

**BETTER HERITAGE INFORMATION
SUMMARY OF STATE HERITAGE PLACE
Former Bank of Adelaide**



Former Bank of Adelaide SHP 10321, 1982.

Source: DEW Files

ENTRY IN THE REGISTER

Description or 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 South Australian Heritage Council may correct errors or inaccuracies in the Entry in the Register in accordance with s21 of the *Heritage Places Act 1993*.

NAME: Former Bank of Adelaide

PLACE NO.: 10321

ADDRESS: 81 King William Street, Adelaide

CT 6044/501 F181407 A565; CT 6044/502 D31102 A103 Hundred of Adelaide

CONFIRMED IN THE SOUTH AUSTRALIAN HERITAGE REGISTER:

8 November 1984

COMMENTARY ON THE LISTING

Additional information provided as a part of the content of the South Australian Heritage Register in accordance with s14(6) of the *Heritage Places Act 1993* 'hold information in association with the Register'.

KNOWN AS: Former Bank of Adelaide

ADDRESS Karna Country

STATEMENT OF HERITAGE SIGNIFICANCE

Completed in 1880 and designed by leading South Australian architect Edmund Wright, the Former Bank of Adelaide Head Office is an outstanding South Australian example of Victorian academic classical architecture, articulating many key attributes of the style. The Former Bank of Adelaide Head Office has a special association with the Bank of Adelaide, incorporated in 1865, an important financial institution which backed much of South Australia's nineteenth-century development. Built as the headquarters of the Bank and serving that purpose from 1880 to 1979, the Former Bank of Adelaide Head Office is considered integral to the story of the Bank of Adelaide and its growth during the nineteenth century. The Former Bank of Adelaide Head Office also has a special association with Edmund Wright, who designed numerous landmark buildings on Adelaide's principal streets and advocated for Italian architectural styles rather than those from northern Europe. A key, prestigious commission, the Former Bank of Adelaide Head Office resulted from Wright's work being judged the winner of a national architectural competition.

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

(e) it demonstrates a high degree of creative, aesthetic or technical accomplishment or is an outstanding representative of particular construction techniques or design characteristics

Designed by leading South Australian architect Edmund Wright and completed in 1880, the Former Bank of Adelaide Head Office is an outstanding South Australian example of Victorian academic classical architecture. Wright notably advocated for the use of Italian architectural styles, which he considered to be most appropriate to the South Australian climate, and his adoption of Victorian academic classical architecture for the Former Bank of Adelaide Head Office

reflects this preference. The Former Bank of Adelaide Head Office articulates many key attributes of the style, including:

- a symmetrical façade,
- façade bays symbolising trabeated construction,
- a parapet concealing the roof,
- Colosseum motif,
- round arches from Roman or Renaissance models,
- conventional classical orders of architecture,
- pilasters.

The Former Bank of Adelaide Head Office resulted from Wright's work being judged the winner of a national architectural competition and is considered to demonstrate an outstanding degree of creative accomplishment.

(g) it has special association with the life or work of a person or organisation or an event of historical importance

The Former Bank of Adelaide Head Office has a special association with the Bank of Adelaide. Incorporated by Act of Parliament in 1865, the Bank of Adelaide was a successful financial institution which backed much of South Australia's development, especially during the late nineteenth century, when it supported the extension of agricultural settlement into the Mid-North. During the banking crisis of 1893 and the subsequent depression, the Bank of Adelaide was the only bank in South Australia able to guarantee deposits without loss. Built in 1879-1880 to serve as the headquarters of the Bank of Adelaide, the Former Bank of Adelaide Head Office housed the Bank's upper management and directed its South Australian operations from 1880 until the demise and absorption of the Bank by the Australia New Zealand Banking Group Limited (ANZ) in 1979. The Former Bank of Adelaide Head Office thus has a special association with the Bank of Adelaide an important financial institution that supported the economic growth of South Australia in the nineteenth and twentieth centuries.

The Former Bank of Adelaide Head Office also has a special association with the work of South Australian colonial architect, surveyor, engineer and businessman, Edmund William Wright (1824-1888). Wright is notable for his contribution, in partnership with other skilled designers including Edward John Woods and Lloyd Tayler, to the design and construction of landmark buildings on several of Adelaide's principal streets, including Parliament House (SHP 10845), the Adelaide Town Hall (Town Hall Complex SHP 10859), the General Post Office Building (SHP 10860), and Church - St. Peters Cathedral (SHP 13612). Wright advocated for the adoption of Italian styles of architecture, rather than those of northern Europe, which he considered to be more appropriate to South Australia's climate. As a key, prestigious commission which resulted from Wright's work being judged the

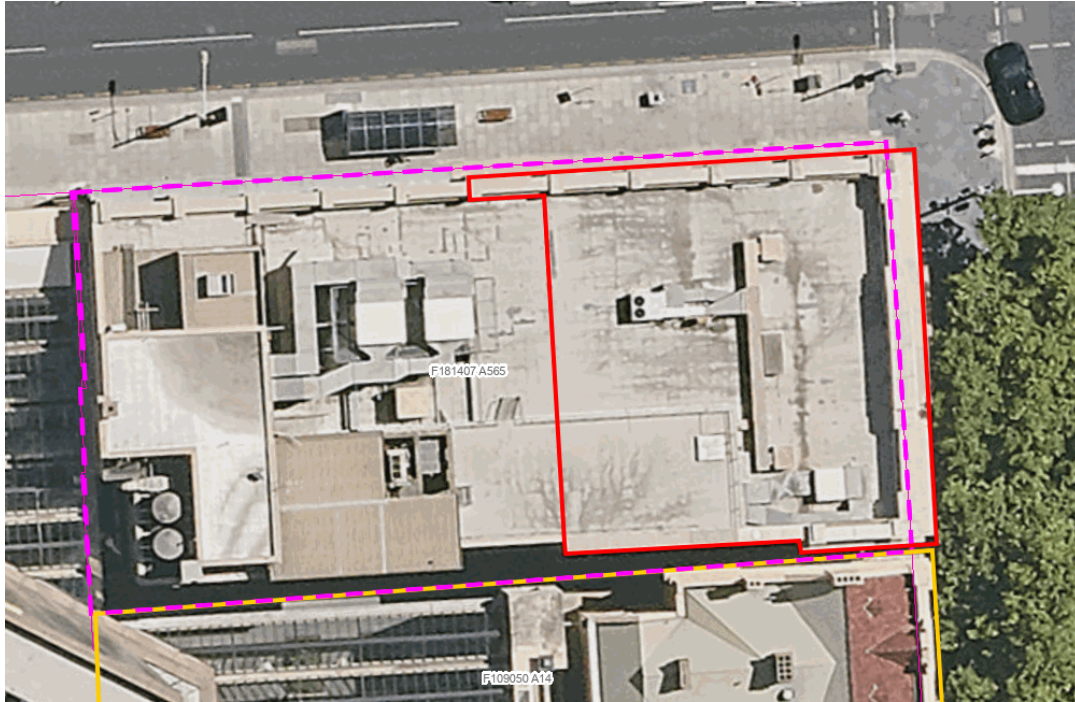
winner of a national architectural competition, the Former Bank of Adelaide Head Office is considered to have a special association with his work.

Draft for Consultation

SITE PLAN

Former Bank of Adelaide Head Office
81 King William Street

PLACE NO.: 10321



Former Bank of Adelaide Head Office, 81 King William Street, Adelaide; CT 6044/501 F181407 A565; CT 6044/502 D31102 A103, Hundred of Adelaide.*

*Red outline is indicative of elements of significance, noting imperfect alignment of aerial imagery with parcel cadastre.

Elements of Significance:

Elements of heritage significance include:

- Former Bank of Adelaide Head Office,
- King William Street and Currie Street elevations,
- Stone basement to eastern end.

N ↑

LEGEND

- Parcel boundaries (Indicates extent of Listing)
- SHP 11634 Former National Mutual Life Association Building
- Outline of Elements of Significance for State Heritage Place

PHYSICAL DESCRIPTION

The Former Bank of Adelaide Head Office is a 2- and 4-storey stone, brick, steel and reinforced concrete bank building, built in two stages in 1880 (eastern end) and 1940 (western end, interior fitout). It is designed in the Italianate style, with Doric ornamentation. The King William Street elevation is divided into three bays housing the window and door openings, while the Currie Street elevation is divided into 10 bays. Bays are divided by pilasters, with openings surmounted by arches and columns.

Additional features include:

- stone structure to first five western bays,
- brick, steel and reinforced concrete structure to five eastern bays,
- 2 internal stories to 8 eastern bays,
- 4 internal stories to 2 western bays,
- steel and reinforced concrete internal structure,
- reinforced concrete internal floors,
- stone basement to eastern end,
- reinforced concrete roof,
- machine room on roof at western end.

Features of the King William and Currie Street facades and southern side façade return include:

- stone construction to King William Street elevation and 5 eastern bays of Currie Street elevation,
- stone façade return to easternmost bay on southern side,
- coloured cement facing to 5 western bays of Currie Street elevation,
- polished granite podium to King William and Currie Street elevations,
- remnant rusticated stone podium on southern side façade return,
- round-headed window openings to first and second stories,
- segmental arch windows to basement at street level,
- steel-framed windows to first storey,
- timber sash window frames to second storey,
- main entry to middle bay on King William Street elevation,
- side entry to western end of Currie Street elevation,
- balconette to second storey on King William Street elevation above main entry,
- broken pilasters and columns and vermiculated masonry flanking main entry on King William Street elevation,
- Doric pilasters and cornices,
- deep eaves with substantial brackets,
- pediment to middle bay of parapet on King William Street elevation,
- stone and reinforced concrete balustrade to parapet,
- steel grilles to basement windows.

Elements of Significance:

Elements of heritage significance include:

- Former National Mutual Life Association Office Building,
- King William Street and Currie Street facades,
- Stone basement to eastern end.

Elements not considered to contribute to significance of place include:

- 1938 – 1940 extension,
- Concrete roof,
- Interiors.

HISTORY OF THE PLACE**Commercial Banking in Colonial South Australia**

The opening of the Bank of New South Wales in 1817 marked the beginning of formal commercial banking in the Australian colonies. By 1830, there were seven 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.¹

Throughout the 1830s, as the colonies transitioned from planned to market-oriented economies, the banking industry expanded considerably. As plans to settle South Australia developed, the South Australian Colonization Committee acknowledged that banking facilities were required for the colony to operate. 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.² They were apparently also deterred by the simple fact that the colony did not yet exist.³

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 James Hurtle Fisher and were only redeemable at the Company's store. Thus, 'Kingscote Notes' were essentially scrip and were not well received by employees.⁴

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'.⁵ 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'.⁶ 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'.⁷ By 1839, the bank had relocated to Adelaide, on the corner of North Terrace and Bank Street.⁸ Although an arm of the Company, the bank came to be known informally to locals as the 'Bank of South Australia'.⁹

Owing to a series of controversies, particularly involving risky and inconsistent lending patterns, by 1842 the bank was eventually severed from the Company.¹⁰ Its British owners 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.¹¹

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. 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.¹²

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 1839.¹³ It quickly became a serious rival to the SABC. 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'.¹⁴

Accordingly, all three banks were forced to coexist in the 1850s, and through a 'formal agreement' had decided to avoid 'cut-throat competition'.¹⁵ This agreement was as likely about survival as much as competition due to the colony's increasingly precarious economic situation caused by the mass exodus of residents from South Australia to the Victorian goldfields in the early 1850s.¹⁶ Conditions improved by the mid-1850s, and the banks began to establish branches outside of Adelaide.¹⁷ Branches at Gawler and Robe were opened in 1857 and 1859 respectively.¹⁸ 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.¹⁹

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 1865.²⁰ Two local commercial banks were also founded: the Bank of Adelaide in 1865 (see below) and the Commercial Bank of South Australia in 1878.²¹

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.²² 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.²³

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.²⁴ 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.²⁵ 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.²⁶ 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.²⁷

The Bank of Adelaide

Entirely South Australian owned and backed, the Bank of Adelaide (the Bank) was incorporated by an Act of Parliament on 5 December 1865 and opened for business in Gresham Chambers, on the corner of Gresham and King William Streets, on 11 December 1865. The Bank's first directors included notable local figures, Sir Henry Ayers, Robert Barr Smith, Thomas Greaves Waterhouse, George Peter Harris, and Thomas Magarey. Early shareholders included Francis Hardy Faulding, Thomas Elder, John Martin, Miller Anderson, Thomas Playford and Adam Lindsay Gordon.²⁸

The Bank became a successful financial institution which backed much of South Australia's early development. During the first two years of the Bank's existence, three additional branches were established, namely those at Goolwa, Kapunda and Gawler.²⁹ By 1885, the Bank operated 19 branches in country centres and supported the extension of agricultural settlement northwards in South Australia financially as well as by opening physical branches at places such as Craddock and Hammond in South Australia's Mid-North.³⁰

In 1890, a London office was established and as many as 100 branches served South Australians throughout the state and in every Australian capital city. Enduring through agricultural boom and bust during the second half of the nineteenth century, the Bank was the only banking institution in South Australia able to guarantee deposits without loss through the 1890s depression,³¹ a time when many banking institutions in Australia collapsed.³²

Until 1979, the Bank remained wholly South Australian in origin and ownership.³³ On 30 November that year, the Bank, comprising 140 branches and agencies, became a wholly owned subsidiary of the Australia New Zealand Banking Group Limited (ANZ). The conditions surrounding this merger established that the major trading banks and the Reserve bank would provide massive financial support to the Bank. Due to government policy forbidding foreign ownership of Australian banks, special provisions were made within Commonwealth legislation to allow the merger to proceed. The banking business of the Bank was transferred to ANZ on 1 October 1980.³⁴

The Bank of Adelaide Head Office

The Bank outgrew its Gresham Chambers premises by 1877, and a national competition was held to produce the design for a new building, with a premium of £150.³⁵ The terms of the competition suggested facades 'boldly carried out in freestone, and not dependent for effect on elaboration of detail.' In March 1878, the Board of Directors selected the winning design, by South Australian architect Edmund Wright, from among 27 entries. Roland Rees' design came second and the Bank exercised right of purchase over William McMinn's design.

Wright's building measured 91 by 76 feet, with street façades to King William and Currie Streets executed in white and brown Sydney freestone. Wright's design was notably less decorative than the Bank of South Australia, completed the previous year (Edmund Wright House SHP 10858), which cost more than twice as much to build.³⁶ Nevertheless, newspaper reports considered the bank to be 'a better class of building' demonstrating a 'thoroughly characteristic, solid, substantial, commercial look about it ... massiveness rather than elegance being the object aimed at.'³⁷

The Bank of Adelaide Head Office was designed in an academic classical style. During the nineteenth century, climate was often invoked as a rationale for architectural design. The perceived 'Mediterranean' climate of South Australia led many local architects to look to that region for historical precedents.³⁸ Edmund Wright notably argued for the adoption of Italian styles, rather than those of northern Europe, and employed such a style in his design for the Bank of Adelaide Head Office.

Most of the ground floor comprised a large public banking room measuring 63 by 60 feet and 28 feet high. 24 'elegant' iron columns, clustered in six sets of four on pedestals, supported wrought iron beams overhead. These beams in turn supported

the floor above.³⁹ The public banking room featured hot water pipes laid under every desk and counter for heating in winter. A hydraulic lift at the western end connected the public banking room to vaults below.⁴⁰ The remainder of the ground floor, at the western end of the building, comprised various rooms above and below a mezzanine floor, reached by a spiral staircase. A board room, manager's room, waiting room, corresponding clerk's room, lavatory, and a luncheon room for clerks was located below the mezzanine, while an inspector's room was located above, allowing the inspector to 'command a complete view of the public hall.'⁴¹ The private entry and staircase were also located at the western end.⁴²

The first floor contained the manager's private living quarters, comprising seven main rooms, including a drawing room, dining room, bedroom, kitchen and servant's quarters, and a morning room opening onto a balcony overlooking King William Street. The basement housed vaults, fireproof strong-rooms, voucher rooms, a treasury and clerk's rooms, with an inspection corridor, allowing a watchman to patrol the basement perimeter. The basement vaults were fitted with heavy iron doors manufactured by Simpson and Son, with Chubb combination locks requiring two persons to open each door.⁴³

An external spiral staircase on the south side of the bank, connecting basement to parapet, was also fitted with a hydraulic lift measuring 2 feet 6 inches diameter at its core. Ventilation of the building employed the Tobin system, with air flues in external walls connected to a 2-foot-deep ventilation space between floors and ventilation openings into internal rooms.⁴⁴

Wright called for tenders in September 1878, and Waymouth Street builders Brown & Thompson were announced as the successful tenderers in October of that year.⁴⁵ Design documentation and construction of the Bank was supervised by Edmund Wright's firm, Wright, Reed and Beavor.⁴⁶ Messrs. Fraser, Hughes and White were responsible for painting, plumbing and glazing,⁴⁷ while ironwork supporting the first floor was manufactured in England.

Built at a total cost of approximately £26,000, the Bank of Adelaide Head Office was completed towards the end of 1880 and occupied in early September. The first meeting of shareholders was held in the building during 1882. Previously meetings had been held in White's Assembly Rooms on King William Street or the Exchange on Pirie Street.⁴⁸ At the time of completion, the Bank was considered the tallest commercial building in the city.



The Bank of Adelaide Office Building soon after completion, c.1880.

Source: SLSA B 73231

Extensive alterations were made to the Bank of Adelaide Head Office in 1912, designed by Adelaide architect Alfred Wells. Caretaker's quarters previously located in the basement were relocated to the second mezzanine floor, to make way for a large clerk's room and offices. This work was undertaken by builder S. H. Martin. As a fireproofing measure, the original wood and iron roof was removed, and replaced with a flat concrete roof, coated in malthoid (bitumen-impregnated felt), built by the SA Concrete Company. Unbehaun and Johnstone also installed an electric lift at this time.⁴⁹



The Bank of Adelaide Office Building in c.1900, note the then-new National Mutual Life Association Office Building (SHP 11634) next door on King William Street.

Source: SLSA PRG 631/2/5-6

1938, South Australian architects E. H. McMichael and Harris were commissioned to design extensions and alterations to the Bank of Adelaide Head Office at a cost of £70,000. The extension of the bank by 60 feet west along Currie Street, to a total length of 150 feet, had a steel, reinforced concrete and brick structure, and required the demolition of neighbouring Alfred Chambers.⁵⁰ The new Currie Street façade was designed to be faced with stone,⁵¹ however, the facing was ultimately executed in lined cement render, coloured to closely match the existing stone facades.

Other external changes included creation of a new, rectangular entry from King William Street, replacing the original door and fanlight; removal of cast-iron fencing at ground level along the King William and Currie Street elevations; the installation of a new polished granite plinth to the King William and Currie Street elevations, with steel grilles over basement windows and bronze night safe chutes; and replacement of timber ground-floor window frames with metal window frames.⁵²

Internally, the Bank was 'completely remodelled'.⁵³ Internal timber floors were demolished and replaced with new concrete floors, and all internal walls above basement level were removed, with new partitions created. The size of the banking hall was doubled, resulting in the largest such hall in the city of Adelaide, measuring 115 feet long, 62 feet wide and 28 feet high,⁵⁴ with provision for 14 tellers.⁵⁵ An air-conditioning system was also installed, with hidden ducting to all floors and a large machine room on the roof at the western end. Drawings were submitted to the

Adelaide City Council for approval in October 1938,⁵⁶ and the extensions and alterations were carried out by Norwood builders Webber & Williams.



The Bank of Adelaide Office Building in 1952, showing extensions to the Currie Street elevation completed in 1940.

Source: SLSA B 12346

Sometime after 1952, the building was painted externally.⁵⁷ In 1980, the Bank of Adelaide Head Office became ANZ's South Australian headquarters. ANZ vacated the building in 2000 and sold the premises by public tender for about \$1.3 million. The premises were sold again in 2004 for approximately \$3 million, and in c.2005, the building was leased to gym chain Fitness First and the interior adapted to accommodate a gym.⁵⁸ By February 2026, the gym was operated by Goodlife Health Clubs.

Aboriginal Cultural Considerations

The *Heritage Places Act 1993* makes provision for the identification, recording and conservation of places and objects of non-Aboriginal heritage significance. The protection and preservation of Aboriginal heritage is provided for under the *Aboriginal Heritage Act 1988*. Contact the Aboriginal Heritage Unit for listings.

CHRONOLOGY

Year Event

- 1817 The opening of the Bank of New South Wales marks the beginning of formal commercial banking in the Australian colonies.
- 1830 Five commercial banks exist in New South Wales and Tasmania.
- 1835 November: George Fife Angas and Rowland Hill consult with the directors of the British-owned Bank of Australasia to establish a branch in South Australia.
- 1836 The South Australian Company establishes a settlement at Kangaroo Island. It pays employees in its own notes, known as 'Kingscote notes'.
September, the South Australian Company dispatches Edward Stephens to South Australia to manage its new banking division.
- 1837 January: the South Australian Company's banking division, later known as the Bank of South Australia, opens at Glenelg under Edward Stephens.
George Fife Angas helps to establish the Union Bank.
- 1839 The South Australian Company's bank relocates to Adelaide.
The Bank of Australasia opens a South Australian branch.
- 1841 March: the South Australian Banking Company (SABC) splits from the South Australian Company.
- 1848 The Savings Bank of South Australia opens.
- 1850 The Union Bank opens a branch in South Australia, ending the dominance of the SABC.
- 1851 The Victorian Gold Rush depletes the South Australian workforce.
- 1865 5 December, the Bank of Adelaide is incorporated by Act of Parliament.
11 December, the Bank of Adelaide opens for business in Gresham Chambers on the corner of Gresham and King William Streets.**
- 1868 The Bank of Adelaide has established branches at Goolwa, Kapunda and Gawler.
SABC is renamed the Bank of South Australia.
- 1877 The Bank of Adelaide has outgrown its premises in Gresham Chambers. The Bank calls a national competition to design a new building with a premium of £150.**
- 1878 March, the Bank of Adelaide's Board of Directors selects Edmund Wright's design for the new Bank of Adelaide Head Office.
September, Edmund Wright calls tenders for construction of the new Bank of Adelaide Head Office.**

- October, Waymouth Street builders Brown & Thompson are announced as successful tenderers.**
- 1880 September, the new Bank of Adelaide Head Office is complete and occupied.**
- 1882 The first meeting of Bank of Adelaide shareholders to take place in the Bank of Adelaide Head Office occurs.**
- 1885 The Bank of Adelaide operates 19 branches in country centres.
- 1890 The Bank of Adelaide establishes a London office. It operates a many as 100 branches throughout South Australia and in every Australian capital city.
- 1893 Many Australian banking institutions collapse due to a banking crisis brought about by economic depression.
- 1912 Adelaide architect Alfred Wells is commissioned to design changes to the Bank of Adelaide Head Office, including a new concrete roof.**
- 1938 Adelaide architects E. H. McMichael and Harris were commissioned to design extensions and alterations to the Bank of Adelaide Head Office at a cost of £70,000.**
- 1940 Alterations and extensions to the Bank of Adelaide by McMichael and Harris are completed.**
- 1979 30 November, the Bank of Adelaide, comprising 140 branches and agencies becomes a wholly owned subsidiary of the Australia New Zealand Banking Group Limited (ANZ).
- 1980 The banking business of the Bank of Adelaide is transferred to ANZ.**
- The former Bank of Adelaide Head Office becomes ANZ's South Australian headquarters.**
- c.1999 ANZ vacates the former Bank of Adelaide Head Office.**
- 2005 The former Bank of Adelaide Head Office is leased to gym chain Fitness First, and the interior adapted to become a gym.**
- 2013 DA/123/13 Upgrade of Building Facade including removing/reinstating concrete/plaster; painting of plaster and windows; installation of bird spikes.**
- 2024 DA 24017664 Conservation works including restoration and repainting to portion of northern façade.**
- 2026 February, the gym is operated by Goodlife Health Clubs.**

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SLSA B 12346

SLSA B 8334/54

SITE DETAILS

Former Bank of Adelaide

PLACE NO.: 10321

81 King William Street, Adelaide

FORMER NAME:	Bank of Adelaide
DESCRIPTION OF PLACE:	Brick and stone former bank comprising two above-ground stories and a basement
HISTORIC THEME/S	4. Building Settlements, Towns and Cities 4.7 Marking significant phases in development of SA's settlements, towns and cities (including key town planning initiatives and architectural styles) 5. Developing South Australia's economies 5.1 Developing South Australia's economy
DATE OF CONSTRUCTION:	1880, 1940
REGISTER STATUS:	Nominated 8 February 1982 Provisionally entered 3 November 1983 Confirmed 8 November 1984
CURRENT USE:	Gym, 2005 – present
PREVIOUS USE(S):	Bank of Adelaide Head Office, 1880 – 1979 Westpac State Office, 1979 – c. 1985
ARCHITECT:	Edmund William Wright of Wright, Reed and Beavor, original building 1880 McMichael & Harris, alterations and extension 1940
BUILDER:	Brown and Thompson, original building 1880 Webber & Williams, alterations and extension 1940
LOCAL GOVERNMENT AREA:	City of Adelaide
LOCATION:	Address: 81 King William Street, Adelaide 5000
LAND DESCRIPTION:	Title CT 6044/501 F181407 A565; Reference: CT 6044/502 D31102 A103 Hundred: Adelaide

PHOTOS

Former Bank of Adelaide

PLACE NO.: 10321

81 King William Street, Adelaide



The Bank of Adelaide Office Building c.1890 (far left), note the height of the two-storey bank when compared with existing two-storey buildings on Currie Street.

Source: SLSA B 63829



The Former Bank of Adelaide Office Building, January 1982.

Source: DEW Files

Former Bank of Adelaide

PLACE NO.: 10321

81 King William Street, Adelaide



King William Street elevation, January 1982.

Source: DEW Files



Banking chamber interior, January 1982.

Source: DEW Files

BHI Summary of State Heritage Place: 10321

Confirmed in the South Australian Heritage Register on 8 November 1984

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REVISIONS

Date	Changes
13 February 2026	SAHC modified template to include an image at the beginning of the document.

¹ R. V. Jackson, *Australian Development in the Nineteenth Century* (1977) Canberra: Australian National University Press pp.132-133

² Butlin, *Bank of South Australia* p. 1

³ Geoffrey H. Manning and Haydon R. Manning, *Worth Fighting For: Work and Industrial Relations in the Banking Industry in South Australia* (1989) Adelaide: Australian Bank Employees Union, South Australia and Northern Territory Branch p. 2

⁴ Butlin, *Bank of South Australia*, p.1.

⁵ South Australian Company's amended prospectus quoted in Butlin, *Bank of South Australia* p. 2

⁶ Butlin, *Bank of South Australia* p. 2

⁷ Manning and Manning, *Worth Fighting For* p. 2

⁸ Bank of South Australia, Adelaide, SA Memory

<https://www.samemory.sa.gov.au/site/page.cfm?u=1442&c=1907>

⁹ Butlin, *Bank of South Australia* p. 2

¹⁰ Butlin, *Bank of South Australia* pp. 4-5; Manning and Manning, *Worth Fighting For* pp. 2-4

¹¹ Butlin, *Bank of South Australia* p. 2

¹² See Greg McCarthy, *Things Fall Apart: A History of the State Bank of South Australia* (2002) Melbourne: Australian Scholarly Publishing pp. 3-10

¹³ 'Bank of Australasia (advertisement)' in *South Australian Gazette and Colonial Register* 26 January 1839 p.4.

¹⁴ Butlin, *Bank of South Australia* p. 6

¹⁵ Butlin, *Bank of South Australia* p. 7

¹⁶ Manning and Manning, *Worth Fighting For* pp. 7-8

¹⁷ Manning and Manning, *Worth Fighting For* p. 14

¹⁸ 'Local Intelligence' in *Adelaide Times* 2 July 1857 p. 2; 'Robe Town' in *South Australian Weekly Chronicle* 24 September 1859 p. 3

¹⁹ 'The Bank of South Australia' in *Advertiser* 19 April 1892 p. 2

²⁰ 'The National Bank' in *South Australian Advertiser* 3 December 1858 p. 2; Manning and Manning, *Worth Fighting For* p. 8

²¹ Manning and Manning, *Worth Fighting For* p. 8

²² McCarthy, *Things Fall Apart* p. 14

²³ Jackson, *Australian Development*, pp.144-148; Manning and Manning, *Worth Fighting For*, pp. 8-10.

²⁴ Manning and Manning, *Worth Fighting For*, pp. 8-10; McCarthy, *Things Fall Apart*, p. 14

²⁵ McCarthy, *Things Fall Apart*, p. 13

²⁶ McCarthy, *Things Fall Apart*, p. 14

²⁷ McCarthy, *Things Fall Apart*, pp. 14-20

²⁸ Iris Iwanicki (Register Historian), Register Research Programme 1981/1982, Historical Research: The Bank of Adelaide/A.N.Z. Bank Building, Corner Currie and King William Streets, Adelaide, DEW Files

²⁹ Bank of Adelaide, SA History Hub <https://sahistoryhub.history.sa.gov.au/places/bank-of-adelaide/>

³⁰ Peter Donovan, Susan Marsden and Paul Stark, 'City of Adelaide Heritage Survey' (1984) pp. 90-90B

³¹ Bank of Adelaide, SA History Hub <https://sahistoryhub.history.sa.gov.au/places/bank-of-adelaide/>

³² J. J. Pascoe (ed), *History of Adelaide and Vicinity: with a general sketch of the province of South Australia and biographies of representative men* (1901) Adelaide: Hussey & Gillingham p. 599

³³ Iris Iwanicki (Register Historian), Register Research Programme 1981/1982, Historical Research: The Bank of Adelaide/A.N.Z. Bank Building, Corner Currie and King William Streets, Adelaide, DEW Files

³⁴ The Bank of Adelaide (1865-1979), Guide to Australian Business Records <https://eoas.info/GABR/biogs/ABE0180b.htm>; Bank of Adelaide, SA History Hub <https://sahistoryhub.history.sa.gov.au/places/bank-of-adelaide/>

³⁵ Bank of Adelaide, SA History Hub <https://sahistoryhub.history.sa.gov.au/places/bank-of-adelaide/>

³⁶ Peter Donovan, Susan Marsden and Paul Stark, 'City of Adelaide Heritage Survey' (1984) pp. 90-90B

³⁷ 'The New Bank of Adelaide' in *South Australian Register* 16 August 1880 p. 6 <http://nla.gov.au/nla.news-article43149249>

³⁸ Julie Collins, 'Climate Discourse and the Architectural Style Debates on Adelaide's Nineteenth-Century Public Buildings' in *History Australia* (2015) vol. 12 no. 2 pp. 188-208

³⁹ 'Designs for the Bank of Adelaide.' in *South Australian Chronicle and Weekly Mail* 16 March 1879 p. 8 <http://nla.gov.au/nla.news-article90870364>

⁴⁰ 'The New Bank of Adelaide' in *South Australian Register* 16 August 1880 p. 6 <http://nla.gov.au/nla.news-article43149249>; 'The Designs for the Bank of Adelaide.' in *South Australian Advertiser* 9 March 1878 p. 5 <http://nla.gov.au/nla.news-article29600021>

⁴¹ 'The New Bank of Adelaide' in *South Australian Register* 16 August 1880 p. 6 <http://nla.gov.au/nla.news-article43149249>

⁴² 'The Designs for the Bank of Adelaide.' in *South Australian Advertiser* 9 March 1878 p. 5 <http://nla.gov.au/nla.news-article29600021>

⁴³ 'The New Bank of Adelaide' in *South Australian Register* 16 August 1880 p. 6 <http://nla.gov.au/nla.news-article43149249>; 'The Designs for the Bank of Adelaide.' in *South Australian Advertiser* 9 March 1878 p. 5 <http://nla.gov.au/nla.news-article29600021>

⁴⁴ 'The New Bank of Adelaide' in *South Australian Register* 16 August 1880 p. 6 <http://nla.gov.au/nla.news-article43149249>

⁴⁵ Peter Donovan, Susan Marsden and Paul Stark, 'City of Adelaide Heritage Survey' (1984) pp. 90-90B; 'Messrs. Brown & Thompson's, Waymouth-Street' in *Adelaide Observer* 20 June 1868 p. 14 <http://nla.gov.au/nla.news-article158931773>; the contract price was £24,000 not including architect's fees, fittings and ironwork, 'Bank of Adelaide.' in *Adelaide Observer* 15 February 1879 p. 21 <http://nla.gov.au/nla.news-article160118047>

⁴⁶ 'The New Bank of Adelaide' in *South Australian Register* 16 August 1880 p. 6 <http://nla.gov.au/nla.news-article43149249>; Register of State Heritage Items, Item Evaluation Sheet, Bank of Adelaide, King William Street, Adelaide. (ANZ Bank), 8 February 1982, DEW Files notes that the architects were Wright, Reed and Beavor, however, Beavor is not mentioned in BHI Summary of State Heritage Places, 10321, 24 of 25 Contemporary newspaper reports. Only Wright's name appears on the competition drawings, Confirmed in the South Australian Heritage Register on 8 November 1984

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see Elfrida and Rolf Jensen, *Colonial Architecture in South Australia: a definitive chronicle of development 1836-1890 and the social history of the times* (1980) Adelaide SA: Rigby p. 597

⁴⁷ 'The New Bank of Adelaide' in *South Australian Register* 16 August 1880 p. 6 <http://nla.gov.au/nla.news-article43149249>

⁴⁸ Peter Donovan, Susan Marsden and Paul Stark, 'City of Adelaide Heritage Survey' pp. 90-90B; 'The New Bank of Adelaide.' in *South Australian Register* 17 September 1880 p. 2 <http://nla.gov.au/nla.news-article43144806>

⁴⁹ 'Bank Buildings of Adelaide. No. 1.—The Bank of Adelaide.' in *Register* 26 April 1928 p. 5 <http://nla.gov.au/nla.news-article57038844>; 'Work in Progress. What the Architects are Doing. Bank of Adelaide.' in *Mail* 22 June 1912 p. 1 <http://nla.gov.au/nla.news-article58183106>

⁵⁰ 'Bank of Adelaide Building Scheme, Old City Land Mark To Go' in *Advertiser* 29 March 1939 p. 24 <http://nla.gov.au/nla.news-article49800417>

⁵¹ E. H. McMichael & Harris, F & ARAIA Architects, The Bank of Adelaide: Proposed Extensions to Premises, King William Str., October 1938, S248/1/2 Adelaide University Architecture Museum Collection

⁵² Peter Donovan, Susan Marsden and Paul Stark, 'City of Adelaide Heritage Survey' (1984) pp. 90-90B

⁵³ Peter Donovan, Susan Marsden and Paul Stark, 'City of Adelaide Heritage Survey' (1984) pp. 90-90B

⁵⁴ 'Bank of Adelaide Building Scheme, Old City Land Mark To Go' in *Advertiser* 29 March 1939 p. 24 <http://nla.gov.au/nla.news-article49800417>

⁵⁵ 'Local Firm to Rebuild Bank of Adelaide' in *News* 19 April 1939 p. 1 <http://nla.gov.au/nla.news-article131888825>

⁵⁶ Peter Donovan, Susan Marsden and Paul Stark, 'City of Adelaide Heritage Survey' (1984) pp. 90-90B

⁵⁷ While the 'City of Adelaide Heritage Survey' (1984) indicates the whole of the King William and Currie Street elevations were screed-coated to appear consistent in 1940, SLISA B 12346, taken in 1952, appears to show uncoated, lined stonework on the 1880 King William Street and Currie Street elevations, and a closely matching appearance to the 1940 Currie Street extension, including white lining. This evidence suggests the 1940 extension was executed in either stone or carefully-matched cement render, while original 1880 building remained unrendered and unpainted until later. SLISA B 8334/54 shows a detail of the original stone prior to coating.

⁵⁸ 'City's Heritage Comes of Age' in *Advertiser* 17 May 2005; Michael P. Vort-Ronald, *South Australian Bank Branches: Volume 1, The Bank of Adelaide 2nd Edition* (2008) Kadina SA: Michael P. Vort-Ronald p. 12