demolition to make way for Lloyds Bank. Photograph by Henry Taunt, courtesy of the Oxfordshire History Centre, Oxfordshire County Council, ref: POX0102101.

(Below) Slatter & Rose billhead of 1890, from the Henry Minn collection, Bodleian Library.



Lloyds employed the Oxford architect Stephen Salter, son of one of the founders of the boat building and hire company Salter Bros, to design its new building. Salter was in partnership with Robert Clifton Davy and their offices were at 136 High Street, not far from Carfax. It's possible that Salter was chosen because by early 1900 work would have been well underway on building Buol's Restaurant, designed by him, at 21 Cornmarket. The management of Lloyds, from their temporary premises at no. 11, could not have failed to notice the development of this very tall and highly ornate building. Perhaps they were impressed by it, and decided to employ the same architect, whose offices were conveniently nearby.

(Right) Buol's Restaurant at 21 Cornmarket, designed by Stephen Salter and completed in 1900. The building occupied the former site of the White Hart pub, and Salter incorporated a statue of a white hart in his design. His building was demolished in 1939, the replacement was demolished in 1960, and that building has recently been demolished by Jesus College. Image from a postcard, probably produced by Salter himself, and sent by Salter to his old school friend John Telling, a college cook, postmarked 10 June 1912. Courtesy of Stephanie Jenkins.



STEPHEN SALTER, ARCHITECT

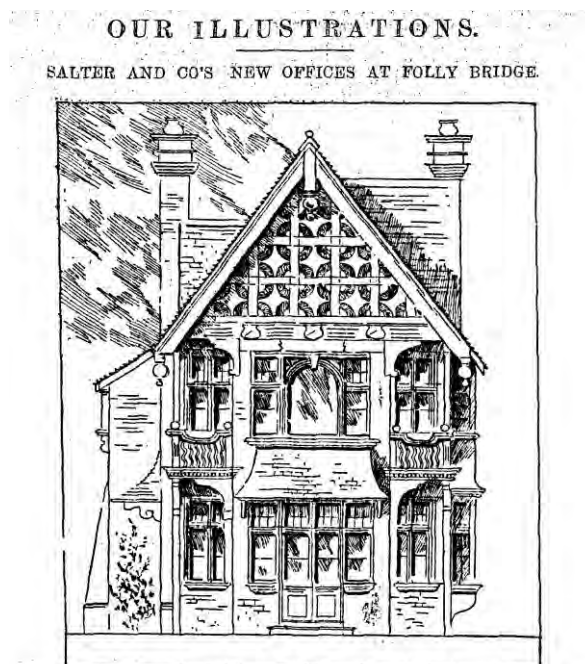
Stephen Salter has been described by architectural historian Geoffrey Tyack as “the most eccentric of Oxford’s turn-of-the-century architects”. He was one of a number of locally-based architects who were deeply influenced by the Arts & Crafts Movement – others included Herbert Quinton, George Gardiner, Frank Mountain, and NW Harrison.

Salter was born on 30 May 1862 at Isis House on Isis Street, just to the north-west of Folly Bridge (a street which no longer exists). He was the only child of the boat-builder Stephen Salter senior who, in 1858, had moved with his brother John from Wandsworth to Oxford to take over Isaac King’s warehouse and boatyard (now the Head of the River pub). Stephen’s mother was Emma (née Collingbourn); Stephen junior grew up at Egrove Farm near Kennington.

Salter did not follow his father into the family’s boat-building and hire company, Salter Bros, but instead received “a thorough artist’s training in John Ruskin’s drawing School” and became an assistant in various London and provincial architects’ offices. In 1877 he was articled to the well-known Oxford architect Frederick Codd, who in turn had been a pupil of William Wilkinson. In 1882 Salter moved with his parents to the Isle of Wight and began to practice as an architect. In 1892 he was elected a Fellow of the Royal Institute of British Architects (FRIBA). A year later, at the age of thirty-one, he married Florence Hart, the eighteen-year-old daughter of a sanitary engineer. The couple moved to Maidenhead and there Salter went into partnership with Robert Clifton Davy.

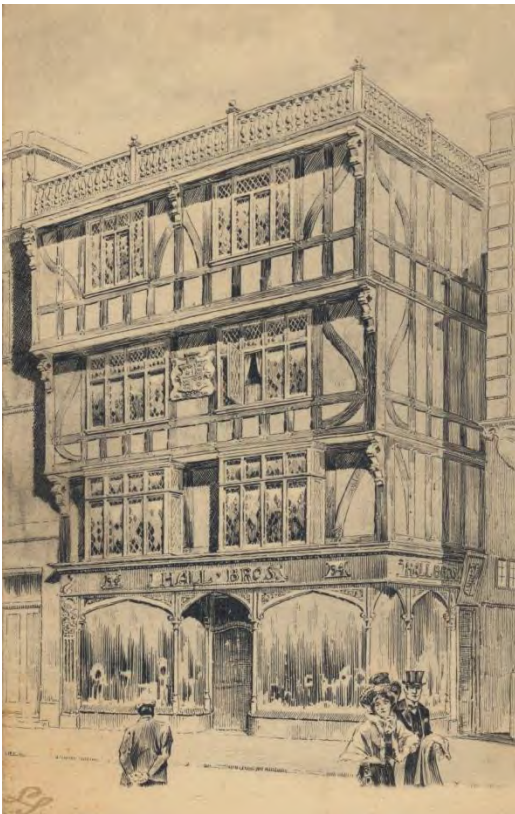
By July 1899 Salter had expanded his architectural business to his home town of Oxford and Salter & Davy had established new offices at 136 High Street near Carfax. Soon afterwards Salter was commissioned by Lloyds Bank to design its new premises, almost opposite.

In 1902 Salter produced a pamphlet called ‘A Plea for Picturesque Houses’ in which he argued for the building of attractive houses, as being important for both the physical condition and moral tone of the inhabitants, and insisted that such houses did not have to be any more expensive than ugly ones. He was responsible for a number of notable landmarks in Oxford: as well as Lloyds Bank at Carfax, he designed the waiting room, luggage and ticket office on Folly Bridge Island for Salter Bros (1900); 94 High Street (1902), first occupied by the stationer John Vincent; and the Methodist Church on Cowley Road (1903), of which his cousins John, James and George Salter were committee members. He was also responsible for a number of villas on Boars Hill and Foxcombe Hill, and for the so-called ‘Seven Deadly sins’, seven detached houses by the Thames in Pangbourne (1896).



The above sketch is from the plans of Mr. Stephen Salter, F.R.I.B.A., for Messrs. Salter and Co.'s steam boat offices at the Slope, Folly Bridge.

The waiting room, luggage and ticket office designed by Stephen Salter for his cousins’ boat building and hire business, Salter Bros, on Folly Island in 1900. Jackson’s Oxford Journal, 10 November 1900.



94 High Street (built 1902), now the restaurant Quod. Image from a postcard produced by Stephen Salter, courtesy of Stephanie Jenkins.



Cowley Road Methodist Church. When Sir Robert Perks opened the building in 1904, he described it as "the most artistic chapel to this day erected for the Wesleysans". Image from a postcard produced by Stephen Salter, courtesy of Stephanie Jenkins.



Sandlands, Foxcombe Hill, which Stephen Salter designed as his own family home in 1905. He said of it "I put [it] up to show what can be done for a small sum". Image from a postcard produced by Stephen Salter, courtesy of Stephanie Jenkins.

Salter was a successful architect but his private life was turbulent. In 1914 his wife Florence successfully petitioned for divorce, on the grounds that her husband had been violent towards her since 1900 and had "frequently committed adultery with divers women". Salter, who had by this time moved back to the Isle of White to live with his parents, was a spiritualist and claimed that he and his wife had incompatible "soul affinities". Florence was granted custody of their two younger children [their eldest daughter was now twenty and had recently married]. Salter was expelled from the Royal Institute of British Architects in the same year, though it's not clear whether this was for professional reasons or because of his personal life, which was beginning to be exposed.

In 1924 Salter's second daughter Joan eloped from Oxford with Lord Cardigan when they were both minors. Thirteen years later, at the age of thirty-three, she committed suicide by jumping from a seventh-floor window of the Savoy Hotel in London, leaving an eleven-year old son, Michael (who is still alive, and is the 8th Marquess of Ailesbury). At the inquest Joan's husband stated that her mother Florence, Stephen's former wife, had herself committed suicide. Salter's father Stephen senior died in 1937 at the age of 103; at the time he was the oldest man on the Isle of Wight. Salter himself died on the island in 1956 aged ninety-four. His effects came to £11,765 8s 5d (about £281,000 in today's money).

The chosen contractors for the new Lloyds building were the well-known Oxford firm of Benfield & Loxley, whose premises were on Bullingdon Road in east Oxford. The firm had been founded in the early 1880s by two carpenters, George Benfield and William Loxley, who had met whilst working on the restoration of the roof of New College chapel. The firm's first major building contract was for Magdalen College School, and at the time that they were building Lloyds Bank, they were also erecting several other major buildings on the High Street. Benfield & Loxley are still going strong and have recently undertaken much of the extension and renovation work on Brasenose College's Greenland Library and the expansion of the Amersi Foundation lecture room.

The Directors of Lloyds Bank had originally planned to buy the two shops on the corner of Carfax (1 High Street and 1 Cornmarket) as well as 2 & 3 High Street, and to "spend a large sum in building and making the Carfax improvement" by erecting a new building there as well. However, for unknown reasons, this idea fell through, perhaps because the bank was unable to purchase the building on the corner. But when Salter's plans for 2 & 3 High Street (*overleaf*) were submitted to the City's Chief Engineer on 6 April 1900, the council decided that *it* would take the opportunity to fulfil its long-held wish to improve the north-eastern corner of Carfax. It referred the plans back to the bank in August 1900 and negotiated for the front of the proposed building to be set further back from the road and from the adjacent 4 High Street, to start a gentle curve that the council could later continue around into Cornmarket to create more space at Carfax.



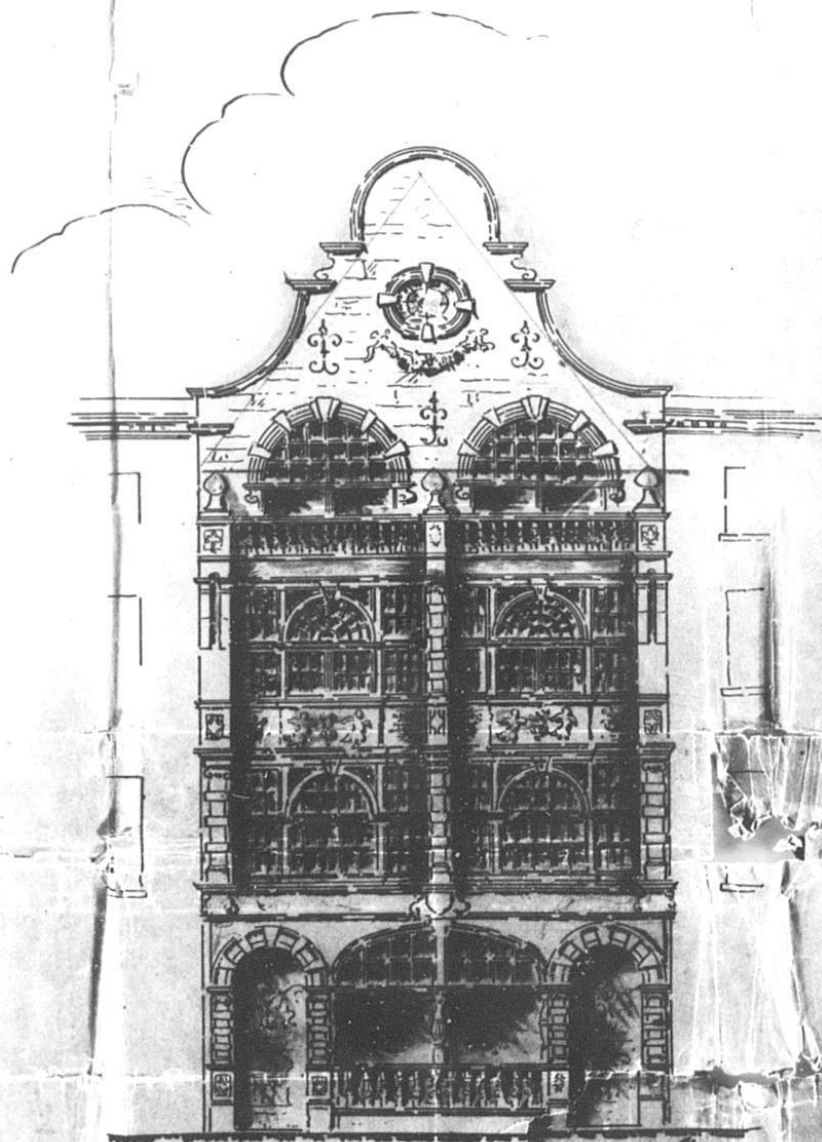
Extract from an Oxford Corporation plan of "Carfax proposed improvement", 22 December 1899. The curved corner that the corporation wanted to create depended on Lloyds Bank setting its new building – which would replace Slatter & Rose's shop – back by several feet. City Engineer's strong room plan 6081, courtesy of Oxford City Council.

On 22 August 1900 the council appointed an arbitrator to decide how much compensation it should pay to the bank for the strip at the front of the site that it now wanted to be part of the public street. On 3 November *Jackson's Oxford Journal* reported that a sum of £500 for 78 square feet had been agreed.

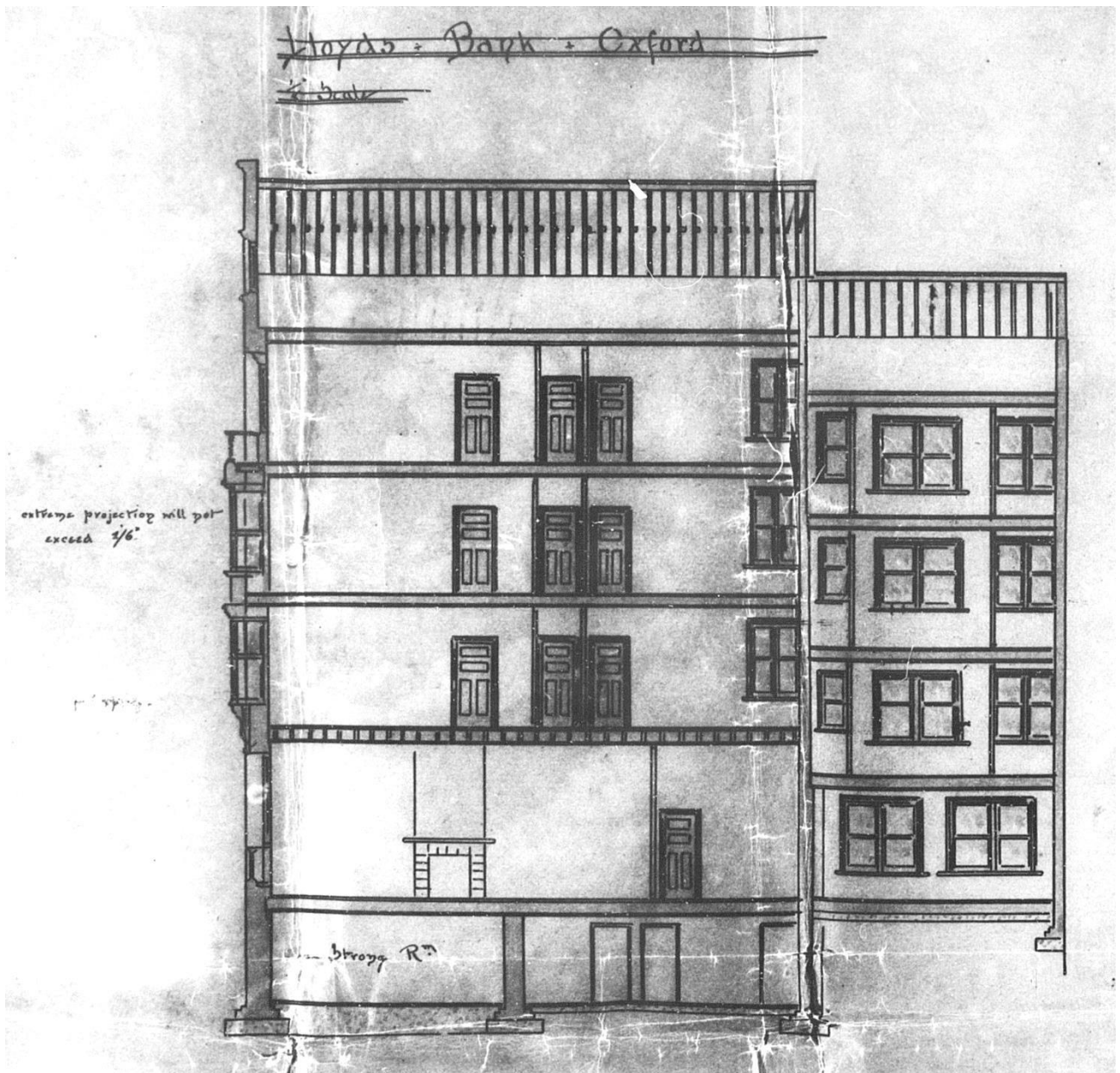
Proposed Bank High Street Oxford

For Lloyds Bank Ltd

$\frac{1}{8}$ INCH SCALE



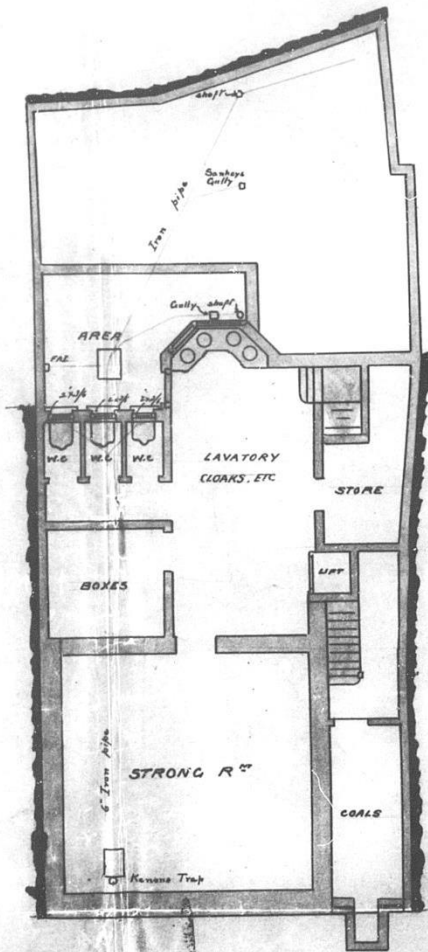
Part of Stephen Salter's plans for the new Lloyds bank building at 2 & 3 High Street, submitted to the City Engineer on 4 April 1900. The front façade is shown here as being in line with the front of the adjacent 4 High Street (to the right) but the council negotiated with Lloyds for it to be set several feet further back. This was part of its plans to widen the public space at Carfax by replacing the buildings at 1 High Street and 1 Cornmarket with a curved building, as discussed above. City Engineer's Deposited Building Plan 3606 (OS), courtesy of Oxford City Council.



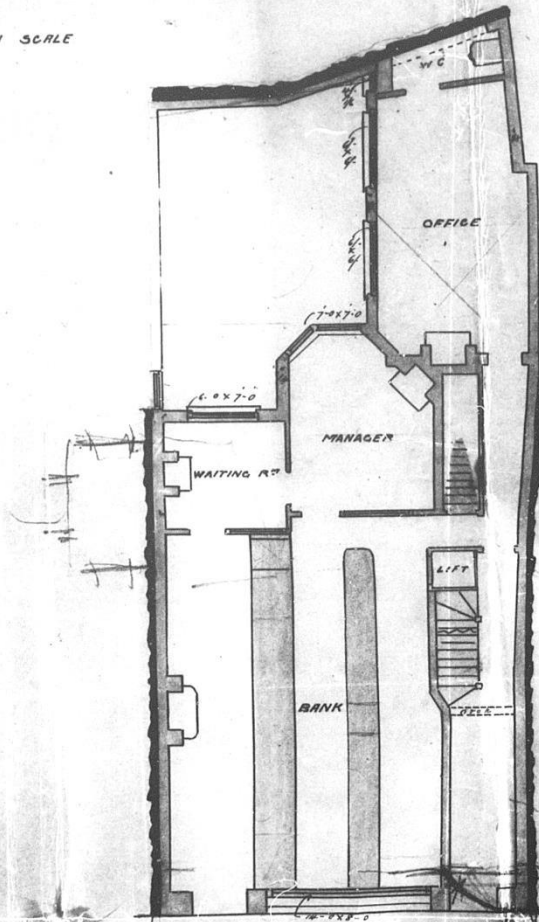
Part of Stephen Salter's plans for the new Lloyds bank building at 2 & 3 High Street, submitted to the City Engineer on 4 April 1900: eastern elevation. City Engineer's Deposited Building Plan 3606 (OS), courtesy of Oxford City Council.

Lloyds Bank Oxford

1/8 INCH SCALE



BASEMENT PLAN



GROUND PLAN

Part of Stephen Salter's plans for the new Lloyds bank building at 2 & 3 High Street, submitted to the City Engineer on 4 April 1900: basement and ground floor. City Engineer's Deposited Building Plan 3606 (OS), courtesy of Oxford City Council.

*David Salter M.A., M.B.A., M.L.C.
Oxford. March 1900*

17

$\frac{1}{8}$ INCH SCALE



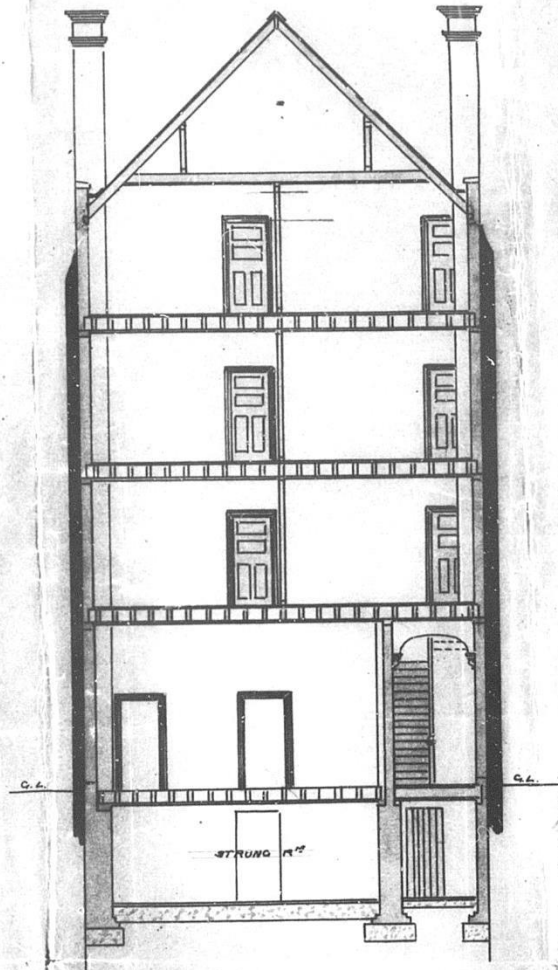
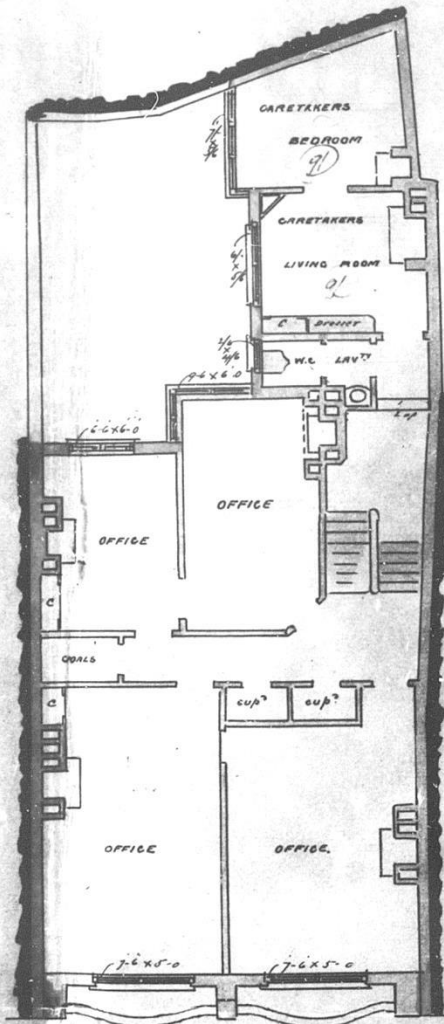
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Wang & Satter in 1932. Mrs. G.
Gepm. Mendenhall & Satter

Part of Stephen Salter's plans for the new Lloyds bank building at 2 & 3 High Street, submitted to the City Engineer on 4 April 1900: first and second floors. City Engineer's Deposited Building Plan 3606 (OS), courtesy of Oxford City Council.

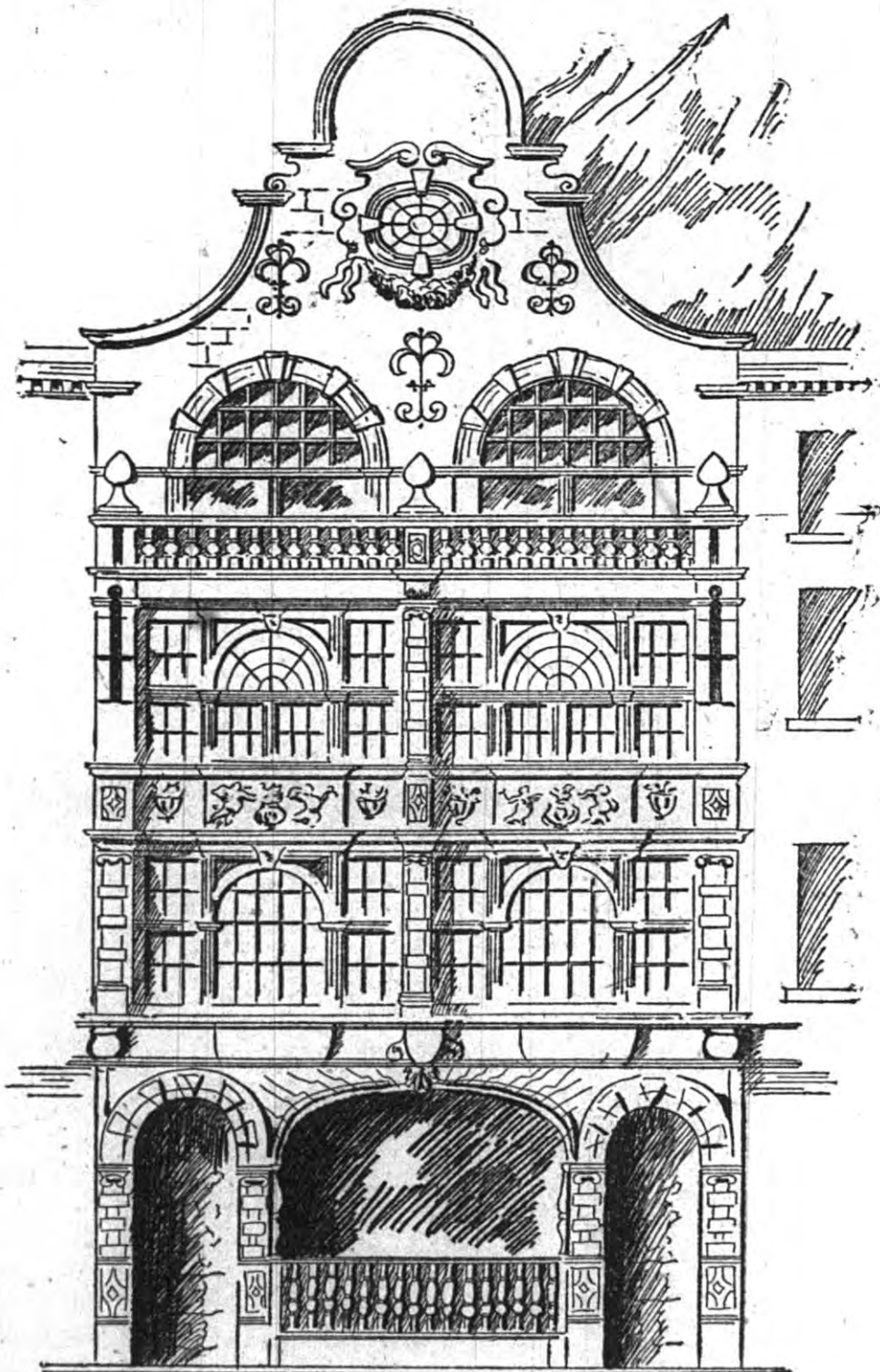
Lloyds Bank (Oxford)

1/8 INCH SCALE



Drawn by Salter & Sons, 111a, 113a, 115a, 117a, 119a, 121a, 123a, 125a, 127a, 129a, 131a, 133a, 135a, 137a, 139a, 141a, 143a, 145a, 147a, 149a, 151a, 153a, 155a, 157a, 159a, 161a, 163a, 165a, 167a, 169a, 171a, 173a, 175a, 177a, 179a, 181a, 183a, 185a, 187a, 189a, 191a, 193a, 195a, 197a, 199a, 201a, 203a, 205a, 207a, 209a, 211a, 213a, 215a, 217a, 219a, 221a, 223a, 225a, 227a, 229a, 231a, 233a, 235a, 237a, 239a, 241a, 243a, 245a, 247a, 249a, 251a, 253a, 255a, 257a, 259a, 261a, 263a, 265a, 267a, 269a, 271a, 273a, 275a, 277a, 279a, 281a, 283a, 285a, 287a, 289a, 291a, 293a, 295a, 297a, 299a, 301a, 303a, 305a, 307a, 309a, 311a, 313a, 315a, 317a, 319a, 321a, 323a, 325a, 327a, 329a, 331a, 333a, 335a, 337a, 339a, 341a, 343a, 345a, 347a, 349a, 351a, 353a, 355a, 357a, 359a, 361a, 363a, 365a, 367a, 369a, 371a, 373a, 375a, 377a, 379a, 381a, 383a, 385a, 387a, 389a, 391a, 393a, 395a, 397a, 399a, 401a, 403a, 405a, 407a, 409a, 411a, 413a, 415a, 417a, 419a, 421a, 423a, 425a, 427a, 429a, 431a, 433a, 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3659a, 3661a, 3663a, 3665a, 3667a, 3669a, 3671a, 3673a, 3675a, 3677a, 3679a, 3681a, 368

OUR ILLUSTRATIONS.
LLOYDS' BANK PREMISES AT CARFAX.



The above sketch represents the new premises and the approximate cost of the building exceeds of Lloyds Bank, Limited, erected on the site of £8,500. The architect is Mr. Stephen Salter, Messrs. Slatter and Rose's old shop at Carfax. The F.R.I.B.A., and the contractors Messrs. Benfield whole of the front is faced with Milton stone, and Loxley.

LLOYD'S NEW BANK.—Messrs. Lloyd, Ltd., have erected a handsome new bank at Carfax on the site formerly occupied by Slatter and Rose's premises. The basement is occupied by strong rooms, lavatories, and hydraulic lift for books and cash, all lined with white bricks. The ground floor has two entrances, one for the banking department, the other to offices above the bank. The banking hall will have an exact reproduction of a very handsome old ceiling, formerly in the premises (which has also been used at Mr. Ogilvy's house, Canterbury-road), the floor will be green and white marble mosaic, and the joinery and fittings to ground floor are of polished mahogany. There is a manager's and waiting room on ground floor, and large clerks' office. The rooms above the ground floor will be let for offices. The building is fireproof, having steel and concrete floors, wire lathing to ceilings, and in lieu of wood partitions, a fireproof brick has been used, half the weight of an ordinary brick. Electric light will be used throughout, fitted by Messrs. Hill, Upton and Co. The builders are Messrs. Benfield and Loxley, and the premises are designed by Messrs. R. C. Davy, M.S.A., and Stephen Salter, F.R.I., B.A., the carving being by Mr. W. H. Feldon, of Oxford, from the architects' details. £500 have been paid to Messrs. Lloyd for setting the premises back. Had this sum been offered to the tenant of the Creamery by the Council, it is said the entire corner would have been acquired and been re-built by Messrs. Lloyd all at one time. They would have paid a very high price for the site at the time, and given the portion now set back to the city.

Jackson's Oxford Journal, 12 October 1901.

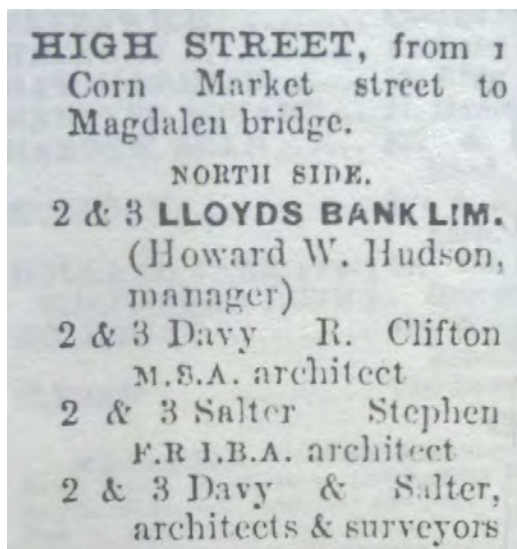
with pendant and frieze. The architect, Stephen Salter FRIBA (Davy and Salter) intends to faithfully reproduce the same in the new bank." When Slatter & Rose was demolished the Tudor ceiling was bought by Fergus Menteith Ogilvie, an ophthalmic surgeon. It was taken down in sections and re-erected at Mr Ogilvie's recently-acquired home, the Shrubbery, 72 Woodstock Road. Ogilvie was employing Benfield and Loxley – co-incidentally the builders of Lloyds Bank – to considerably enlarge the house before he and his family moved in, and he had the Tudor ceiling from Slatter & Rose put up in his new library. He, his wife, small daughter and four servants moved in to the Shrubbery in late 1901. The ceiling was listed in 1972; the house is now the home of the Principle of St Hugh's College.

(Right) Henry Minns's photographs of Slatter & Rose's Tudor ceiling, with hanging pendants, roses, and a frieze of vine leaves and mermaids, shortly before removal prior to demolition of the building in 1901. The rod hanging down near the centre of the lower image is a pipe for a gas light.

The new building boasted all the latest features and accommodation required for a modern bank. It was fireproof throughout, and fitted with electric light [electric lighting had been introduced into Oxford only nine years before]. There was a basement strong room, hydraulic lifts and lavatories, and above the banking accommodation on the ground floor, three floors containing sixteen offices which could be let out to provide a rental income. The third floor also housed a small flat for a live-in caretaker.

The main banking hall on the ground floor boasted a green and white marble mosaic floor and polished mahogany furniture and fittings. The plaster ceiling was made from casts of a sixteenth-century ceiling (*below*) which had been in Slatter & Rose's shop. *Jackson's Oxford Journal* had noted on 13 October 1900 that "...in one of the old rooms at Slatter and Rose's (once a College Hall) there is a very fine and perfect example of a Tudor plaster ceiling





Lloyds Bank moved into the new building as soon as it was finished in 1901, with Howard Hudson as manager. Stephen Salter and Robert Davy relocated their offices from across the road at 136 High Street into several of the many offices upstairs. Gradually the other offices above the banking hall were let out to various tenants.

Extract from Kelly's Directory, 1902, showing Lloyds in its new building at 2 & 3 High Street, and the architects Davy & Salter occupying several of the offices above. On 19 September 1906 Salter wrote a postcard to his old school friend John Telling saying that he went to his office over Lloyds Bank at Carfax every day and worked for 3 hours in the morning and 2½ in the afternoon, 10am to 1pm and 2.30pm to 5pm.

In August 1902 New College took Lloyds to court for “obstruction of the access of light and air” to its premises at 3 Cornmarket (a tailor’s, and formerly the Crown tavern), as a result of the erection of the bank’s new building. The case was settled six months later when Lloyds agreed to pay New College £78 4s in compensation.

THE SECOND PHASE: BUILDING 1 CORNMARKEt AND 1 HIGH STREET, 1902-3



1 High Street, with Cornmarket to the left, in an engraving of 1835. The part of the building around the corner, fronting Cornmarket, had the address 1 Cornmarket. Image courtesy of Stephanie Jenkins.

Lloyds’s original plan to buy the building on the north-eastern corner of Carfax had fallen through, but whilst the bank’s new premises were being erected at 2 & 3 High Street, the council purchased the corner building in order to further its plan to widen the junction and allow more room for the increasingly heavy traffic that met at the crossroads. The corner building was in two parts: 1 Cornmarket was owned by the Trustees of St Aldates Parochial Charities and leased to Mr Thackwell Smith at £116 a year, as a creamery. The trustees were willing to sell the property to the council “in order to promote this most desirable improvement, provided the interests of the charity do not suffer.” Accordingly the council resolved, in April 1900, to offer the charity £3,866-worth of its stock which, it was reckoned, would produce the same annual income as the rent, and to pay any expenses which arose during the transfer.

The other part of the building, 1 High Street, was owned by Mr Montague Wootten, a wealthy banker of Headington, and let to Alfred Savage, proprietor of the Carfax Stationery, bible & tract depot, bookseller, printer and newsagent. Savage paid a rent of £120 a year, and sub-let the eastern part of the premises to Goold & Son, coal merchants.

“After considerable negotiation”, Wootten’s wife Sarah sold the property to a member of the council, Alderman Walter Gray [himself a property speculator] for £4,500 (about £352,000 in today’s money) in June 1900. Gray, in turn, agreed to sell the property to the council at the same price.

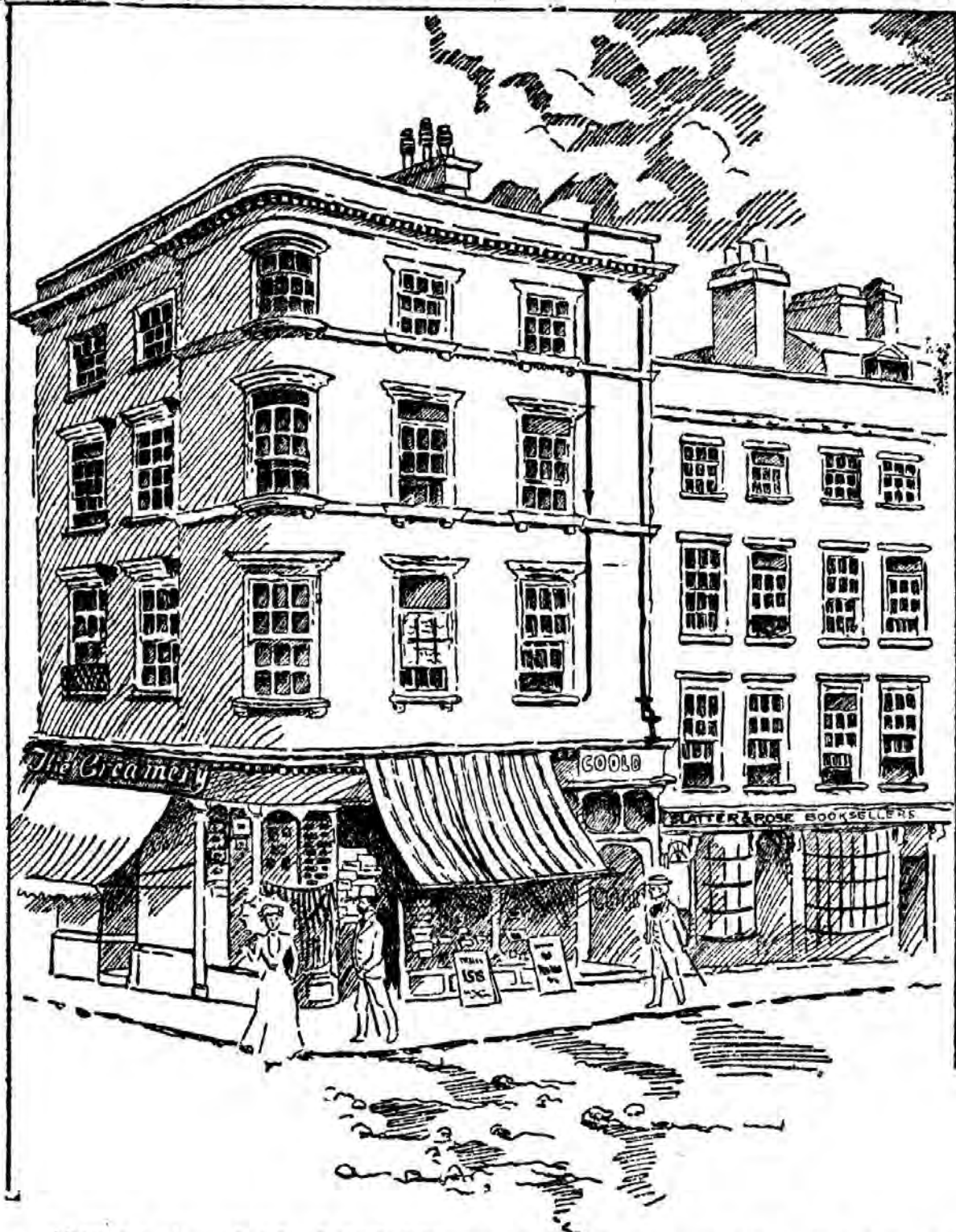


SMITH & CO.,
The Creamery, Carfax, Oxford.
 FOR FRESH THICK CREAM,
 Try the Creamery.
 FOR NEW MILK,
 Try the Creamery.
 FOR FRESH BUTTER,
 Try the Creamery.
 FOR NEW LAID EGGS,
 Try the Creamery.
 FOR FRUITS WITH CREAM,
 Try the Creamery.
 FOR HIGH-CLASS TEAS,
 Try the Creamery.
 FOR REFRESHMENTS,
 Try the Creamery.
CARFAX, OXFORD.

The building at the north-eastern corner of Carfax in 1900, two years before its demolition. The left-hand part, facing Cornmarket, housed the Creamery, run by Smith and Co. Miss Marian Smith, the manageress, lived above the shop with an assistant and a general servant. The right-hand part of the building, facing the High Street, housed the Carfax Stationery, which was run by Alfred Savage, who produced many postcards of Oxford, and the coal merchants Goold & Son. Next door at 2 & 3 High Street was the bookshop of Slatter & Rose, soon to be demolished to make way for Lloyds’s new bank. Photograph from the Henry Minn collection, Bodleian Library.

OUR ILLUSTRATIONS.

CARFAX IMPROVEMENT.

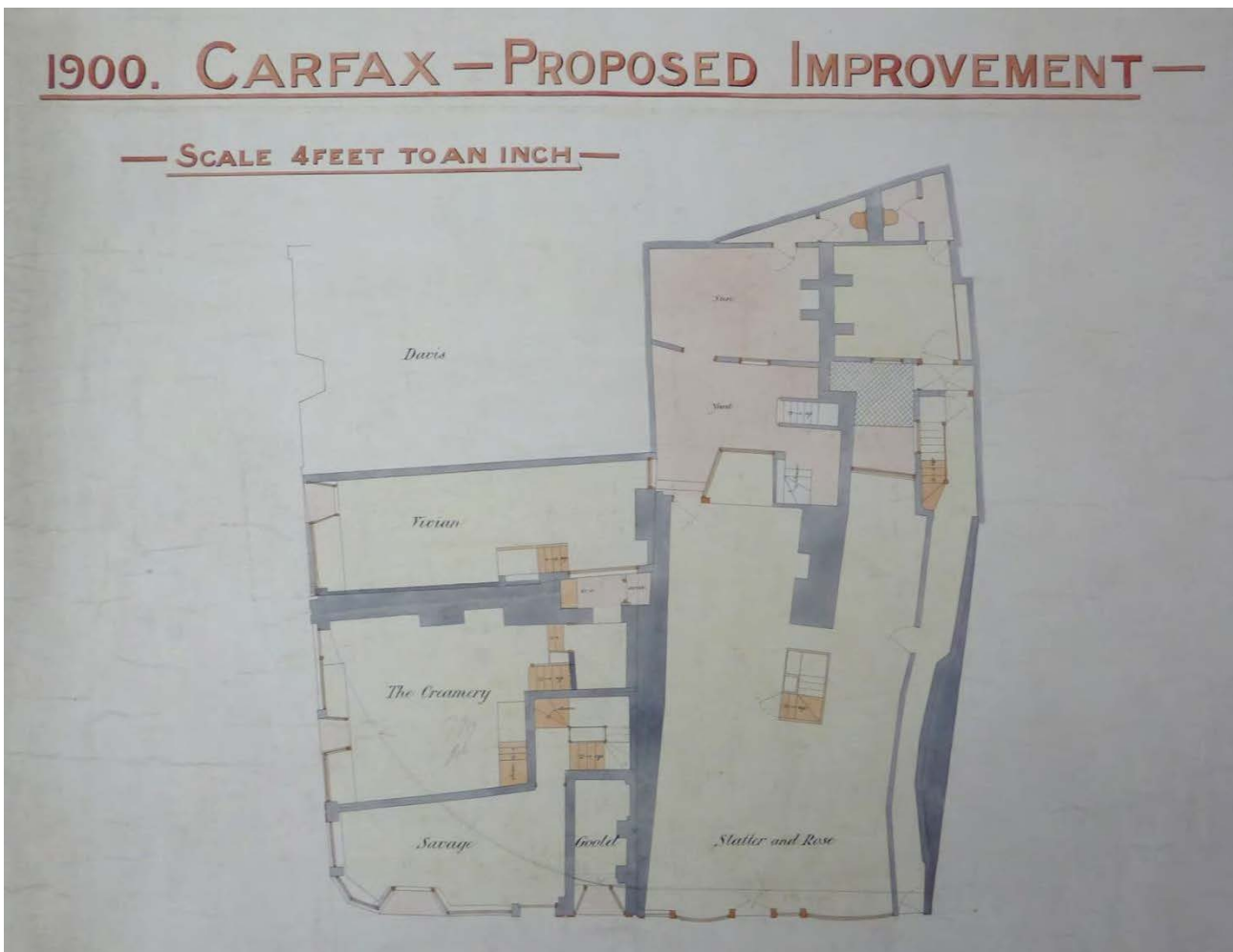


Above we give a sketch of the buildings at the north-east corner of Carfax which are shortly to be pulled down for the widening and improvement of the thoroughfares at that corner of Carfax.

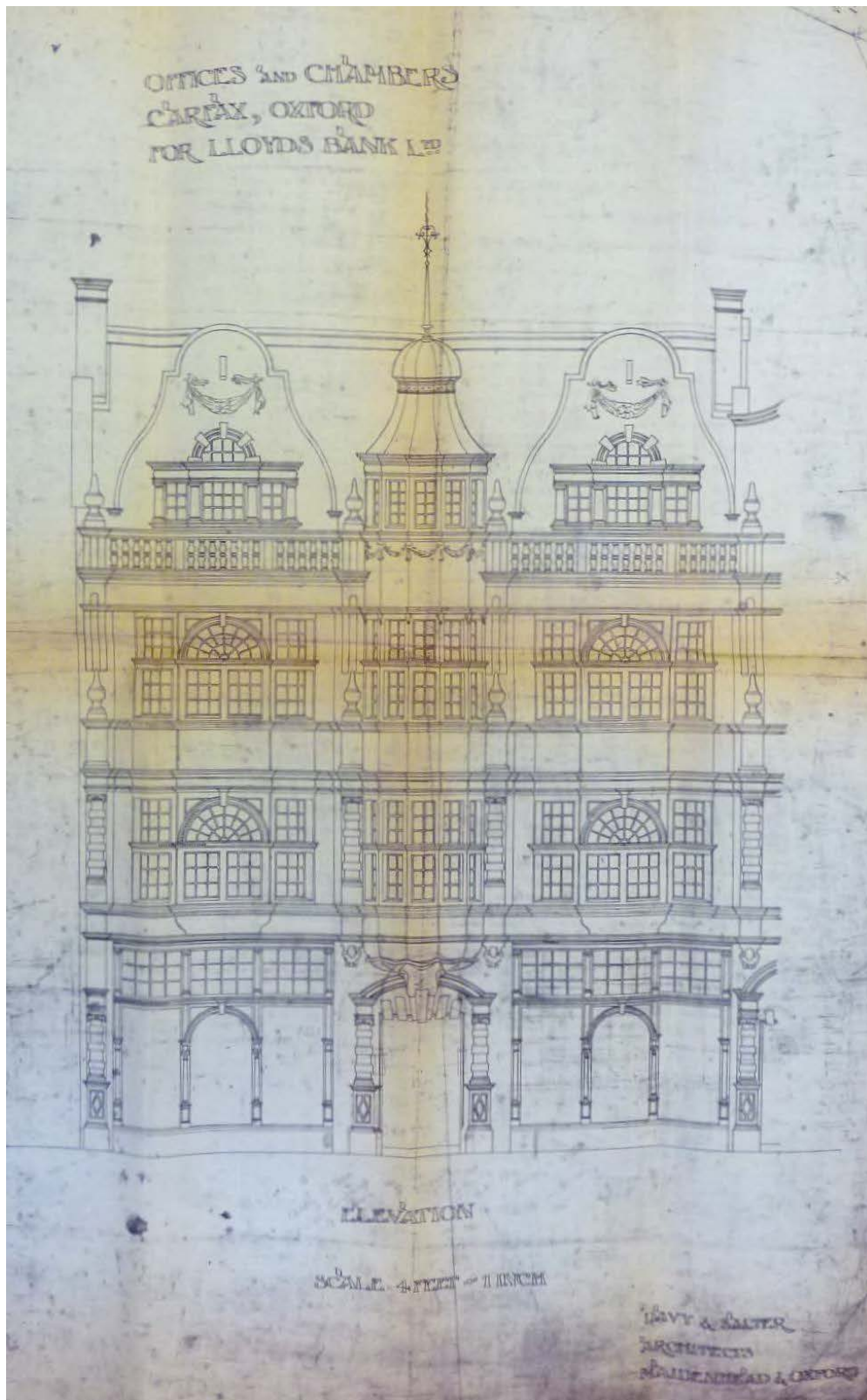
A drawing of 1 Cornmarket and 1, 2 and 3 High Street published in Jackson's Oxford Journal, 21 July 1900.



City Corporation plans of November 1900 showing (left) the proposed curved 'improvement line' at the north-eastern corner of Carfax, and (below) the layout of the existing premises at 1A Cornmarket (Vivian's stationer's), 1 Cornmarket (The Creamery), 1 High Street (Savage's stationer's and Goold's coal merchant), and 2 & 3 High Street (Slatter & Rose's bookshop). City Engineer's strong room plan 6081, courtesy of Oxford City Council.



The council had purchased the whole corner building by 1901, and sold it to Lloyds Bank in 1902. Lloyds employed Stephen Salter to design new premises continuing around into Cornmarket in the same style as the bank that he had recently completed at 2 & 3 High Street.



Stephen Salter's plans for the curved front façade of the new building on the north-eastern corner of Carfax, replacing 1 High Street and 1 Cornmarket, 1902. From the Lloyds Bank archives, with a copy in Oxford City Council's City Engineer's Deposited Building Plan 260 (NS).

Building work began in 1902; the contractors were again Benfield and Loxley. The existing eighteenth-century shops at 1 Cornmarket and 1 High Street were demolished and the new Salter-designed building, with its “curvaceous, exuberant, neo-Jacobean façade [and] extravagant display of Ipswich windows”, erected in their place. The ornate stone carving (not shown on Salter’s original plan, above) was by William Henry Feldon (1871-1945), a sculptor and monumental mason who had been born and brought up in Oxford but who worked all over the country and indeed internationally. The building was topped by large shaped gables and a ship weathervane on the corner turret [though the reason for this symbol is unclear].

As the *Oxford Chronicle* of 23 October 1903 later commented “The Renaissance style adopted [at 2 & 3 High Street] does not appear to advantage in a narrow front, but is exceedingly effective in a block.” Hence Salter was able to create what the architectural historian Geoffrey Tyack has described as “the most original of Oxford’s commercial buildings of its time, memorably closing the vista north from St Aldates”. Pevsner wrote that it “shows the consequences of seeing too much [TG] Jackson about every day. There is nowhere that motifs don’t sprout, alternately blocked columns, Ipswich windows, big, steep shaped gables”.



The *Oxford Chronicle* of 23 October 1903 published this drawing (left) of the newly-completed building and gave a report (below) on the work. In fact the drawing is inaccurate: the cap on the corner turret is the wrong shape, and the balustraded balconies on the fourth storey are absent, as are the rich carvings of overflowing cornucopias between the second and third storeys, carried out by WH Feldon.

THE CITY.

The two old shops at the corner of Carfax have been removed, and two new ones, with suites of offices, are roof high. Both the shops have been already, let by Messrs. Hamlet and Dulake; they will complete the block originally designed, of which Messrs. Lloyds' Bank was only an isolated portion. The Renaissance style adopted does not appear to advantage in a narrow front, but is exceedingly effective in a block. The buildings are designed to bring in the utmost return in outlay, and as third floor offices do not let readily, a fine studio across the entire width of the two shops, having a north roof light, has been designed. The contractors are Messrs. Benfield and Loxley, the architect Mr. Stephen Salter, F.R.I.B.A., of Carfax, and the carving is being executed by Mr. W. H. Feldon, of Oxford.

The new building had a central entranceway into a small lobby, with internal doors in either side, through which two ground floor shops were reached. The shop to the left, facing Cornmarket, was leased by the jeweller H Samuel and the shop to the right, facing the High Street, was leased by the Carfax Tobacco Company. The tinted photograph overleaf, taken in 1905, shows the awnings of these two shops either side of the central entranceway, with figurines to the left and right of the entrance columns.



Looking north along Cornmarket from Carfax in 1905 with Frank East's drapery store on the left, and H Samuel the jewellers and the Carfax Tobacco Co on the right. Note that the doorway between these two shops (with its figurines either side of the flanking columns) is of a different design to the doorway which is there in the present day. Valentine & Sons postcard, courtesy of Stephanie Jenkins.

Above H Samuel and the Carfax Tobacco Co, the many offices were rented out to various businesses, as shown overleaf. On the top floor was a "fine studio across the entire width of the two shops" well-lit by "a north roof light" which in 1905 was occupied by an artist, Percy Byzand. Later this space was taken by Bacon & Co, printers and publishers.

HIGH STREET (Oxford)
from 1 Corn Market street
to Magdalen bridge.

NORTH SIDE.

2 & 3 **LLOYDS BANK LIM.**
(Howard W. Hudson,
manager)

2 & 3 Dowling Edward
Alfred G. L.B.C.P.
Lond., M.R.C.S., L.D.S.
Eng. physician & surgeon

Extract from Kelly's Directory, 1905. The bank and offices are all listed as '2 & 3' High Street, but in fact the offices include those above the shops at 1 High Street and 1 Cornmarket. The caretaker living in the flat on the top floor above the bank's premises was Richard Butler, previously the live-in caretaker above Lloyds at 11 Cornmarket. Living with him were his wife Emily, his daughter Alice (a factory needlewoman, probably at Hyde's clothing factory on Shoe Lane, or at Lucas's underwear factory on George Street), and Emily's unmarried sister Sarah Holder.

2 & 3 Oxford Cottage Im-
provement Society
Limited (W. E.
Williams, agent &
house agent)

2 & 3 Tilby William
Francis, certificated
bailiff

2 & 3 Castle, Desmond &
Co. civil engineers

2 & 3 Haines Charles F.
F.C.A., chartered ac-
countant

2 & 3 Salter Stephen
F.R.I.B.A., M.S.A. archi-
tect & surveyor

2 & 3 Coole J. rent collectr

2 & 3 Byzand Percy J. artist

2 & 3 Butler Richard,
caretaker



Looking north along Cornmarket from Carfax in around 1907, with Frank East's drapery store on the left and the eye-catching window of H Samuel the jewellers on the right. Immediately to the left of H Samuel, at 1A Cornmarket, is the narrow half-timbered Jolly Farmers public house. Note the tall ornate lamp post in the middle of the road. The rails for horse trams can be seen running along Cornmarket. Postcard courtesy of Stephanie Jenkins.



Looking north along Cornmarket from Carfax in 1914. On the left, the London City & Midland Bank had taken over Frank East's drapery store, and remodelled its ground floor façade. H Samuel the jewellers and the Carfax Tobacco Co are still in the north-east corner building owned by Lloyds, on the right, with the bank itself to the right of that. The tram rails have disappeared, horse trams having been replaced by motor buses, introduced by an enterprising young man called William Morris the year before. The Carfax copper stands in profile at the lower right of the picture, ready to direct oncoming traffic. Valentine & Sons postcard, courtesy of Stephanie Jenkins.

HIGH STREET (Oxford),
from 1 Corn Market street
to Magdalen bridge.

NORTH SIDE.

1	LUNN COLIN, cigar merchant & tobacconist
2 & 3	Lloyds Bank Ltd. (R. J. Bowerbank, mngr)
2 & 3	Oxford Cottage Im- provement Society Ltd. (William Francis Tilby, collector & agt)
2 & 3	Tilby William Francis, house agent
2 & 3	Bartlett Richard Henry John, registrar of marriages for the district of Oxford
2 & 3	Shirley Ralph D. architect & surveyor
2 & 3	Gillard Miss, teacher of english
2 & 3	Donkin Henry, stock broker
2 & 3	Diocesan Clerical Registry (H. Donkin)
2 & 3	UNIVERSITY TYPE- WRITING OFFICE (E. Sunderland) (first flr)
2 & 3	Gardiner Jas. archt
2 & 3	ROYAL EXCHANGE ASSURANCE COR- PORATION (Lancelot George Annetts, agt)
2 & 3	Bacon & Co. print- ers & publishers
2 & 3	George William Barrett, caretaker

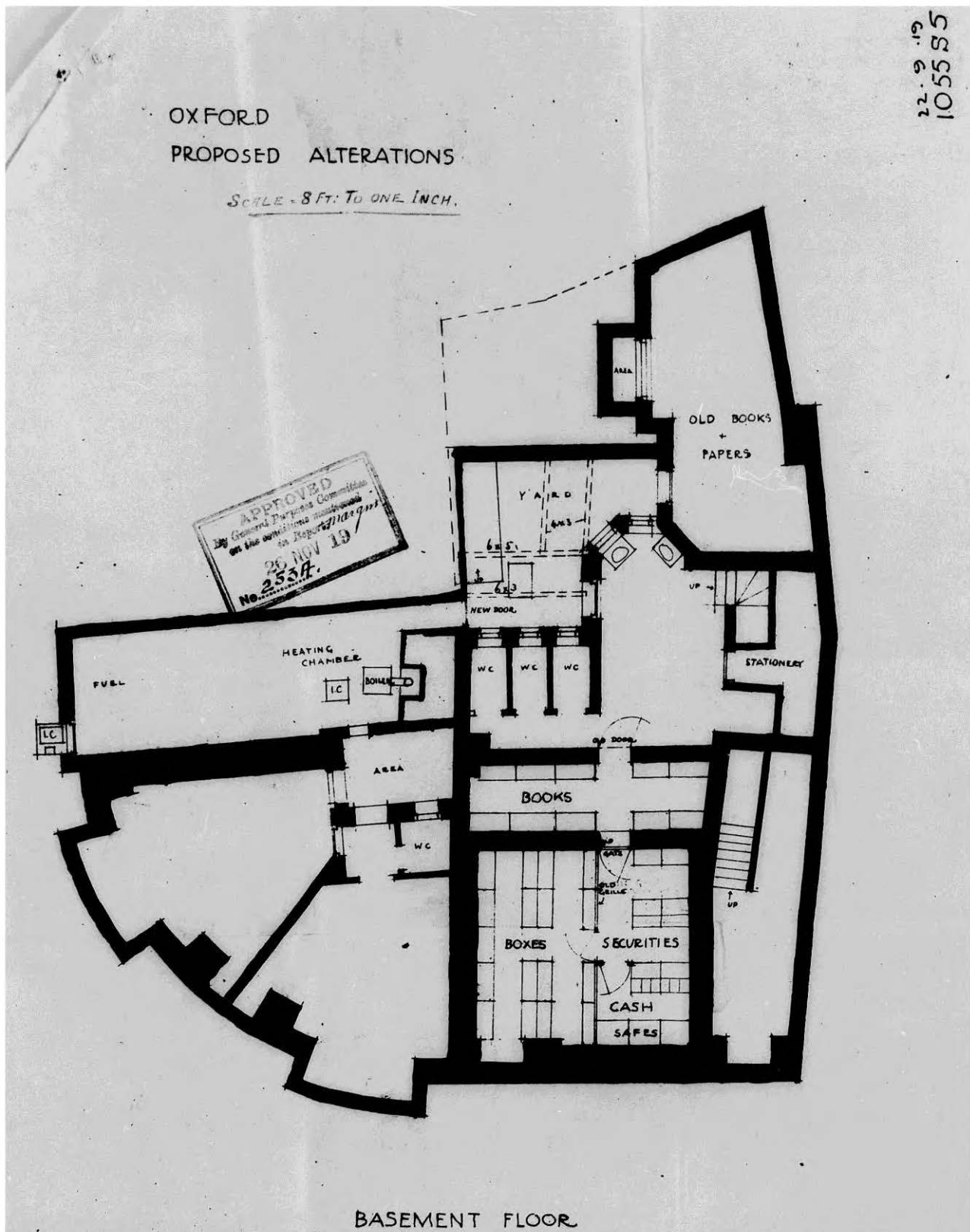
Extract from Kelly's Directory, 1915-6, showing Colin Lunn, cigar merchant and tobacconist at 1 High Street (formerly the Carfax Tobacco Co); Lloyds Bank at 2 & 3; and numerous businesses renting office space above both buildings (though they are listed here only as '2 & 3'). The large studio on the top floor above the corner building was by this time occupied by Bacon & Co, printers and publishers. Living in the top-floor flat above the bank at 2 & 3 High Street was the caretaker, George Barrett (aged 50) and his wife Annie (aged 52). The couple had previously lived in Jericho and Mr Barrett had worked for a butcher.

THE THIRD PHASE: PURCHASE OF, AND EXPANSION INTO, 1A CORNMARKEt, 1919-20

In the early twentieth century the number of staff working at Lloyds was probably only in single figures, but after the company acquired the Capital & Counties Bank (nationally) in 1918, the staff at the Oxford branch more than doubled as the business of C&C was transferred to Carfax from its former home at 24-5 Cornmarket. Lloyds could not, presumably, extend into the shop premises on the ground floor of 1 Cornmarket and 1 High Street, as these were already rented out, perhaps on fairly long leases. And so instead the branch enlarged its available space by, on 29 September 1919, purchasing the adjoining building at 1A Cornmarket. This was the narrow, half-timbered Jolly Farmers public house.

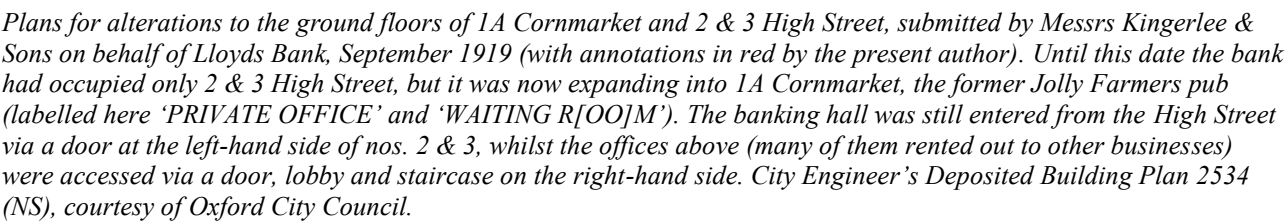
There had been a pub on this site called the Jolly Farmers from at least the 1830s. (It was later called the Original Jolly Farmers, presumably to distinguish it from the newer one on Paradise Street, which was open by 1840.) The present building dates from 1876, and was designed by the architect Henry James Tollit (1835-1904), who was County Surveyor for Oxfordshire. *Jackson's Oxford Journal* described it as affecting a "A great improvement" in Cornmarket and as being of "rather novel and unique design" when it was built. The new pub did not last long, however: in 1887 the Jolly Farmers "died out as an acting house for want of trade" as there were "thirteen other such houses" in Cornmarket. Instead it became a shop with a stationer's, AC Vivian, occupying the ground floor. Arthur Clyma Vivian lived above the shop with his widowed mother Elizabeth (both of them originally from Cornwall) and a domestic servant, Laura Savin. In 1893 Arthur married Mary Smith (also from Cornwall) and the couple had two children, John and Arthur. In 1900, however, Arthur senior died at the age of only thirty-five, and by 1901 his widow Mary was running the shop and living above it with her two young sons, a domestic servant and a stationer's assistant, Gertrude Shearn. Vivian's stationery shop continued in the premises up to and throughout the First World War.

In September 1919, Lloyds Bank, having bought the building, submitted plans (*overleaf*) to extend into it. Alterations were to be made, both to the former pub and to the bank's existing premises at 2 & 3 High Street, at basement and ground floor levels. The shops and offices in between, at 1 Cornmarket and 1 High Street, do not seem to have been affected. The designs were by the architect FH Shann, who worked for Lloyds Bank nationally as a building inspector. The contractors were Kingerlee & Sons, whose business had been established in Oxford in 1883, and whose offices and builders' merchant were in nearby Queen Street. This began a long relationship between Kingerlee and Lloyds: the firm went on to carry out work on the building over the next sixty years.



Plans for alterations to the basements of 1A Cornmarket and 2 & 3 High Street, submitted by Messrs Kingerlee & Sons on behalf of Lloyds Bank, September 1919. City Engineer's Deposited Building Plan 2534 (NS), courtesy of Oxford City Council.

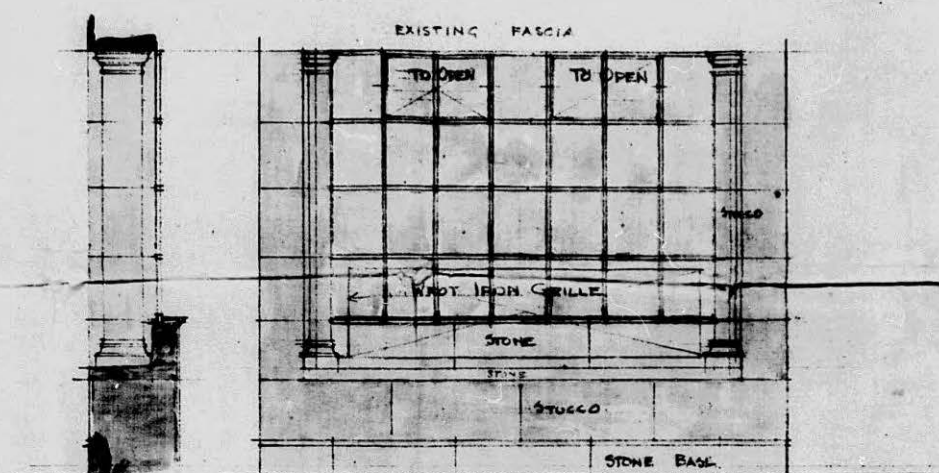
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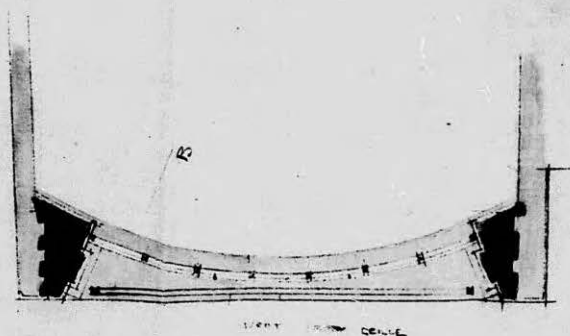
OXFORD

Nº 1A CORNMARKE

PROPOSED ALTERATIONS

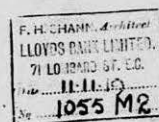


SECTION A.B. ELEVATION OF PROPOSED NEW WINDOW



PLAN

SCALE 1/2" = 1 FOOT



Plans for a new curved window in the ground floor facade of 1A Cornmarket, submitted by Messrs Kinglerlee & Sons on behalf of Lloyds Bank, September 1919. The window replaced the door of the former Jolly Farmers pub. City Engineer's Deposited Building Plan 2534 (NS), courtesy of Oxford City Council.



Looking north along Cornmarket from Carfax in 1922, with the London City & Midland Bank (formerly Frank East's drapery store) on the left. H Samuel the jewellers and Lunn's the tobacconists are on the right. To the left of H Samuel (and partly obscured by its awning) is the new window lighting Lloyds accommodation in what was formerly the Jolly Farmers pub. The lamp post has been moved from the middle of the road junction to outside the London City & Midland Bank; the signposts on it read (to the left) 'Gloucester 48' and (to the right) 'London 56'. The roof of Buol's Restaurant at 21 Cornmarket, designed by Stephen Salter, is prominent in the middle distance. Francis Frith postcard, courtesy of MetroBank Ltd.

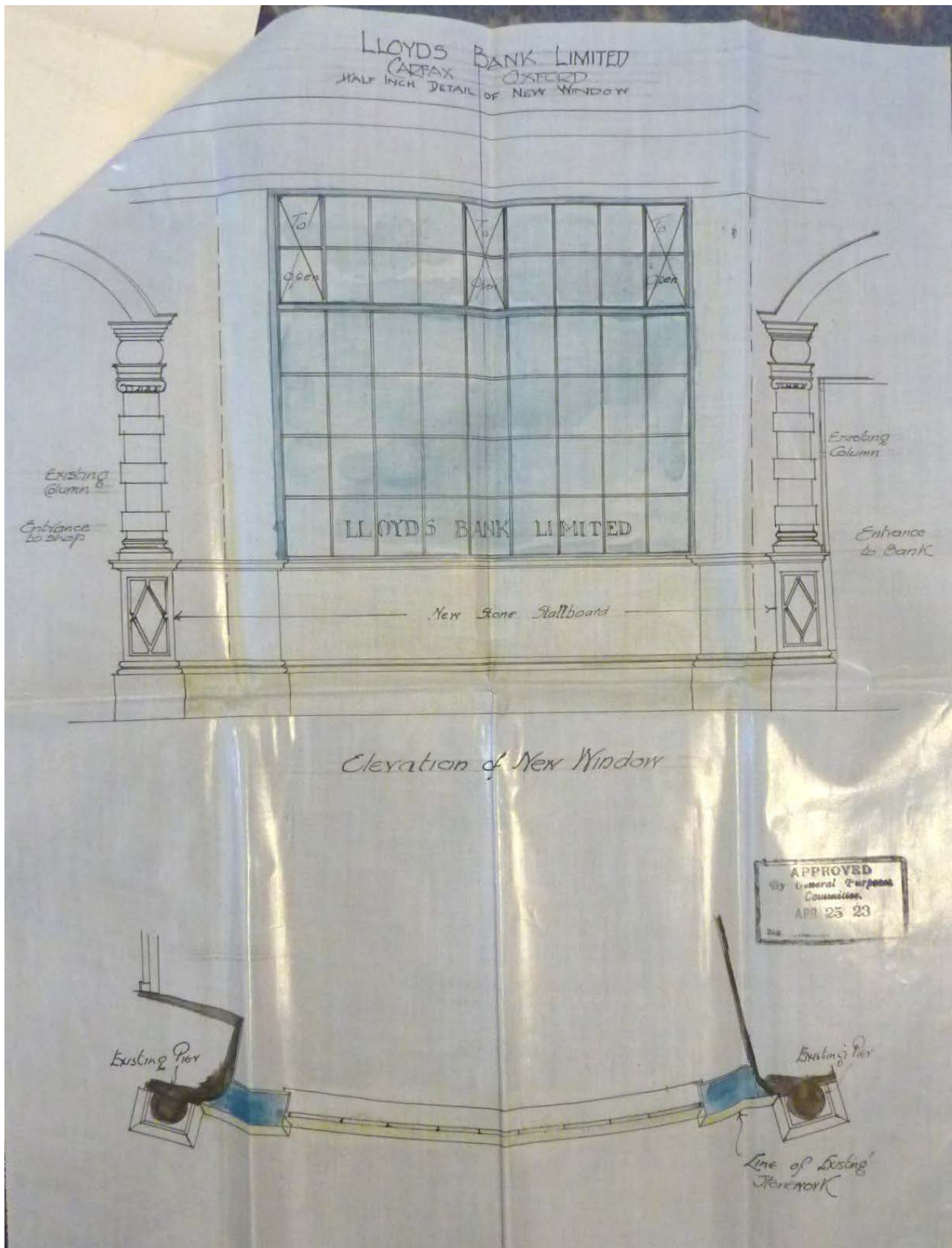
By the time the photograph above was taken in 1922, the new window was in place in the ground floor façade of the former Jolly Farmers pub (immediately to the left of H Samuel's shop). Lloyds had expanded into the ground floor, but above were the offices of Clifford (Thomas) Son & Cole Ltd, auctioneers and estate agents.

In September 1924 the Post Office agreed to pay Lloyds one shilling a year to erect telephone cables along the front wall of its building. This was almost certainly related to the opening of a new main Oxford telephone exchange in Pembroke Street in 1923 [the building is now occupied by the Story Museum]. The first telephone had been installed in Oxford in 1877 (by the Fire Brigade); by 1924 there were 1,090 subscribers, the population of the city being c. 60,000.

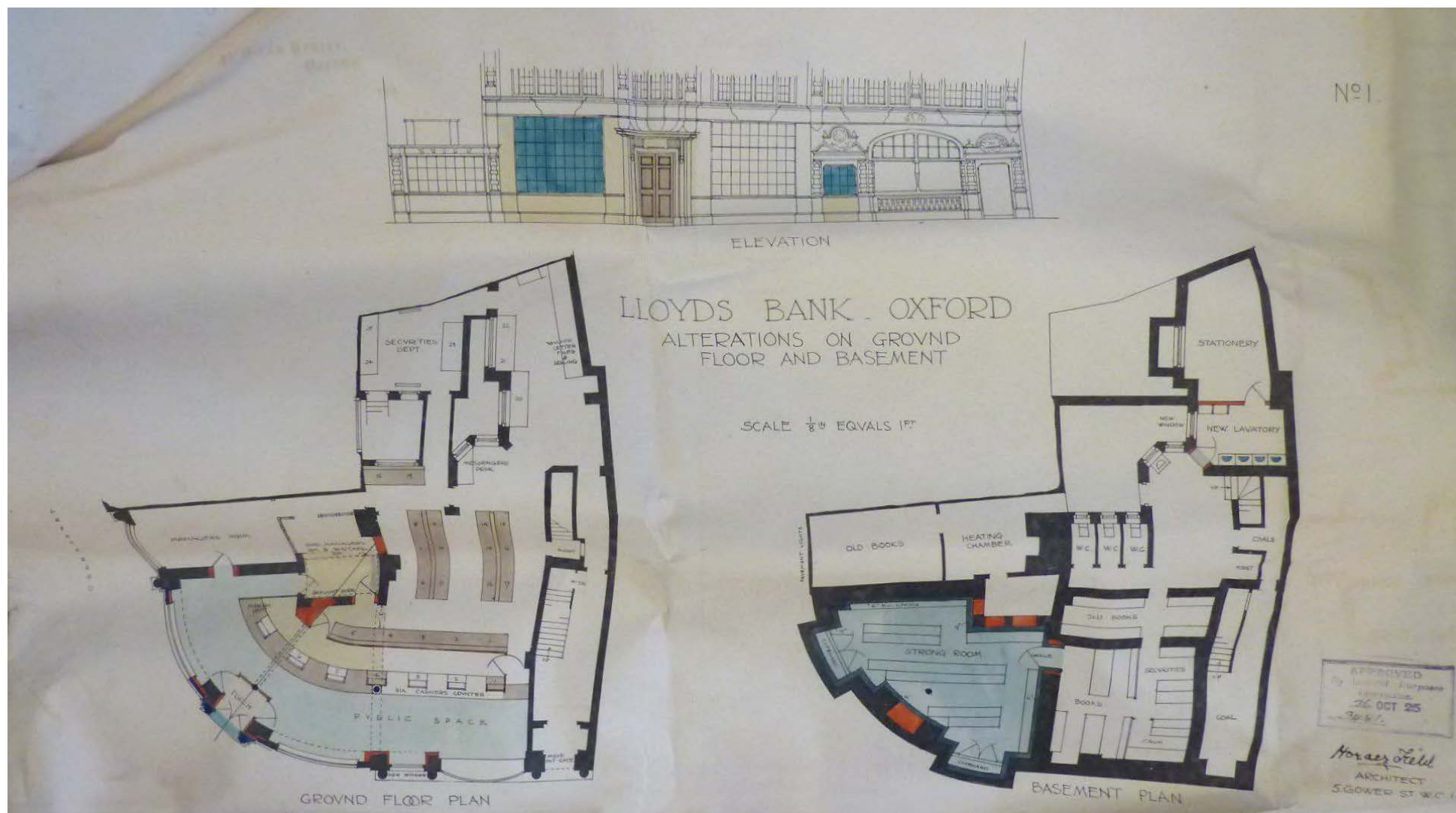
THE FOURTH PHASE: EXPANSION INTO 1 CORNMARKEET AND 1 HIGH STREET, 1923-6

In 1923 Lloyds initiated plans to expand into the ground floor of its curved corner building, which was currently occupied by the jewellers H Samuel and the tobacconist Colin Lunn. The bank submitted plans (*overleaf*) to install a new window on the ground floor, replacing Lunn's existing shop window to the right of the central entranceway (which led to the two shop premises).

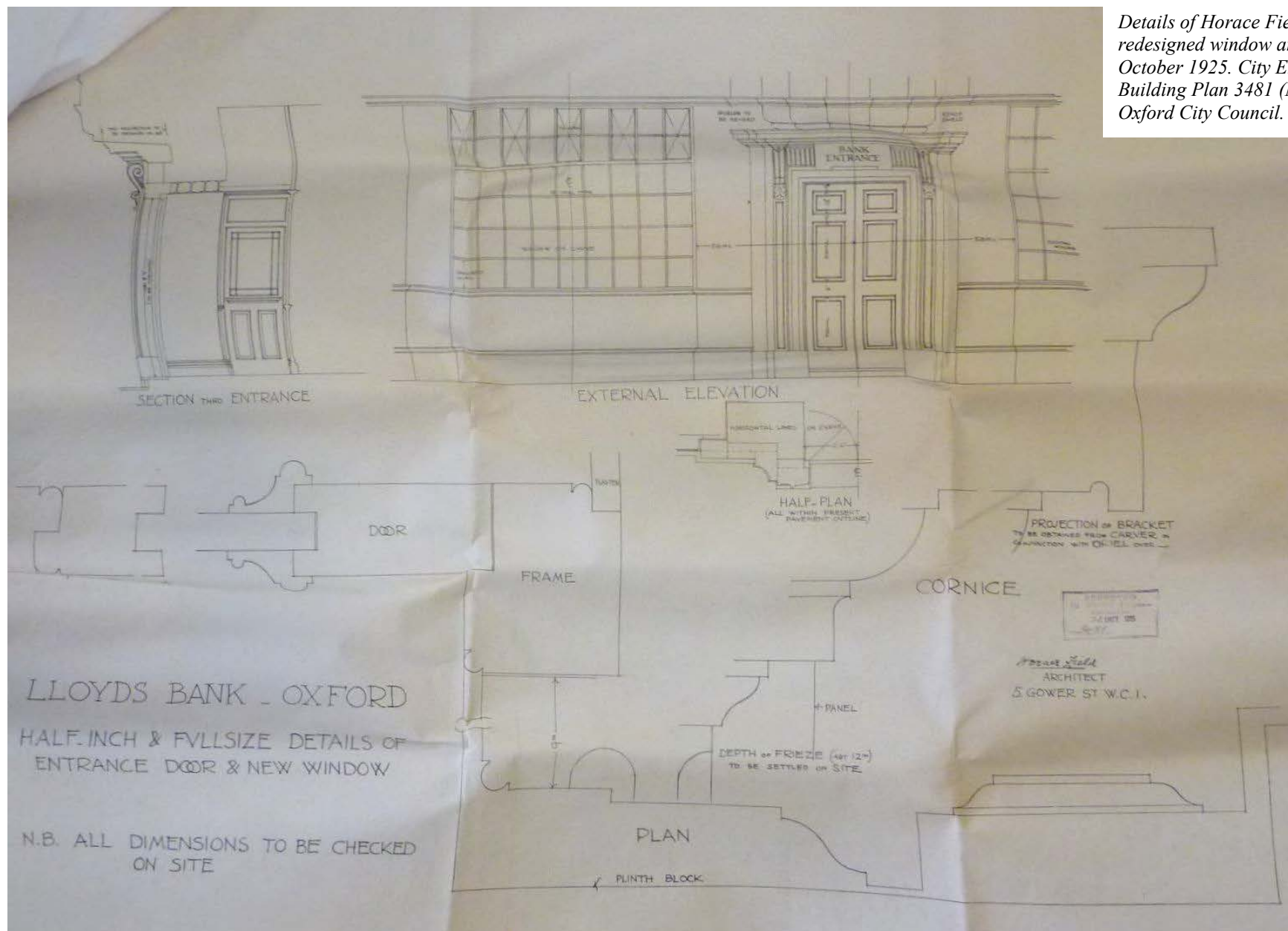
Just over two years later, in October 1925, Lloyds submitted more extensive plans (*overleaf*) for alterations to the basement, ground floor and elevation of the whole building. These included a new strong room in the basement of 1 Cornmarket and 1 High Street, and removal of the wall between that building and 2 High Street to provide a new open-plan public banking hall, sweeping around the curve. It also involved alterations of the façade, to block up the existing bank doorway in 2 High Street and replace its upper part with a window; to remodel the shop entranceway and make this the main public entrance into the banking hall; and to replace the shop window (formerly H Samuel's) to the left that doorway. The contractor was again TH Kingerlee & Sons. The architect was London-based Horace Field (1861-1948), who carried out work for Lloyds over a thirty year period from 1895; this must have been one of his last commissions for them before his retirement.



Plans for a replacement window on the ground floor of 1 High Street, between the entrance to Lunn's tobacconist shop and the entrance to Lloyds Bank at 2 & 3 High Street. Note that the window was to feature the words 'LLOYDS BANK LIMITED' across its lower panes, suggesting that the bank was now taking over the space inside. The plans were approved in April 1923. City Engineer's Deposited Building Plan 2959 (NS), courtesy of Oxford City Council.



Horace Field's plans for alterations to the basement, ground floor and façade of the Lloyds Bank building, incorporating 1A & 1 Cornmarket and 1, 2 & 3 High Street, October 1925. City Engineer's Deposited Building Plan 3481 (NS), courtesy of Oxford City Council.



Details of Horace Field's plans for the redesigned window and main entrance, October 1925. City Engineer's Deposited Building Plan 3481 (NS), courtesy of Oxford City Council.



The plans above involved the redesign of the entranceway at the centre of the corner building's façade, including the removal of the ornate flanking pillars, but they do not show the addition of the carved stone beehive above the doorway (*left*) which is there now. However, it is likely that this was added in 1925-6, as this was to become the main public entrance to the bank, and a photograph taken in 1929 (*overleaf*) shows it in place. The letters below the beehive are 'LBL' for 'Lloyds Bank Ltd'.

The beehive, representing industry and hard work, was the original Lloyds symbol, adopted by the founders of the bank, John Taylor and Sampson Lloyd. The now more familiar Lloyds black horse dates from 1677, when London goldsmith Humphrey Stokes adopted it as sign for his shop. Stokes was a 'keeper of the running cashes' [an early term for banker] whose business became part of Barnett, Hoares & Co of Lombard Street. When Lloyds took over that bank in 1884, it continued to trade 'at the sign of the black horse'. Lloyds's first symbol, the beehive, continued to be used alongside the black horse into the twentieth century, and it can be seen on Lloyds Bank buildings around the country. A beehive features, for example, on the bank in Okehampton designed for Lloyds in 1908 by Horace Field, the architect responsible for the alterations to the Oxford branch in 1925-6.



(Right) Cartoon from Lloyds staff magazine showing the black horse and beehive, 1920. Image courtesy of Lloyds Bank.

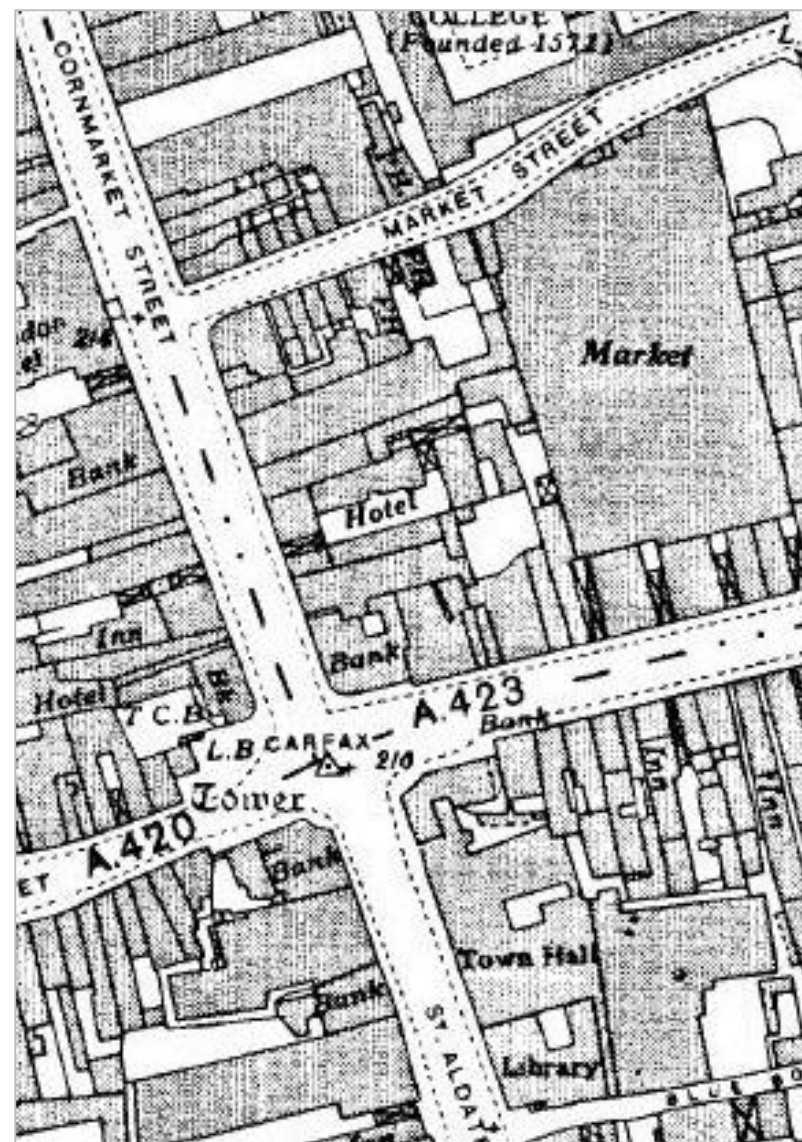
By 1926 Lloyds was occupying the ground floor, and some of the upper floor, of all of the buildings on the north-eastern corner of Carfax – 1A & 1 Cornmarket, and 1, 2 & 3 High Street. The previous tenants of 1 Cornmarket, jewellers H Samuel, moved eight doors along to 9 & 10 Cornmarket. This was the former Roebuck Hotel, which was converted into shops in 1925. H Samuel remained here until 1999; Boots the chemist now occupies the site.



Lloyds Bank in 1929, with its new entrance door, surmounted by the carved beehive, and windows either side. The office above the left-hand window is still being rented by Henry Donkin, stockbroker; offices above 1A Cornmarket (the former Jolly Farmers pub) are 'To Let'. A newspaper seller is plying his trade outside, and a white-coated bus conductor waits for his vehicle. Image courtesy of the Lloyds Bank premises archive.

In 1934 the City Council agreed to pay Lloyds one shilling a year for allowing the erection, on 1 & 2 High Street and 1 Cornmarket, of two brackets, wires and apparatus for street lighting at Carfax. During the war, in 1943, part of Lloyds Bank Chambers was requisitioned as an air raid shelter, despite appeals from the tenant. Under Section 15 of the Civil Defence Act of 1939, rooms 4 and 5 on the first floor were chosen for this purpose, and were not returned to the bank by the ministry of Works until April 1946.

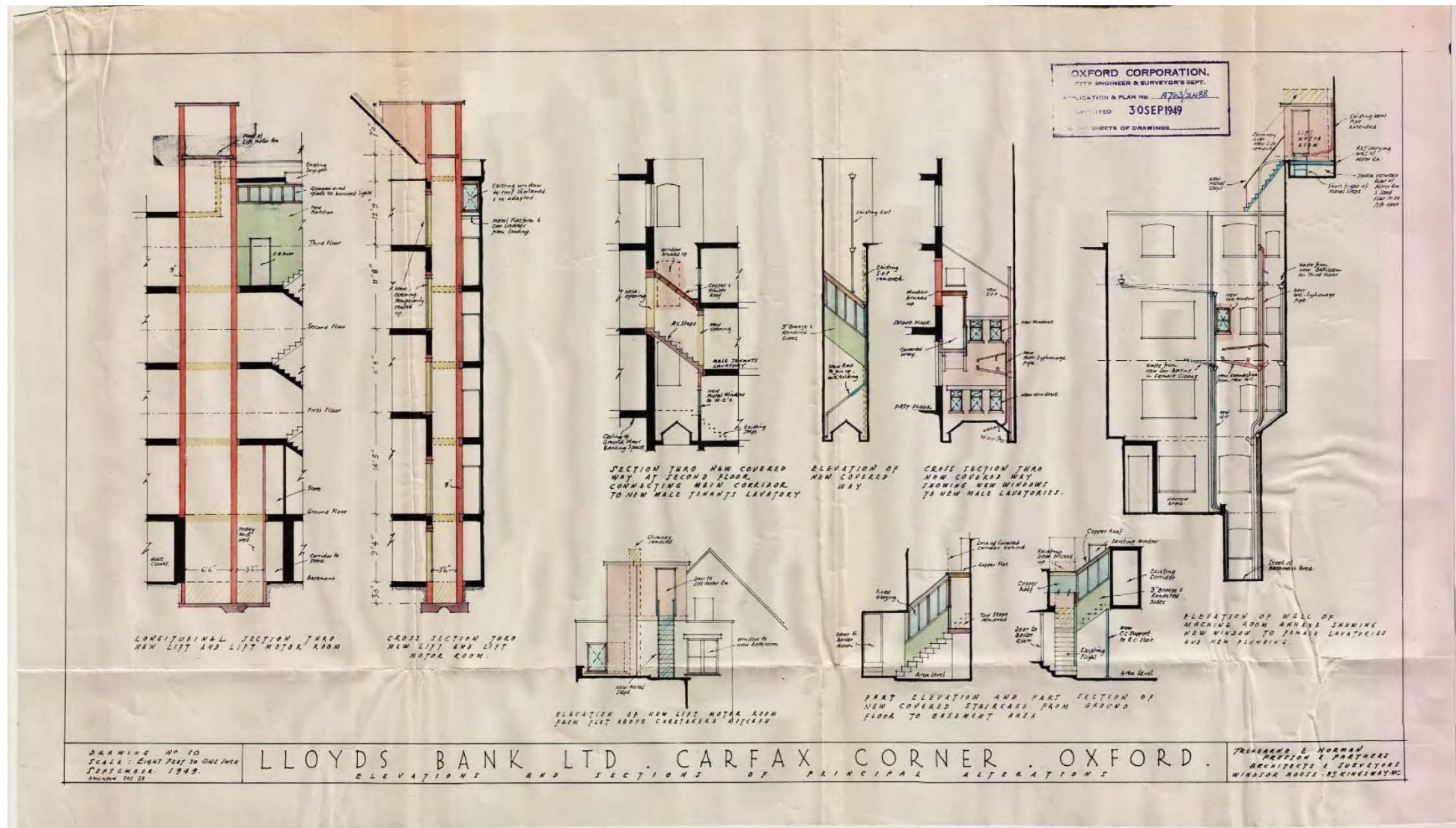
By the late 1940s the number of staff had risen to fifty and a complete reorganisation of the premises became necessary. The bank was unable to expand the ground-floor space any further, and so part of the branch was moved upstairs. This enabled the banking hall to be enlarged and a fine mahogany counter to be installed. Access to the manager and the securities department on the first floor was by a brand new 'electric automatic lift' which created a wealth of problems due to the sheer weight of machinery involved. Plans for these 'internal alterations and improvements' are shown overleaf, after maps of the area showing changes at Carfax between 1921 and 1939.



Extracts from (on the left) the 1921 (Third Series) 1:2,500 Ordnance Survey map, and (on the right) the 1939 (Fourth Series) map of the same scale. Between these dates Lloyds Bank had moved into the whole building on the north-eastern corner of Carfax, occupying what had previously been separate shop spaces. New buildings had been erected at the south-western and south-eastern corners of Carfax in 1931, set further back in order to widen the junction. A new police station had been built on St Aldates in 1938, replacing the one in the Town Hall.



Lloyds Bank's plans for 'internal alterations and improvements', 1949.
Oxford City Council planning application 49-00763-A_H.



Lloyds Bank's plans for 'internal alterations and improvements', 1949. In 1957 Lloyds agreed to pay J Lyons Co Ltd one shilling a year for permission to erect a fire escape ladder onto the flat roof of the former's premises at 3 Cornmarket, which back on to the Lloyds building. Oxford City Council planning application 49-00763-A_H.



In 1951 a night safe (*left*) was installed behind the lower portion of the doorway in 2 & 3 High Street, which had been blocked in in 1925. The safe was removed in 2000 but its external opening remains.

(*Right*) Extract from Kelly's Directory for 1954, showing Lloyds Bank and the other businesses renting offices in the 'Chambers' above. Henry Timms was to be the last caretaker of the building: in 1957 his flat was converted into further offices.

4 & 5 **SAINSBURY J. LTD.** (W. B. Lainsbury, manager), grocers, provision merchants & butchers. Tel. 2236/7

7A, Ross Hotel (Price & Kenyon, proprs)

7 International Tea Co.'s Stores Limited, grocers

8 King S. & Son, china & glass warehouse; cutlery & electro plate. Tel. No. Oxford 2146

9 Mowbray A. R. & Co. Ltd. church publishers

..... here is Market av

9, 10, 11, 12, 13, 14 & 15 **WEBBERS** (Oxford) Ltd. drapers, milliners, furriers, costumiers, outfitters & house furnishers. Tel. No. 3145 (5 lines, 16 extensions); Tel. Add. "Webbers, Oxford"

..... here is Market av

13 Webbers (Oxford) Ltd. (linen dept)

..... here is Market av

15 & 9, 10, 11, 12, 13 & 14 Webbers (Oxford) Ltd. drapers

16 **SLATTER & ROSE**, booksellers, stationers, newsagents, die stampers & printers. Telephone, Oxford 2337

..... here is Market av

Oxfordshire County Club (The) (G. G. Burkitt, hon. sec)

Mitre Hotel (Mr. & Mrs. R. Spiers; P. W. Gravett, res. manager). Tel. Oxford 2335

17 Long T. H. confetrn

.....here is Turl st.....

Parish of St. Martin & All Saints' Church

By December 1957 the refit of the bank was complete and the staff were finally settled. The *Oxford Mail* reported that "The pigeons which roost on the building have also suffered inconvenience in that they had to find temporary accommodation. They have now returned with what the bank can only regard as an unfortunate over-developed sense of loyalty". Strangely enough, the original architect, Stephen Salter was (like his father) a pigeon-fancier, and it's perhaps ironic that his buildings have so many perching places that many have to be covered with a fine net in order to deter the birds.

HIGH STREET,
Oxford.
From 1 Corn Market street to Magdalen bridge.
Map D 7, E 6, E 7.
North side.
1, 2 & 3 Lloyds Bank Ltd. (Russell A. Miller, manager)
Lloyds Bank Chmbrs.
2 & 3 **TILBY & TAYLOR**, house agts
2 & 3 Royal London Mutual Insurance Society Ltd. (H. L. Curtois, district supt)
2 & 3 London & Manchester Assurance Co. Ltd. (H. J. Thomson, supt)
2 & 3 North British & Mercantile Insurance Co. Ltd. (J. W. Kershaw, resident inspector)
2/3 Timms Hy. caretaker

In 1964 Lloyds opened a branch at 15 Broad Street, and expanded next door into 16 Broad Street in 1970; the branch closed in 2001. The bank already had a branch at 85 (now 85-7) London Road in Headington (c. 1933), and at 201-3 Banbury Road in Summertown (open by 1953). It later (by 2013) opened a branch at 1 Pound Way in Cowley.

THE FIFTH PHASE:

PURCHASE OF, AND EXPANSION INTO, 4 & 5 HIGH STREET, 1970-80

In 1970 the opportunity arose for Lloyds Bank to expand its city centre branch further by purchasing the building immediately to the east of its existing premises, 4 & 5 High Street. This late eighteenth-century building was occupied by the provisions merchant J Sainsbury Ltd, whose shop had been at no. 4 from around 1911, and who had expanded into no. 5 in about 1925. Prior to 1911 no. 4 had been occupied by a hatter, John Maw, who let out the upper floor to John Rose of Slatter & Rose (whose bookshop was next door at 2 & 3 High Street). No. 5 had been occupied by James Gill the ironmonger, who by 1861 was employing eighteen men and three boys. In 1890 he extended his business into the downstairs shop at no. 4 as well. J Sainsbury took over no. 4 in around 1911 and expanded into no. 5 when Gill's moved to 127-8 High Street, in 1925. [Gill's later moved to premises behind, in Wheatsheaf Yard, in 1953.]



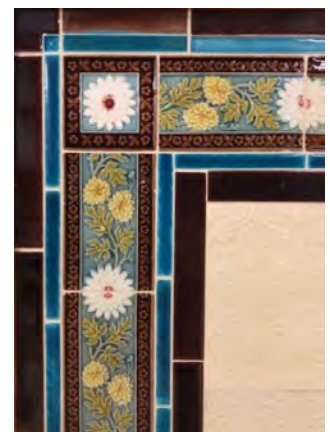
*J Sainsbury at 4 High Street and Gill & Co next door at no. 5 in around 1912, soon after Sainsbury had moved in. Note the lawnmowers displayed on the pavement outside Gill's. 4 & 5 High Street were included in the list of buildings of special architectural or historic interest compiled by the Minister of Housing and Local Government in 1954. Image from Hazel Bleay, *Memories of Bygone Oxford Shops* (2010).*



Gill & Co billhead of 1912. From the Henry Minn collection, Bodleian Library.



*The pay desk at the back J Sainsbury's shop at 4 & 5 High Street, c. 1950. Image from Hazel Bleay, *Memories of Bygone Oxford Shops* (2010).*



*(Above) The cheese, grocery and meat counters at J Sainsbury's, c. 1950. Customers joined separate queues for each counter, and were still using rationing coupons for some goods at this time. Later there were lots of extras in the weeks before Christmas – Christmas cakes and puddings, hampers, turkeys, geese and gammon joints. The shop was beautifully decorated with ornate coloured tiles on the floor and walls, a few of which are preserved at the Oxfordshire Museums Resource Centre (right). Images of Sainsbury's from Hazel Bleay, *Memories of Bygone Oxford Shops* (2010); image of tiles courtesy of David Connell and the Oxfordshire Museums Resource Centre.*

In late 1970 Lloyds, having secured planning permission for change of use from a shop to a bank, bought the freehold of 4 & 5 High Street from Sainsbury's and then immediately leased the ground floor of the building back to them whilst Sainsbury's completed their premises in the new Westgate shopping centre. Sainsbury's moved out of 4 & 5 High Street in 1974.



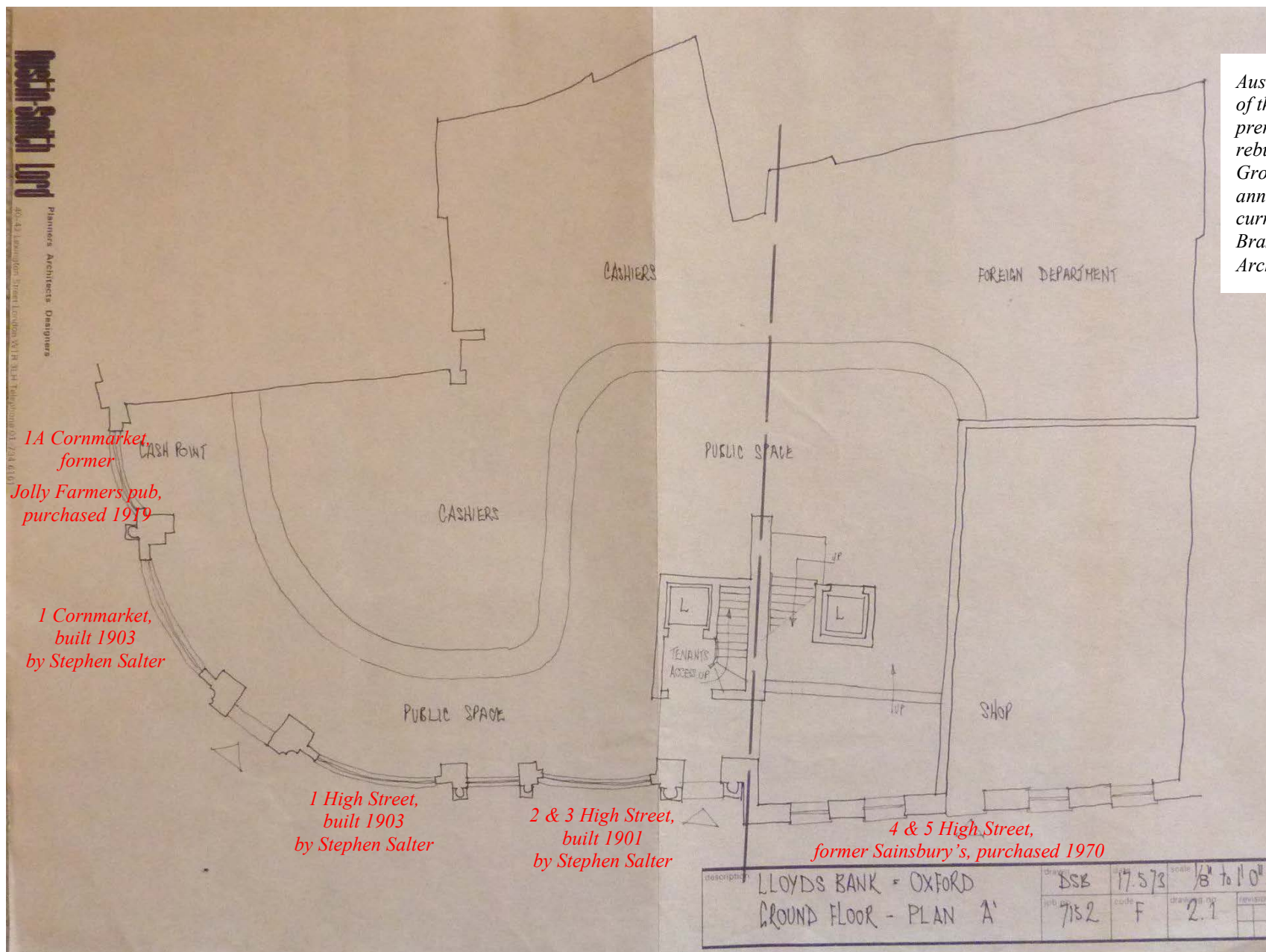
*Sainsbury's shop at 4 & 5 High Street shortly after closure in 1974, and before Lloyds Bank had moved in. Image from Hazel Bleay, *Memories of Bygone Oxford Shops* (2010).*

Once Sainsbury's had vacated 4 & 5 High Street, Lloyds began extensive building works involving not only that building, but also its existing premises to the west. The architects were Austin-Smith Lord, the structural engineers were Alan Grant & Partners and the contractors were Kingerlee.

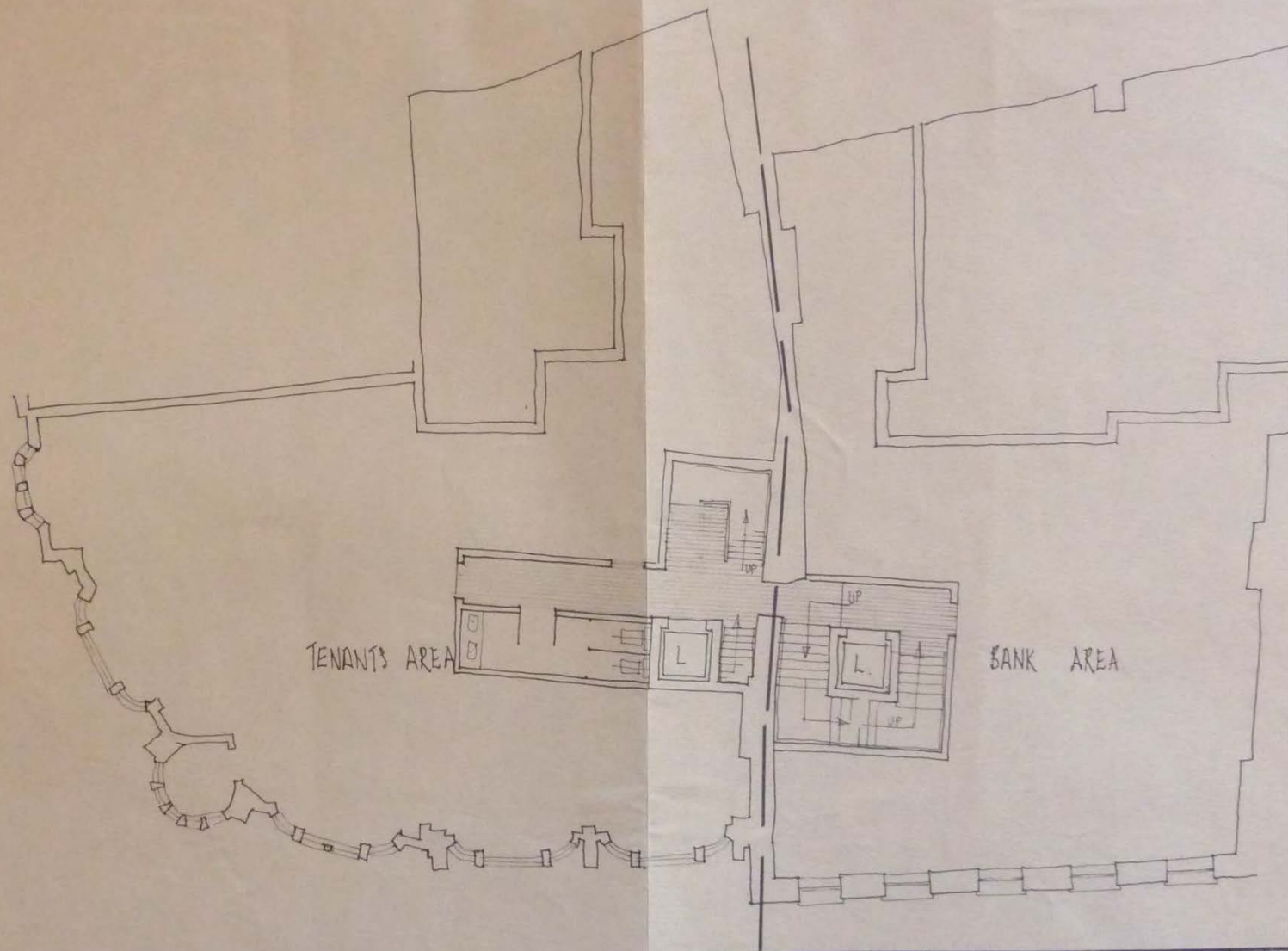
The building at 4 & 5 High Street was demolished, leaving only the (listed) front façade, which was provided with temporary structural support. Roy Horn, Kingerlee's Site Manager, remembers that the floor and wall tiles in Sainsbury's were "fantastic" but that they had been set in place with sand and cement (as was normal in the 1920s), so it was very difficult to remove any of them intact. They had a worker on site for days trying to save the tiles, but only a few were salvaged.

Behind the facade, a new building was erected and temporarily fitted out as a bank. In September 1977 the staff moved into 4 & 5, and the builders began work on the 1, 2 & 3 High Street building, which had itself been listed as of special architectural or historic interest in 1972. Temporary double gates in the High Street façade led to the builders' yard behind; a sign warned potentially confused customers to 'keep out'.

Austin-Smith Lord's plans of the whole building in 1973, before the work started, and of the rebuilding works proposed in 1974, are shown overleaf.

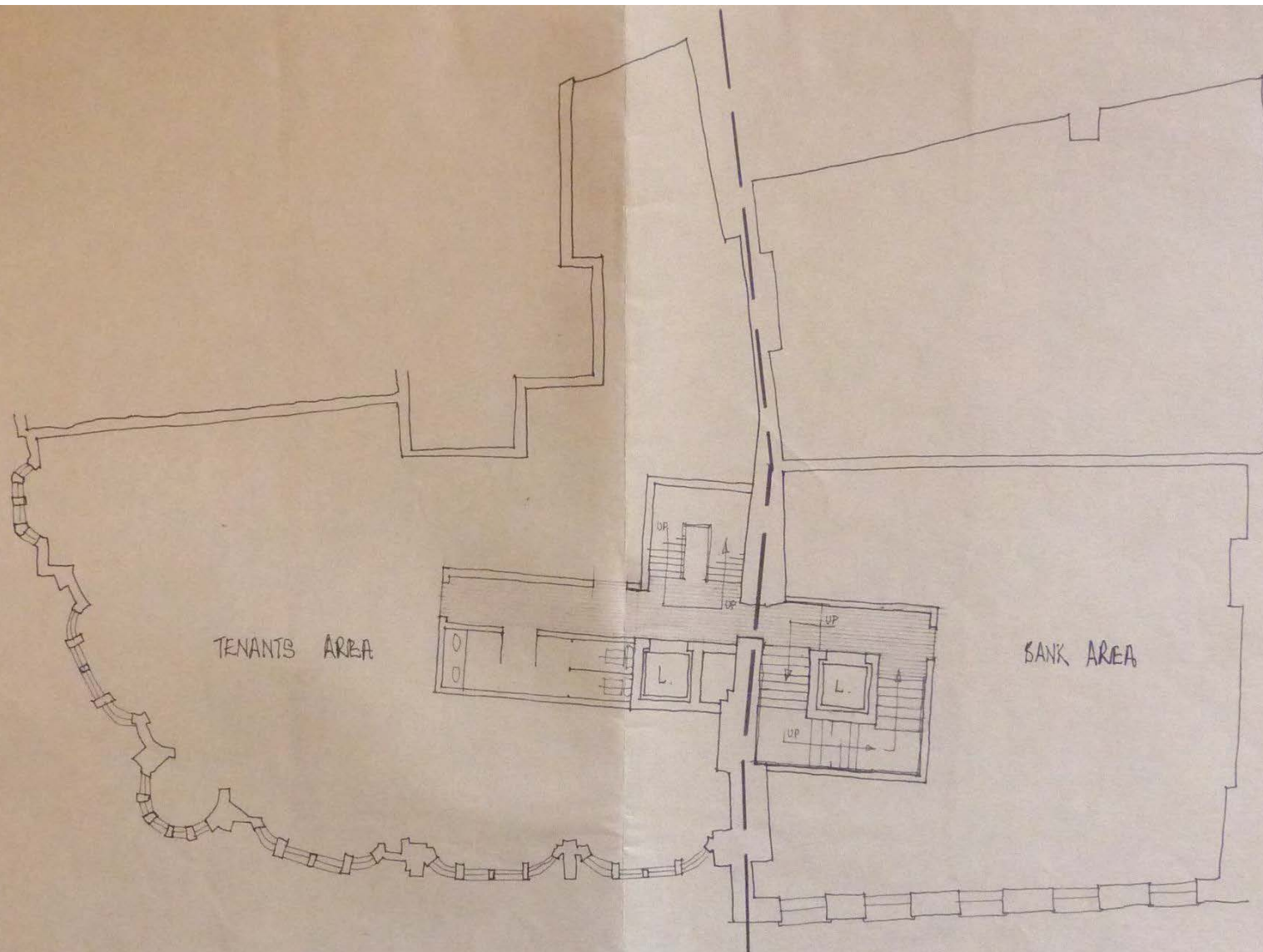


Austin-Smith Lord's plans of the whole of the Lloyds premises in 1973, before rebuilding work began. Ground floor (with annotations in red by the current author). Brasenose College Archives, D1321, no. 15.



description	LLOYDS BANK - OXFORD		drawn	SSB	17573	scale	1/8" to 1/4"
	FIRST FLOOR-PLAN 'A'		no	7152	code	F	drawn by
						2.3	new plans

Austin-Smith Lord's plans
of the whole of the Lloyds
premises in 1973, before
rebuilding work began.
First floor.
Brasenose College
Archives, D1321, no. 15.

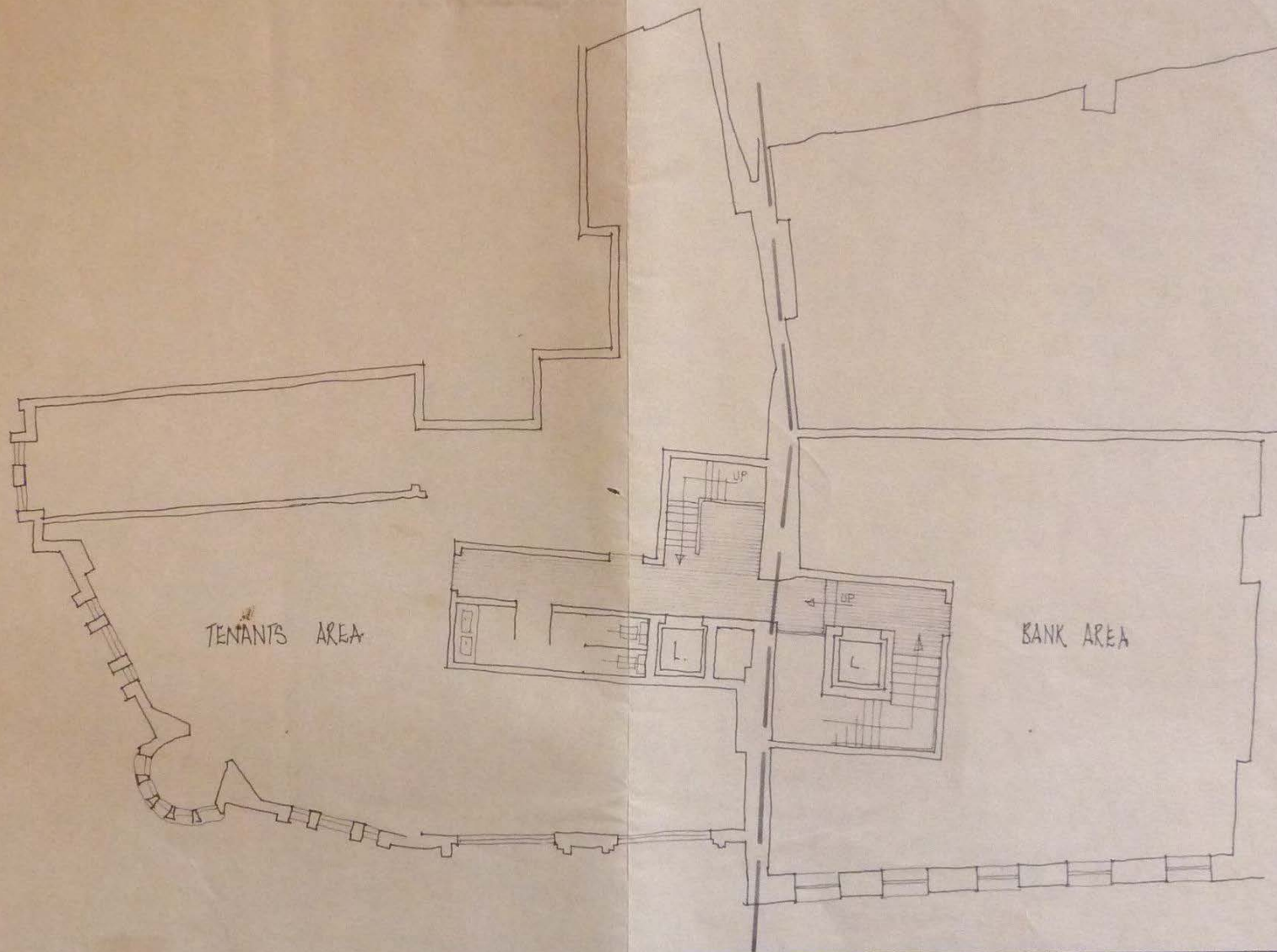


description	LLOYDS BANK - OXFORD		drawn	date	scale	1/8" to 1'0"	
	SECOND FLOOR - PLAN 'A'		job no	code	drawing no	revisions	
			7152	F	2.4		

Austin-Smith Lord's plans of the whole of the Lloyds premises in 1973, before rebuilding work began. Second floor. Brasenose College Archives, D1321, no. 15.

Austin-Smith Lord

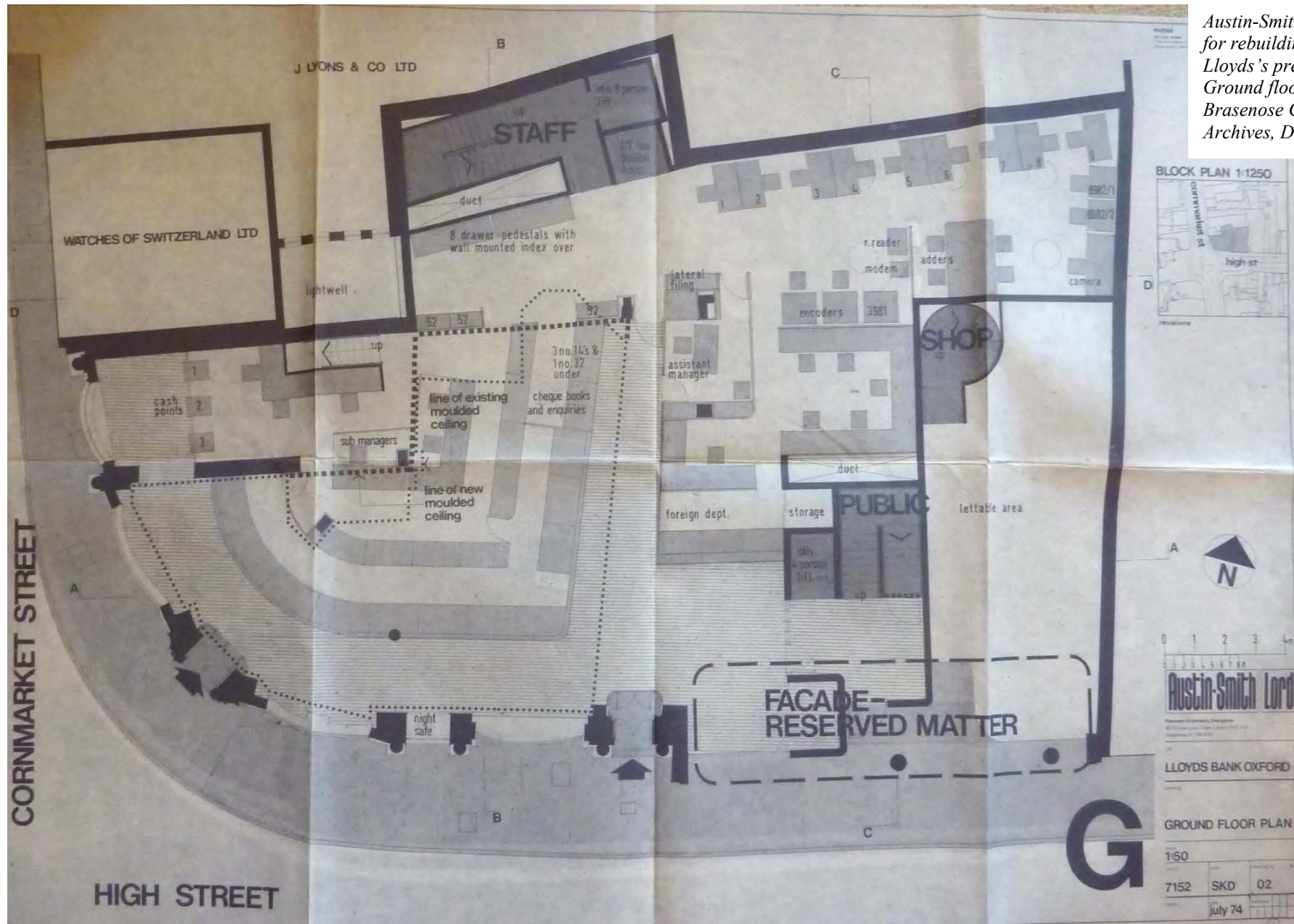
Planners Architects Designers
40-42 Tottenham Street London W1P 9LH Telephone 01-764 8881



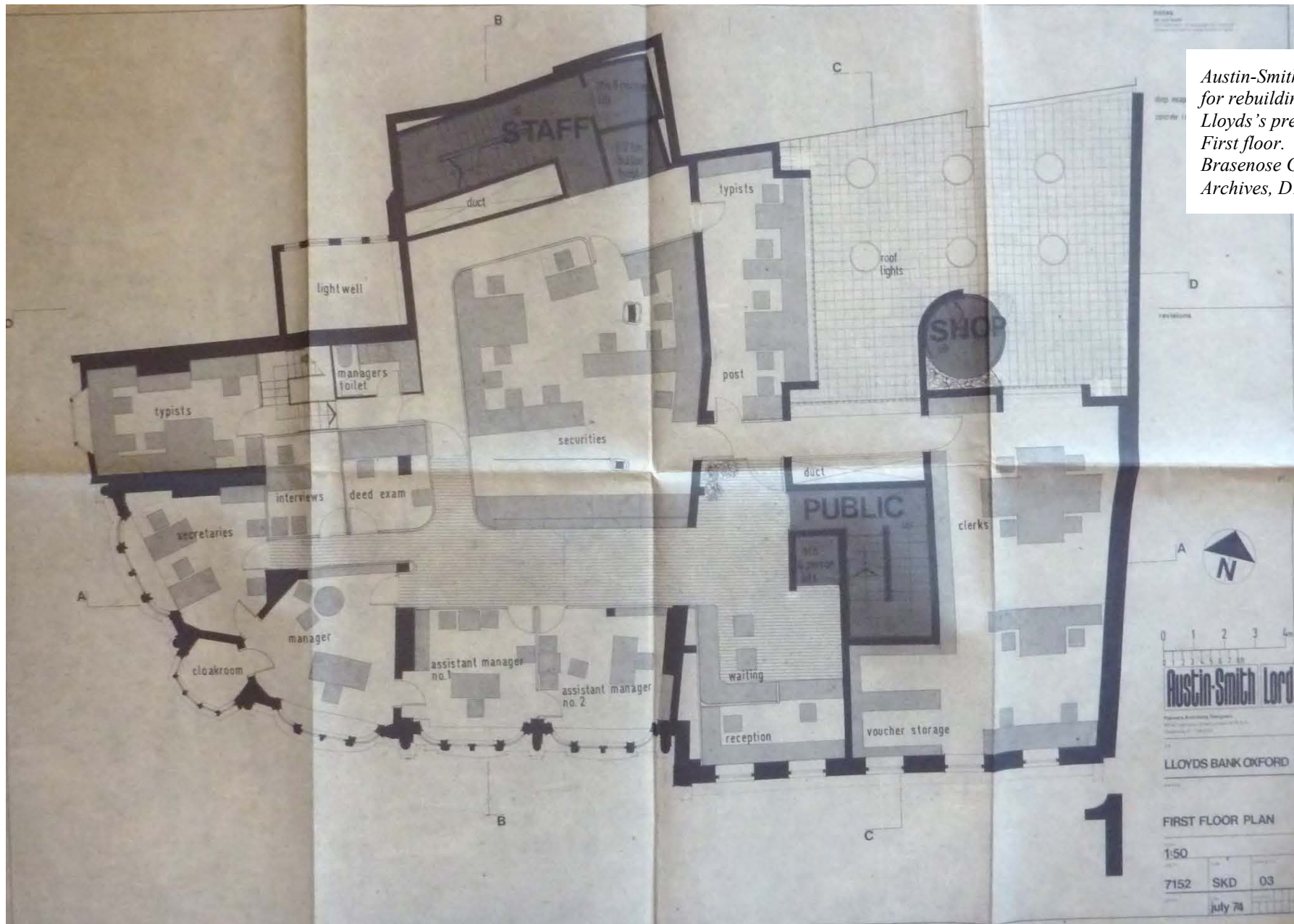
description	LLOYDS BANK - OXFORD		drawn	DSB	date	22.5.73	scale	1/8" to 1'0"
	THIRD FLOOR - PLAN 'A'		no.	7152	code	F	drawing no.	2.5
							rev.	DATE

Austin-Smith Lord's plans of the whole of the Lloyds premises in 1973, before rebuilding work began.
Third floor.
Brasenose College Archives, D1321, no. 15.

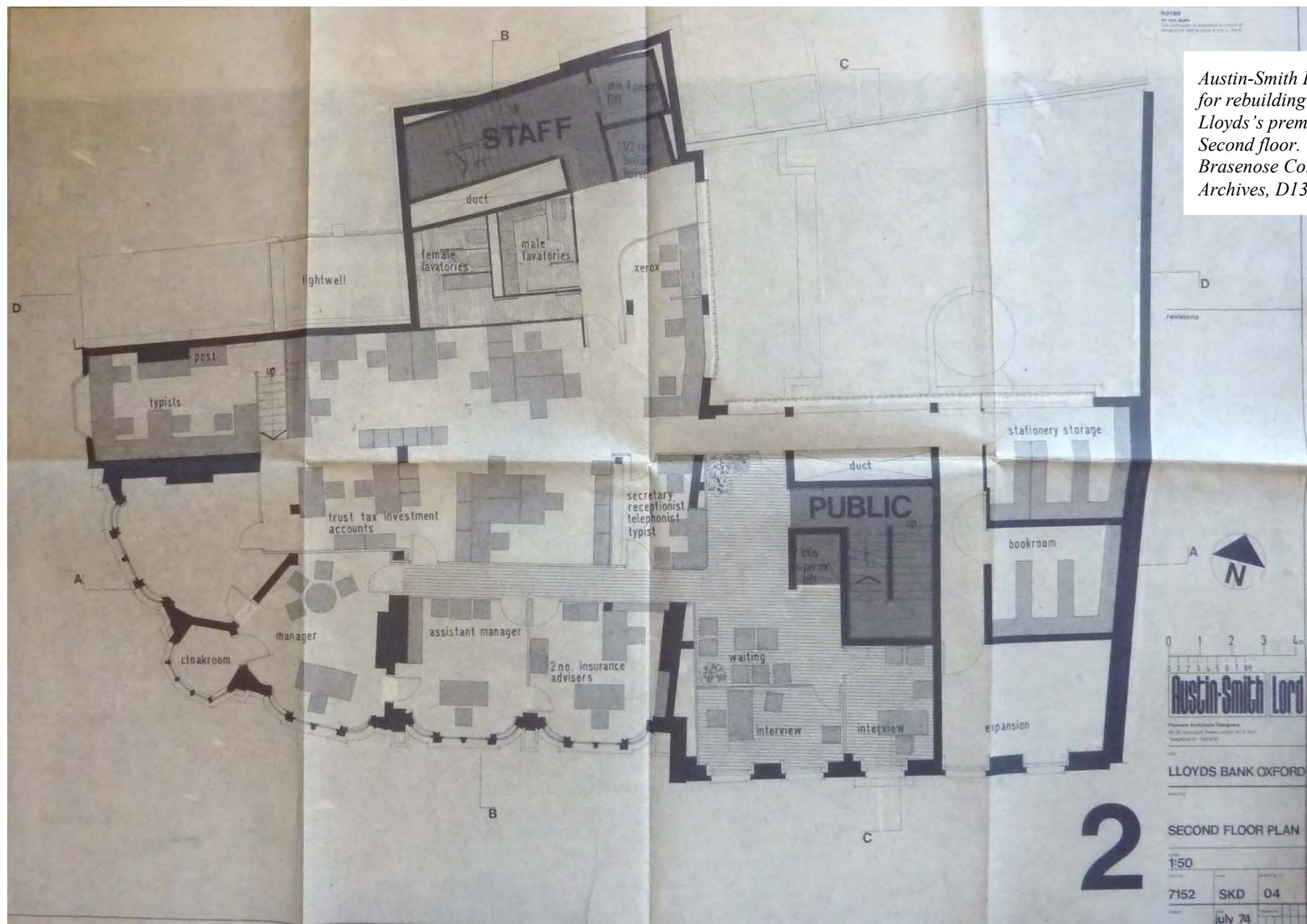
*Austin-Smith Lord's plans
for rebuilding the whole of
Lloyds's premises, 1974.
Basement.
Brasenose College
Archives, D1321, no. 15.*



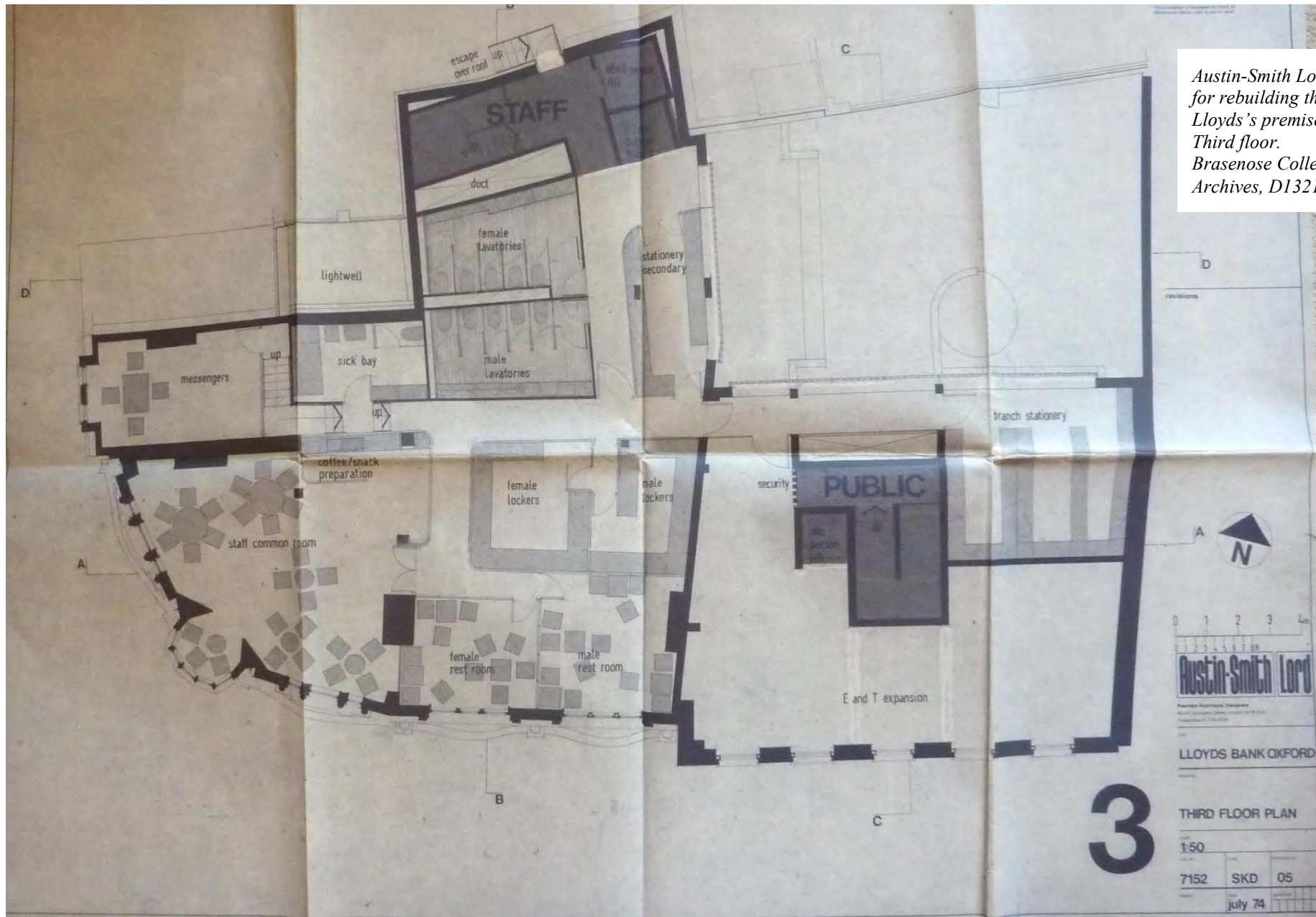
Austin-Smith Lord's plans for rebuilding the whole of Lloyds's premises, 1974. Ground floor. Brasenose College Archives, D1321, no. 15.



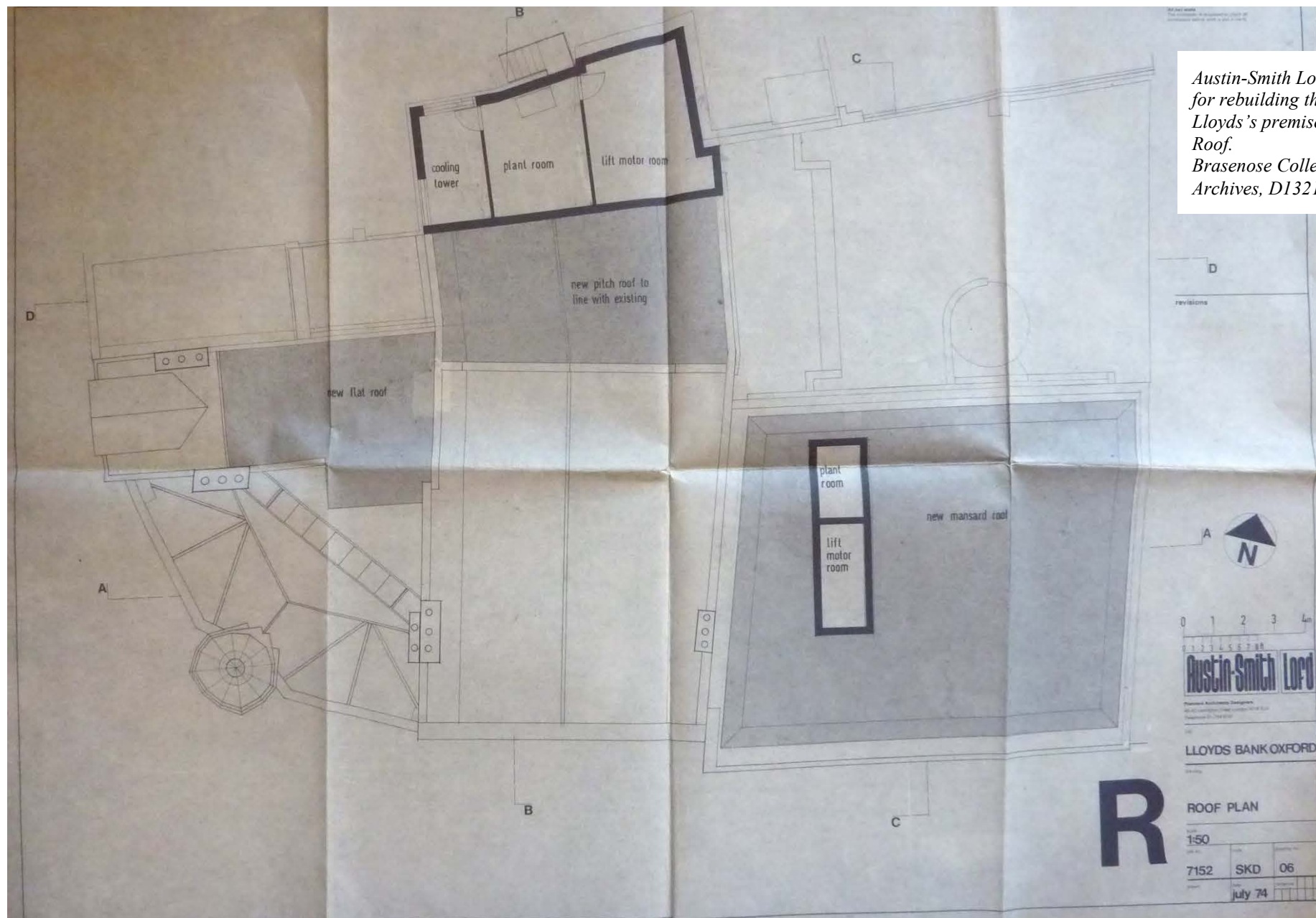
*Austin-Smith Lord's plans
for rebuilding the whole of
Lloyds's premises, 1974.
First floor.
Brasenose College
Archives, D1321, no. 15.*



*Austin-Smith Lord's plans
for rebuilding the whole of
Lloyds's premises, 1974.
Second floor.
Brasenose College
Archives, D1321, no. 15.*



*Austin-Smith Lord's plans
for rebuilding the whole of
Lloyds's premises, 1974.
Third floor.
Brasenose College
Archives, D1321, no. 15.*



*Austin-Smith Lord's plans
for rebuilding the whole of
Lloyds' premises, 1974.
Roof.
Brasenose College
Archives, D1321, no. 15.*

Kingerlee had up to twenty men on site for three years, and worked on every floor of the building. This included opening out the ground floor to be open-plan, and digging out the basement to a depth of 18 feet for a new vault and strong room. The eighteenth-century walls of the Covered Market were exposed, and had to be shored up. The adjoining property, 3 Cornmarket, which was owned by the City Council, also had to be underpinned. Kingerlee Director Tom Ashmore and Site Foreman Roy Horn remember that the job was “challenging”: the biggest problem was access, exacerbated by almost continuous heavy traffic on surrounding streets, and an acute lack of space to store materials. Despite this, the job was “interesting” and “enjoyable”, and they developed a good relationship with Lloyds and its staff.

Kingerlee installed an external cash dispenser on the Cornmarket side of the building and later got the contract to install cashpoints for Lloyds all over southern England (always at weekends). The Herbert brothers, who did a lot of work for Kingerlee, were sub-contracted to repair the ornate plaster work of the ground floor ceiling, which inevitably was damaged during the building works.



The plaster ceiling of the ground floor, August 1977, prior to commencement of work on the banking hall. The ceiling's colour scheme was white patterning on a pastel blue background, with gold bosses. Image courtesy of the Oxfordshire History Centre, Oxfordshire County Council, ref: POX0214735.



Kingerlee inserted wooden uprights to hold up the floor above whilst remodelling of the ground floor banking hall went on. The damage thus caused to the plaster ceiling was later repaired by the Herbert brothers. It's likely however, that the colours of the ceiling were lost at that point, and that it was painted all white, as it is today. Image (April 1978) courtesy of the Oxfordshire History Centre, Oxfordshire County Council, ref: POX0205301.

Work continued through the bitter winter of 1978/9 and in September 1979 some of the branch staff moved back into the first floor of the original Lloyds building. Work continued above and below them; the two buildings were amalgamated, and the new ground-floor counter and banking hall became operational on 25 February 1980. The ground floor of 5 High Street became a lobby 'cash shop' with a public entrance on the street.

In December 1995 Lloyds Bank Plc leased 1-5 High Street and 1 Cornmarket to Lloyds Commercial Property Investments Ltd at a rent of £375,000 *per annum* for 15½ years, and in 1996-8 there were further alterations to the property. These included the closure of the cash point lobby, the removal of its external door and the restoration of the stone plinth and window in the High Street façade. Most of the cashpoint machines were relocated to inside the main banking hall and the former cash point lobby was amalgamated into the main bank. In 1998 Lloyds became Lloyds TSB.

By 2002 the Co-operative Insurance Society Ltd owned the building and the rent had increased to £420,000 *per annum*; it was further raised to £535,000 *per annum* in 2008. In 2012 the building was acquired by the Aviva Staff Pension Trustee Ltd and the following year Lloyds TSB became simply Lloyds again. In December 2018 Brasenose College bought the building from Aviva. In the immediate future, Lloyds remain as tenants; in the medium term, the college will consider adapting the upper floors as a separate property with its own entrance. This would increase the value of the building, but could also provide much needed space for the college's own purposes, such as accommodation for students.



(Left to right) Nigel Wightman (Brasenose alumnus and Chairman of the college's Investment Advisory Committee), Philip Parker (Bursar) and John Bowers QC (Principal) outside Lloyds Bank, December 2018, celebrating Brasenose's purchase of the building. Image from Brazen Notes, Issue 27, Trinity Term 2019.

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