

## BETTER HERITAGE INFORMATION SUMMARY OF STATE HERITAGE PLACE

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### COMMENTARY ON THE LISTING

Description and notes with respect to a place entered in the South Australian Heritage Register in accordance with either the *South Australian Heritage Act 1978* or the *Heritage Places Act 1993*.

The information contained in this document is provided in accordance with s14(6) and s21 of the *Heritage Places Act 1993*.

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**REGISTERED NAME:** Bank House

**PLACE NO.:** 12543

**ALSO KNOWN AS:** Bank House (former Bank of South Australia Robe Branch)

**ADDRESS:** Bunganditj Country  
24 Smillie Street  
Robe SA 5276  
CT 6116/64 D17653 A1  
Hundred of Waterhouse

### CONFIRMED IN THE SOUTH AUSTRALIAN HERITAGE REGISTER:

5 April 1984

### STATEMENT OF HERITAGE SIGNIFICANCE

Erected in 1861 for the South Australian Banking Company, later renamed the Bank of South Australia, Bank House in Robe demonstrates the formative years of commercial banking in South Australia during the nineteenth century. It also demonstrates the financial and commercial prosperity of one of South Australia's key seaport towns during the 1850s and 1860s.

## **INDICATIVE CRITERIA (under section 16 of the *Heritage Places Act 1993*)**

### ***(a) it demonstrates important aspects of the evolution or pattern of the State's history***

Bank House in Robe demonstrates the formative years of commercial banking in South Australia during the nineteenth century. Established in London in 1836, the South Australian Banking Company (SABC), renamed as the Bank of South Australia in 1868 (unrelated to Bank SA), was the first private commercial bank to operate in South Australia. In response to increasing competition from new banks, the SABC began to expand during the late 1850s, first opening a branch in Port Adelaide in 1856 and then in country areas, beginning with Gawler in 1857 and then Robe in September 1859. Other branches followed thereafter. Originally operating from the Caledonian Inn (SHP 12368), the Robe branch soon flourished, and the SABC erected a bespoke building in September 1861, now known as Bank House. The SABC continued to operate the branch until 1892 when financial difficulties resulted in the bank's assets being acquired by the Union Bank of Australia. The Union Bank ran the Robe branch until deciding to close it in 1894 in response to the Australia-wide banking crisis that occurred in the early 1890s.

Bank House also demonstrates the financial and commercial prosperity of one of South Australia's key ports during the 1850s and 1860s. Robe was established as a seaport town in 1846 to serve pastoralists located throughout the South East. Owing primarily to the region's burgeoning wool industry, business began to thrive at Robe in the 1850s and a construction boom commenced towards the end of the decade. Such prosperity attracted the attention of the National Bank and the SABC who were eager to make the most of Robe's growing commercial prosperity and its potential to yield financial returns.

# SITE PLAN

Bank House

PLACE NO.: 12543




24 Smillie Street, Robe SA 5276



Bank House, 24 Smillie Street, Robe SA 5276; CT 6116/64 D17653 A1, Hundred of Waterhouse

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## LEGEND

-  Parcel boundaries (Indicates extent of Listing)
-  Existing State Heritage Place(s)
-  Outline of Elements of Significance for State Heritage Place

## **Physical Description**

Bank House is a two-storey Italianate building built of random stone with stucco rendering. Additional features include:

- Symmetrical façade,
- Porch comprising an arcade with two wide arches in the middle flanked by narrow arches at the ends,
- Tuscan order pilasters,
- Balustrade surmounting the arcade,
- Wooden double-door entrances at the left and right ends of the façade, one fully panelled (left), one with windows (right) and fanlights above both,
- Four window openings on the upper façade storey, three converted to doorways, one containing multi-paned sash window,
- Two casement windows with fanlights and keystones at the top in the middle,
- Timber modillions under façade eave,
- Low-pitched hipped roof clad with symmetrical hips to the rear, clad in corrugated galvanised steel,
- Chimney at the western end.

## **Elements of Significance:**

Elements of heritage significance include (but are not necessarily limited to):

- Bank House,
- Arcade and balustrade,
- Symmetrical façade.

Elements not considered to contribute to significance of place include (but are not necessarily limited to):

- Extension at rear,
- Garage.

## History of the Place

### Commercial Banking in Colonial South Australia

The opening of the Bank of New South Wales in 1817 marked the commencement of formal commercial banking in the Australian colonies. Subsequent growth in banking establishments was initially modest. By 1830, there were five commercial banks in Australia, with three in New South Wales and four in Van Dieman's Land, now Tasmania. These banks were relatively small and focused primarily on servicing local business needs. Several savings banks had also been established by the end of the decade, which were designed for small depositors, typically working people.<sup>1</sup>

Throughout the 1830s, as the colonies were in the midst of transitioning from planned to market-oriented economies, the banking industry expanded considerably. The established banks increased their business and new banks were founded, including 'aggressively competitive British banks' that sought to invest British capital in the burgeoning colonies.<sup>2</sup> Capital stock increased, and deposits soared. Economic historian R. V. Jackson notes that the business of banking expanded faster than the number of banks during the decade, resulting in a 'banking structure dominated by a few large banks, each with an extensive network of branches and agencies'.<sup>3</sup> By the end of the 1830s, 'there were about a dozen banks and several related institutions operating in mainland eastern Australia and in Van Dieman's Land'.<sup>4</sup>

As plans to settle South Australia developed, the South Australian Colonization Committee acknowledged that banking facilities were required for the colony to operate. For instance, the Committee knew that South Australian Company employees would 'need to be paid' and prospective migrants would seek 'ways of remitting funds'.<sup>5</sup> Towards this end, in November 1835 George Fife Angas and Rowland Hill consulted with the directors of the British-owned Bank of Australasia to establish a branch in South Australia. However, the directors declined their request on the basis that loans would have to be secured by real estate, a practice they considered irresponsible.<sup>6</sup> They were apparently also deterred by the simple fact that the colony did not yet exist.<sup>7</sup> South Australia, they reckoned, was a speculative endeavour.

The Colonization Committee pressed on without a bank and the South Australian Company was forced to improvise. Upon arrival at Kangaroo Island in 1836, the Company's immediate solution was to pay employees with its own notes. Known colloquially as 'Kingscote notes', these notes were administered by Colonel William Light and J. H. Fisher and were only redeemable at the Company's store. Thus, 'Kingscote Notes' were essentially scrip and were not well received by employees.<sup>8</sup>

The Company's next move was to establish a formal banking division. Like the Company, it would be directed from London, and would be responsible for 'making

loans on land or produce in the Colony, and the conducting of such banking operations as the directors may deem expedient'.<sup>9</sup> In September 1836, the Company despatched Edward Stephens to South Australia to serve as the bank's manager. Accompanying Stephens aboard the *Coromandel* were materials to build a banking house as well as a 'supply of specie and bank notes'.<sup>10</sup> The ship arrived at mainland South Australia in early January 1837. Shortly thereafter, the bank commenced operating from a 'tent behind the sand-hills at Glenelg where, plagued with flies and mosquitoes, [Stephen's] hours were 10:00am to 4:00pm'.<sup>11</sup> By 1839, the bank had relocated to Adelaide, on the corner of North Terrace and Bank Street.<sup>12</sup> Although an arm of the Company, the bank came to be known informally to locals as the 'Bank of South Australia'.<sup>13</sup>

Owing to a series of controversies, particularly involving risky and inconsistent lending patterns, the bank was eventually severed from the Company, a process that commenced in 1841 and was completed by March 1842.<sup>14</sup> Its British owners formally named it the South Australian Banking Company (SABC), reputedly to the dismay of its staff and customers in South Australia, who knew it as the Bank of South Australia. The bank received a new charter in 1847 and retained its official name. Locals persisted with the 'Bank of South Australia', so much so that it was officially renamed as such in 1868 when it received a new charter.<sup>15</sup>

After overcoming difficulties experienced throughout the early 1840s, including the effects of a depression that affected all the colonies and included a wave of bank failures, the bank grew between 1845 and 1850. Butlin highlights that its 'note issue was almost quadrupled, its deposits multiplied by three [and] its advances almost doubled'.<sup>16</sup> It is worth noting that the Savings Bank of South Australia opened in 1848, however, it was unrelated to the SABC and geared towards a different clientele.<sup>17</sup>

The SABC was not the only commercial bank to prosper during this period. Although the Bank of Australasia initially declined to establish a branch in South Australia, it changed course and opened one in Adelaide in early 1839.<sup>18</sup> It quickly became a serious rival to the SABC. Between 1845 and 1851, its 'note issue was multiplied by six, its deposits more than three, and advances by six'.<sup>19</sup> Further competition arrived when the Union Bank of Australia opened a branch in 1850. George Fife Angas had helped found the Union Bank in 1837, but an arrangement was in place whereby it would not open a branch in the colony. After a proposal to merge the Union Bank and the SABC fell through, the former reneged on the agreement, bringing about the 'definitive end of the [SABC's] dominant position in the colony it had served from the outset'.<sup>20</sup>

Accordingly, all three banks were forced to coexist in the 1850s, and through a 'formal agreement' had decided to avoid 'cut-throat competition'.<sup>21</sup> This agreement was as likely about survival as much as competition due to the colony's increasingly precarious economy situation caused by the mass exodus of residents from South

Australia to the Victorian goldfields in the early 1850s.<sup>22</sup> Conditions improved by the mid-1850s, and the banks began to establish branches outside of Adelaide. The SABC, for example, opened its first branch at Port Adelaide on 27 May 1856.<sup>23</sup> Branches at Gawler and Robe were opened in 1857 and 1859 respectively.<sup>24</sup> By 1892, in addition to the head office in Adelaide, twenty-four branches had been opened in South Australia, as had another three intercolonial branches, in Melbourne, Sydney and Broken Hill.<sup>25</sup>

Other banks headquartered outside of South Australia established branches in the colony over the next few decades. The National Bank of Australasia established a branch in late 1858, as did the English, Scottish and Australian Bank in 1865.<sup>26</sup> Two local commercial banks were also founded: the Bank of Adelaide in 1865 and the Commercial Bank of South Australia in 1878.<sup>27</sup>

Banking business throughout Australia grew steadily between the 1870s and mid-1880s and boomed in the late 1880s, including in South Australia. During the boom, banks poured capital into metropolitan land development. The SABC, for example, invested heavily in Victorian real estate and building construction.<sup>28</sup> However, the boom ended in the early 1890s and many land and building companies collapsed. Making matters worse, banks had been generally keeping low deposit reserves, making them vulnerable to illiquidity. Banking difficulties begin to unfold throughout the colonies, culminating in a wholesale crisis and loss of public confidence by 1893. Many banks failed and others were forced to restructure.<sup>29</sup>

Despite the boom, trouble had been brewing within South Australia since the mid-1880s. The Commercial Bank of South Australia collapsed in 1886 after experiencing a large default and an embezzlement scandal.<sup>30</sup> In response to public concerns, a Royal Commission into banking and currency took place in 1888, during which the idea of a state-owned bank was explored.<sup>31</sup> In 1892, the SABC, by now the Bank of South Australia, was absorbed by the Union Bank of Australasia after its share-prices fell due to rumours that it had been overexposed to the floundering Victorian property market.<sup>32</sup> In effect, South Australia's first commercial bank ceased to exist. Four years later, the Government of South Australia created the State Bank of South Australia as a state-owned institution.<sup>33</sup>

### **Establishing Robe**

Guichen Bay in the South East of South Australia forms part of the traditional lands of the Bungandij people, who have been present in the area for at least 30,000 years.<sup>34</sup> Europeans first charted the coastline of the region in 1802 during the Baudin and Flinders expeditions and sealers established a presence at Guichen Bay in 1831.<sup>35</sup>

European exploration of the South East took place from 1839 and settlement began as early as 1840.<sup>36</sup> Much of the South East was initially settled by pastoralists and by

1847 approximately half of the region was held under pastoral licences. As primary production expanded the colonial government began to provide a series of government towns as service and staging centres. The provision of ports to ship goods to market was also viewed as essential and Robe was established in 1846, to provide a port for the burgeoning wool clip then being obtained from the South East.<sup>37</sup> Robe was officially declared as a port by the Government in 1847.<sup>38</sup>

Situated towards the south of Guichen Bay, the town at Robe (or Robetown) went on to become the first major town of the South East.<sup>39</sup> Robe became the administrative centre of the region when a Government Resident was appointed in 1846.<sup>40</sup> Over the next two decades, Robe developed as an international port that serviced the local wool industry and import and export markets. It also facilitated the arrival of thousands of immigrants, including British and Irish people, as well as Chinese prospectors during the Victorian gold rush.<sup>41</sup>

### **The Origins of Commercial Banking at Robe**

Robe was established without formal banking facilities. Eventually, to standardise and assist local trade, local merchant George Ormerod's promissory notes began circulating as a de facto currency.<sup>42</sup> By the end of the 1850s, business in Robe was starting to boom, the population grew and construction proliferated, creating the right circumstances for the establishment of a commercial bank that could issue notes, make loans and take deposits.

The National Bank of Australasia, which had only commenced trading in South Australia on 2 December 1858, was the first bank to identify this opportunity and intended to establish the first commercial bank in the town. However, it could not immediately establish a branch due to difficulties with securing a regional manager.<sup>43</sup>

In the meantime, the SABC learned of the National Bank's plans. Not wanting to lose potential business to a new rival, the SABC decided to establish its own branch and to arrive at Robe before the National Bank did.<sup>44</sup> The bank sent Alexander Grace to manage the branch, along with additional staff and equipment.<sup>45</sup> Following their arrival, they set up the branch at the Caledonian Inn (SHP 12368).<sup>46</sup> It commenced operating on 5 September 1859.<sup>47</sup>

The National Bank responded hastily. Almost immediately, the Adelaide director contacted locals at Robe via telegraph, established the year prior, to advise them a branch would be opened in a matter of days and that they should thus wait for their arrival. The director then recruited a manager and travelled to Robe aboard the *Ant*.<sup>48</sup> They opened their branch on 8 September 1859,<sup>49</sup> located in a 'vacant cottage',<sup>50</sup> likely on Smillie Street.

Locals welcomed the establishment of formal banking facilities, though at least one resident was apprehensive about the presence of competing banks, commenting



that the 'business of the district can scarcely be expected to maintain two banks'. Nonetheless, they believed there was 'ample room for one' and added that 'all who can will no doubt open an account at one or other of the banks, and so enjoy a long wished convenience'.<sup>51</sup>

The two banks competed from the outset. At first, most deposits were held with the National Bank. Perhaps diplomatically, George Ormerod initially divided deposits between the two banks, though he eventually placed all his funds with the SABC. Many other locals followed his lead.<sup>52</sup> Still, the National Bank persisted, and the two banks coexisted throughout the 1860s. Locals even viewed their presence as a sign of prosperity, one asserting that the 'very fact of two Banks – the South Australian Banking Company and the National – being established here, and doing a fair share of business, proves the importance of Robe to the Colony'.<sup>53</sup>

### **Building Bank House**

Reflecting the success of their branch, the SABC commissioned architect Edmund Wright in c.1861 to design a bespoke bank building in Robe.<sup>54</sup> Wright had previously designed the Union Bank's Port Adelaide branch in 1859 and would go on to design or co-design several other important bank buildings in South Australia.<sup>55</sup> His designs were classical, and he believed that 'Italian styles of architecture' were best suited to South Australia due to its environmental similarities to 'parts of Italy'.<sup>56</sup> More specifically, he 'advocated using flat roofs, lofty ceilings and narrow windows so buildings would be cooler'.<sup>57</sup>

Wright's stylistic preferences and principles were applied to the branch at Robe, evidenced by its columns, arcade, balustrade, as well as its narrow sash windows, high ceilings and shallow pitched roof. The building was expected to have thirteen rooms, one of which would be a 'large and commodious' banking room, anticipated to be well suited in every way for [Robe's] rapidly rising township'.<sup>58</sup> It also appears that the building was designed to house banking staff, particularly the manager.

Construction was underway by April 1861. The *Adelaide Observer* reported that the 'new premises' were 'being proceeded with very fast'. Excited by the development, it went on to state that 'where cabbages and turnips flourished but a short time back a building will soon stand which will be an ornament to the town'.<sup>59</sup>

Local builders William Savage and James Stanway were ostensibly in charge of constructing the branch, though the *South Australian Advertiser* reported that 'nearly a dozen ... men from Adelaide' had been 'engaged in erecting [the] premises. Their presence allegedly caused a 'little stir in the place' and the *Advertiser's* correspondent hoped that 'our Robe laborers' would 'take a lesson from them in the manner in which they go about their work', which was 'being done in a truly workmanlike and expeditious manner'.<sup>60</sup> Tragically, Henry Walker, a labourer, was

killed during construction when he fell off a ladder and broke his neck. His death was ruled accidental during an inquest held at the Robe Hotel.<sup>61</sup>

The building was completed by 7 September 1861. That day, the SABC relocated from their temporary location at the Caledonian Inn to their new premises. A correspondent for the *South Australian Weekly Herald* suggested that locals were supportive of this development, commenting that they unanimously wished that 'every prosperity may attend' the bank.<sup>62</sup> The scale and grandeur of the building certainly stood out. A few years later, *Border Watch* described it as a 'commanding building'. The newspaper further reported that it would be 'followed shortly' by another building for the National Bank.<sup>63</sup> It looked as if Robe *could* sustain two commercial banks after all.

### **The Rise and Fall of the SABC at Robe**

A new building for the National Bank of Australasia does not appear to have eventuated. Throughout the remainder of the 1860s, their branch continued to operate from a cottage on Smillie Street. According to historian Liz Harfull, the branch was located next door to the SABC.<sup>64</sup> This location was at Shop and Dwellings (SHP 12542).<sup>65</sup> The National Bank remained at Robe until 1871, when it decided to close the branch, possibly due to the general uncertainty regarding the renewal of pastoral licenses.<sup>66</sup>

This left the SABC branch as Robe's only commercial bank, though the Savings Bank of South Australia looks to have begun operating from the telegraph office at Robe around 1869.<sup>67</sup> Although Robe's economic fortunes began to reverse in the 1870s, the SABC kept the branch open during the 1870s and 1880s. It is clear that locals appreciated its ongoing presence and held an affinity for the institution. Managers, for instance, were prominent figures in the town. As the SABC appears to have rotated them between branches, their departure from Robe was typically met with a celebratory farewell event.<sup>68</sup>

However, the SABC's presence in the town ended abruptly in 1892. Following the downfall of the SABC and its absorption by the Union Bank, the latter acquired its assets, including the branch at Robe.<sup>69</sup> It ran the branch until 1894, when it decided to close it.<sup>70</sup> The Union Bank almost certainly did so to consolidate its assets, a strategy undertaken by multiple banks across Australia in their bid to weather and recover from the banking crisis that had swept the colonies in the early 1890s.<sup>71</sup> Locals lobbied for another bank to open a branch in the town but were unsuccessful.<sup>72</sup> The building was sold and ceased to be used as a bank.

In the years that followed, the building became primarily residential. It appears the building started to be referred to as 'Bank House' in the 1920s and 1930s.<sup>73</sup> Bank House has also been used for commercial purposes. Several small businesses once occupied

the property,<sup>74</sup> and it looks to have been used as holiday accommodation for several decades.<sup>75</sup> Bank House has been private dwelling since the 1980s and was confirmed as a State Heritage Place on 5 April 1984.

## Chronology

Year	Event
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<b>c.1836</b>	<b>The South Australian Company founds a banking department.</b>
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<b>1837</b>	<b>The South Australian Company's bank begins operating, known informally as the 'Bank of South Australia'.</b>
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The Union Bank of Australia is founded in London by George Fife Angas in October and opens a branch in Tasmania.

1839	The Bank of Australasia opens its first South Australian branch on 14 January.
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The South Australian Banking Company opens its headquarters at the corner of North Terrace and Bank Street.

<b>1842</b>	<b>The 'Bank of South Australia' is separated from the South Australian Company and is formally titled the South Australian Banking Company. Locals continue to refer to it as the Bank of South Australia.</b>
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1846	Counties of Grey and Robe are proclaimed by the colonial government and are opened to claim under pastoral license.
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The Government of South Australia establishes Robe as the administrative centre of the South East.

<b>1847</b>	<b>The South Australian Banking Company receives a new charter.</b>
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Robe is officially gazetted as a port by the government.

1848	The Savings Bank of South Australia is founded in March.
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1850	The Union Bank of Australia opens its first South Australian branch.
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1856	The first branch of the South Australian Banking Company opens at Port Adelaide on 27 May.
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1858	The National Bank of Australasia opens its first South Australian branch on 2 December.
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<b>1859</b>	<b>The South Australian Banking Company opens a branch at Gawler on 4 April.</b>
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**The South Australian Banking Company opens a branch at Robe on 5 September.**

Alexander Grace is appointed as the Robe branch's manager.

The National Bank of Australasia opens a branch at Robe on 8 September.

**1861 Construction of Bank House commences.**

**The South Australian Banking Company branch at Robe relocates to Bank House in September.**

1862 Alexander Grace resigns as the Robe branch manager and is replaced by W. S. Douglas, who had been the manager at the Gawler branch.

1864 Robe branch manager W. S. Douglas is reappointed to the Adelaide branch and is replaced by Thomas D. Smeaton.

1865 The Bank of Adelaide is established by leading South Australian citizens in a bid to retain banking profits within the colony.

**c.1867-1868 The South Australian Banking Company receives a new charter and adopts its original name, the Bank of South Australia.**

c.1869 The Savings Bank of South Australia begins operating at Robe.

1870 Robe branch manager Thomas D. Smeaton is reappointed to the Adelaide branch and is replaced by John Henderson.

1871 The National Bank of Australasia closes its branch at Robe, likely in December.

1875 Robe branch manager John Henderson is reappointed to the Port Adelaide branch and is replaced by Francis Daniel Hodge.

1878 The Commercial Bank of South Australia is founded.

1880 Robe branch manager John Henderson is reappointed to the Gawler branch and is replaced by Hubert Giles.

1886 The Commercial Bank of South Australia collapses.

**1892 The Bank of South Australia's liquid and hard assets are acquired by the Union Bank of Australia, including the Robe branch.**

1893 Financial and commercial difficulties culminate in a banking crisis throughout Australia.

**1894 The Union Bank of Australia closes its branch at Robe on 28 February.**

- 1896 The State Bank of South Australia is founded by the government.
- 1916 The English, Scottish and Australian (E. S. A.) Bank opens a branch at Robe in August.
- c.1920s A 'tower' is erected on the eastern side of the façade.**
- 1951 The Union Bank of Australia merges with the Bank of Australasia to form the Australia and New Zealand Bank (ANZ).
- The E. S. A. merges with ANZ to become the ANZ Banking Group.
- c.1950s Additions are made to Bank House.**
- 1973 The E.S.A./ANZ closes their branch at Robe.
- The State Bank of South Australia leases the Former Robe Electric Telegraph and Post Office (SHP 10361) in November and remains there at least until November 1976.
- 1977 A building is erected on Bagot Street, Robe for the Bank of South Australia, later Bank SA branch.
- 1984 Bank House is confirmed as a State Heritage Place on 5 April.**
- The Savings Bank of South Australia and the State Bank of South Australia merge and go by the latter name.
- 1986 State Heritage Branch approves Development Application 822/0126/85/PB to add an extension to Bank House.
- 1987 State Heritage Branch approves Development Application 822/0013/87/P to undertake conservation work.
- 1991 The State Bank of South Australia (organisation) collapses.
- 1992 Advance Bank buys the savings department of the State Bank of South Australia and rebrands it as the Bank of South Australia.
- 1997 St George Bank buys Advance Bank and acquires the Bank of South Australia.
- 2003 Bendigo Bank opens 'Community Bank Robe and Districts'.
- 2009 Heritage Branch approves Development Application 822/044/09 to remove the tower on Bank House. The response also provides retrospective approval for the removal of the non-original bullnose

veranda and gives pre-emptive approval to reconstruct the masonry balustrade.

2014 The Bank of South Australia is formally rebranded as Bank SA.

2015 ANZ and Bank SA announce that they will close many regional branches, including at Robe.

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## SITE DETAILS

Bank House

PLACE NO.: 12543

24 Smillie Street, Robe SA 5276

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<b>FORMER NAMES:</b>	South Australian Banking Company Bank of South Australia Union Bank of Australia
<b>DESCRIPTION OF PLACE:</b>	Two-story Italianate building built of random stone with stucco rendering featuring an arcade, balustrade, sash windows and hipped roof.
<b>DATE OF CONSTRUCTION:</b>	1861
<b>REGISTER STATUS:</b>	Nominated 22 June 1982 Provisionally Entered 4 November 1983 Confirmed 5 April 1984
<b>CURRENT USE:</b>	Dwelling, c.1861 -
<b>PREVIOUS USE(S):</b>	Bank, 1861 – c.1894
<b>ARCHITECT:</b>	Edmund Wright, c.1861
<b>BUILDER:</b>	William Savage and James Stanway, c.1861
<b>LOCAL GOVERNMENT AREA:</b>	District Council of Robe
<b>LOCATION:</b>	<b>Street No.:</b> 24 <b>Street Name:</b> Smillie Street <b>Town/Suburb:</b> Robe <b>Post Code:</b> 5276
<b>LAND DESCRIPTION:</b>	<b>Title Reference:</b> CT 6116/64 D17653 A1 <b>Hundred:</b> Waterhouse



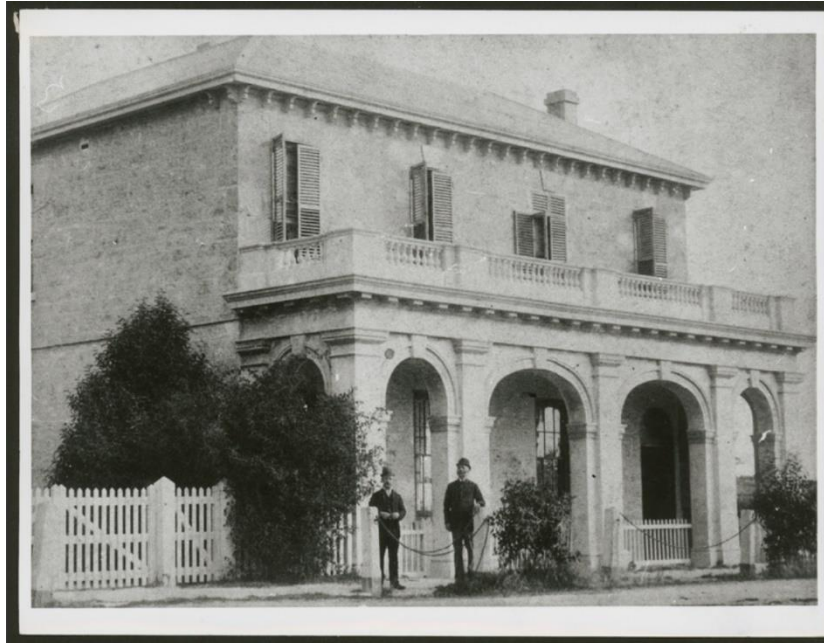
## PHOTOS

**Bank House**

**PLACE NO.:** 12543

**24 Smillie Street, Robe SA 5276**

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**Bank House, c.1887**

Source: State Library of South Australia B 18994



**Bank House, c.1888. St Peter's Anglican Church (LHP) is seen in the background.**

Source: State Library of South Australia B 12264

BHI Summary of State Heritage Place: 12543

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Confirmed in the South Australian Heritage Register on 5 April 1984

The South Australian Heritage Council endorsed the content of this BHI - SSHP on 15 February 2024

## PHOTOS

**Bank House**

**PLACE NO.:** 12543

**24 Smillie Street, Robe SA 5276**

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**Bank House on Smillie Street, c.1880. Shop and Dwellings (SHP 12542) is seen to the left of Bank House, which is where the National Bank of Australasia's branch was located until 1871.**

Source: State Library of South Australia B 56377



**Bank House on Smillie Street, c.1911**

Source: State Library of South Australia PRG 280/1/44/187

BHI Summary of State Heritage Place: 12543

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## PHOTOS

**Bank House**

**PLACE NO.: 12543**

**24 Smillie Street, Robe SA 5276**

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**Bank House, c.1983**

Source: DEW Files, c.1983



**Bank House, c.1983**

Source: DEW Files, c.1983

BHI Summary of State Heritage Place: 12543

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Confirmed in the South Australian Heritage Register on 5 April 1984

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## PHOTOS

**Bank House**

**PLACE NO.: 12543**

**24 Smillie Street, Robe SA 5276**

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**Bank House, c.2009**

Source: DEW Files, c.2009



**Bank House, 2012**

Source: DEW Files, 2012

BHI Summary of State Heritage Place: 12543

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Confirmed in the South Australian Heritage Register on 5 April 1984

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## PHOTOS

**Bank House**

**PLACE NO.: 12543**

**24 Smillie Street, Robe SA 5276**

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**Bank House, November 2020**

Source: Google Street View



**Bank House, November 2020**

Source: Google Street View

BHI Summary of State Heritage Place: 12543

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Confirmed in the South Australian Heritage Register on 5 April 1984

The South Australian Heritage Council endorsed the content of this BHI - SSHP on 15 February 2024

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- <sup>1</sup> R. V. Jackson, *Australian Development in the Nineteenth Century* (Canberra: Australian National University Press, 1977), pp.132-133.
- <sup>2</sup> Jackson, *Australian Development*, pp.133-134.
- <sup>3</sup> Jackson, *Australian Development*, p.133.
- <sup>4</sup> Jackson, *Australian Development*, p.133.
- <sup>5</sup> S. J. Butlin, *Bank of South Australia, 1837-1892* (Adelaide: State Library of South Australia, 1961) [Partial reproduction of Butlin, S. J. *Australia and New Zealand Bank: The Bank of Australasia and the Union Bank of Australia Limited*. London: Longmans, 1961], p.1.
- <sup>6</sup> Butlin, *Bank of South Australia*, p.1.
- <sup>7</sup> Geoffrey H. Manning and Haydon R. Manning, *Worth Fighting For: Work and Industrial Relations in the Banking Industry in South Australia* (Adelaide: Australian Bank Employees Union, South Australia and Northern Territory Branch, 1989), p.2.
- <sup>8</sup> Butlin, *Bank of South Australia*, p.1.
- <sup>9</sup> South Australian Company's amended prospectus quoted in Butlin, *Bank of South Australia*, p.2.
- <sup>10</sup> Butlin, *Bank of South Australia*, p.2.
- <sup>11</sup> Manning and Manning, *Worth Fighting For*, p.2.
- <sup>12</sup> 'Bank of South Australia, Adelaide', SA Memory: South Australia: Past and Present, for the Future, State Library of South Australia, 2007.  
<https://www.samemory.sa.gov.au/site/page.cfm?u=1442&c=1907>
- <sup>13</sup> Butlin, *Bank of South Australia*, p.2.
- <sup>14</sup> Butlin, *Bank of South Australia*, pp.4-5; Manning and Manning, *Worth Fighting For*, pp. 2-4.
- <sup>15</sup> Butlin, *Bank of South Australia*, p.2.
- <sup>16</sup> Butlin, *Bank of South Australia*, p.6.
- <sup>17</sup> See Greg McCarthy, *Things Fall Apart: A History of the State Bank of South Australia* (Melbourne: Australian Scholarly Publishing, 2002), pp.3-10.
- <sup>18</sup> 'Bank of Australasia (advertisement)', *South Australian Gazette and Colonial Register* (Adelaide), 26 January 1839, p.4.
- <sup>19</sup> Butlin, *Bank of South Australia*, p.6.
- <sup>20</sup> Butlin, *Bank of South Australia*, p.6.
- <sup>21</sup> Butlin, *Bank of South Australia*, p.7.
- <sup>22</sup> Manning and Manning, *Worth Fighting For*, pp.7-8.
- <sup>23</sup> Manning and Manning, *Worth Fighting For*, p.14.
- <sup>24</sup> 'Local Intelligence', *Adelaide Times*, 2 July 1857, p.2; 'Robe Town', *South Australian Weekly Chronicle* (Adelaide), 24 September 1859, p.3.
- <sup>25</sup> 'The Bank of South Australia', *Advertiser* (Adelaide), 19 April, 1892.
- <sup>26</sup> 'The National Bank', *South Australian Advertiser* (Adelaide), 3 December 1858, p.2; Manning and Manning, *Worth Fighting For*, p.8.
- <sup>27</sup> Manning and Manning, *Worth Fighting For*, p.8.
- <sup>28</sup> McCarthy, *Things Fall Apart*, p.14.
- <sup>29</sup> Jackson, *Australian Development*, pp.144-148; Manning and Manning, *Worth Fighting For*, pp. 8-10.
- <sup>30</sup> Manning and Manning, *Worth Fighting For*, pp. 8-10; McCarthy, *Things Fall Apart*, p.14
- <sup>31</sup> McCarthy, *Things Fall Apart*, p.13.
- <sup>32</sup> McCarthy, *Things Fall Apart*, p.14
- <sup>33</sup> McCarthy, *Things Fall Apart*, pp.14-20.
- <sup>34</sup> Liz Harfull, *Almost an Island: The Story of Robe*, reprinted edition (2013; Mile End: Wakefield press, 2015), 12-14; Susan Marsden, *A Glimpse of Golden Days* (Robe: District Council of Robe, 1985), pp.11-12.
- <sup>35</sup> Harfull, *Almost an Island*, 11; Marsden, *A Glimpse of Golden Days*, p.12.
- <sup>36</sup> Harfull, *Almost an Island*, 14-16; Marsden, *A Glimpse of Golden Days*, p.14.
- <sup>37</sup> Roger André, 'Wool', SA History Hub, History Trust of South Australia, 19 March 2014.  
<https://sahistoryhub.history.sa.gov.au/subjects/wool>; Michael Williams, *The Making of the BHI Summary of State Heritage Place: 12543*

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*South Australian Landscape: A Study in the Historical Geography of Australia* (London; New York: Academic Press, 1974), pp. 339-341.

<sup>38</sup> Dallwitz and Marsden, *Robe Historical Interpretation*, pp.4-10.

<sup>39</sup> Dallwitz and Marsden, *Robe Historical Interpretation*, pp.4-10.

<sup>40</sup> Marsden, *A Glimpse of Golden Days*, pp.21-24.

<sup>41</sup> Dallwitz and Marsden, *Robe Historical Interpretation*, pp.10-16.

<sup>42</sup> 'Robe Town', *South Australian Weekly Chronicle* (Adelaide), 24 September 1859, p.3.

<sup>43</sup> Geoffrey Blainey quoted in Kathleen Bermingham, *Gateway to the South East: A Story of Robetown and the Guichen Bay District*, reprint (Millicent: South Eastern Times Ltd., 1963), p.189.

<sup>44</sup> Harfull, *Almost an Island*, p.66.

<sup>45</sup> Blainey quoted in Bermingham, *Gateway to the South East*, p.189.

<sup>46</sup> 'Robe: A Few Reminiscences of the Bank of South Australia', *Narracoorte Herald*, 22 April 1892, p.2.

<sup>47</sup> 'Robe Town', *South Australian Weekly Chronicle* (Adelaide), 24 September 1859, p.3.

<sup>48</sup> Harfull, *Almost an Island*, p.66.

<sup>49</sup> 'Robe Town', 24 September 1859, p.3.

<sup>50</sup> Harfull, *Almost an Island*, p.66.

<sup>51</sup> 'Robe Town', 24 September 1859, p.3.

<sup>52</sup> 'Robe: A Few Reminiscences', 22 April 1892, p.2.

<sup>53</sup> 'Guichen Bay', *South Australian Weekly Chronicle* (Adelaide), 27 July 1867, p.4.

<sup>54</sup> Harfull, *Almost an Island*, p.65.

<sup>55</sup> Examples include the SABC's Adelaide branch on King William Street (now Edmund Wright House) in 1877 (SHP 10858), the Bank of Adelaide's head office in 1878 (SHP 10321) and the Bank of Australasia's Port Adelaide branch in 1891 (SHP 10920).

<sup>56</sup> Christine Sullivan, 'Wright, Edmund William', *Architects of South Australia*, Architecture Museum, University of South Australia, 2008.

[https://architectsdatabase.unisa.edu.au/arch\\_full.asp?Arch\\_ID=17](https://architectsdatabase.unisa.edu.au/arch_full.asp?Arch_ID=17)

<sup>57</sup> Harfull, *Almost an Island*, p.66.

<sup>58</sup> 'Guichen Bay', *South Australian Advertiser* (Adelaide), 22 April 1861, p.3. Harfull, p.65.

<sup>59</sup> 'Guichen Bay', *Adelaide Observer*, 27 April 1861, p.6.

<sup>60</sup> 'Guichen Bay', 22 April 1861, p.3.

<sup>61</sup> 'Guichen Bay', *South Australian Register* (Adelaide), 29 June 1861, p.3; Harfull, *Almost an Island*, p.66.

<sup>62</sup> 'Guichen Bay From correspondent, 7 September', *South Australian Weekly Chronicle* (Adelaide), 14 September 1861, p.2.

<sup>63</sup> 'The South East... Robe Town', *Border Watch* (Mount Gambier), 26 May 1866, p.4.

<sup>64</sup> Harfull, *Almost an Island*, p.66.

<sup>65</sup> The Item Evaluation Sheet for Shop and Cottages (SHP 12542) notes that the National Bank of Australasia operated from the building. See 'Shop and Cottages, Smillie Street, Robe (Formerly Campbell's Shop)', Item Evaluation Sheet, Heritage and Conservation Branch, 1983, 6823-12542.

<sup>66</sup> Harfull, *Almost an Island*, p.66; Bermingham, *Gateway to the South East*, p.189.

<sup>67</sup> The earliest identified reference to the Savings Bank of South Australia in Robe is in Josiah Boothby, *The Adelaide Almanack; Town and Country Directory and Guide to South Australia for 1870, With Map* (Adelaide: John Howell, 1869), p.92.

<sup>68</sup> For example, see 'Guichen Bay', *South Australian Register* (Adelaide), 2 September 1862, p.3; 'Robe', *South Australian Chronicle and Weekly Mail* (Adelaide), 9 January 1875, p.7; and 'Robe', *Narracoorte Herald*, 25 June 1880, p.3.

<sup>69</sup> 'The Bank of South Australia', *Advertiser* (Adelaide), 19 April 1892, p.6.

<sup>70</sup> Harfull, *Almost an Island*, p.66.

<sup>71</sup> Jackson observes that the 'contraction in banking business was accompanied by the closure of many small branches and agencies that had been opened in the preceding expansion. The reconstructed banks, in particular, co-operated in a program of closures

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designed to cut costs and reduce inter-bank competition'. Jackson, *Australian Development*, p.148.

<sup>72</sup> 'Banking Facilities at Robe. A Branch Wanted', *South Australian Chronicle* (Adelaide), 3 February 1894, p.21; 'Banking and Mail Arrangements at Robe', *Advertiser* (Adelaide), 5 February 1894, p.6.

<sup>73</sup> See 'District News: Robe', *South Eastern Times* (Millicent), 12 March 1926, p.2; and 'News from Country Centres', *Adelaide Chronicle*, 27 December 1934, p.11.

<sup>74</sup> The *Chronicle* noted in 1934 that there was a 'butcher's shop, hairdresser's saloon, and confectionary and fruit shop' at Bank House. 'News from Country Centres', 27 December 1934, p.11.

<sup>75</sup> See 'Rooms to Let at Seaside (advertisement)', *Narracoorte Herald*, 1 November 1940, p.3; and 'Robe (advertisement)', *Hills Gazette* (Port Adelaide), 2 May 1984, p.16.