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Memories in Mortar, The Language of Bank Buildings:

A study of the Nedbank Historical Collective

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u11027470

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SUBMITTED: 06 JUNE 2024

SUPERVISOR: PROF. NOËLEEN MURRAY



Figure 1: Frontispiece: Entrance gates to Netherlands Bank Building, Pretoria, by Norman Eaton.

there, and back again…

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2 August 2022

Dear Mr AA Andreou

Project Title:	Memories in Mortar: The Language of Bank Buildings A study of the Nedbank Historical Collective
Researcher:	Mr AA Andreou
Supervisor(s):	Prof NF Murray-Cooke
Department:	Anthropology, Archaeology and Development Studies
Reference number:	11027470 (HUM040/0622)
Degree:	Doctoral

Thank you for the application that was submitted for ethical consideration.

The Research Ethics Committee notes that this is a literature-based study and no human subjects are involved.

The application has been approved on 28 July 2022 with the assumption that the document(s) are in the public domain. Data collection may therefore commence, along these guidelines.

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We wish you success with the project.

Sincerely,

[redacted]

Prof Karen Harris
Chair: Research Ethics Committee
Faculty of Humanities
UNIVERSITY OF PRETORIA
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24 May 2022

University of Pretoria Ethics Committee
Department of Anthropology and Archaeology

Attention: Professor Noëleen Murray-Cooke

Dear Professor Murray-Cooke

Letter Of No Objection (Alexandros Adonis Andreou – u11027470)

This letter serves to confirm that Alexandros Adonis Andreou ("Mr Andreou") is an employee of Nedbank Limited ("Nedbank") and will be undertaking PHD studies at the University of Pretoria's School of Development Studies, Department of Anthropology and Archaeology (Faculty of Humanities) from the academic year of 2022.

We confirm that we have had sight of Mr Andreou's PHD proposal titled "Memoirs in Mortar: The Language of Bank Buildings: A study of the Nedbank Historical Collective" ("PHD Proposal"), and confirm that:

1. Mr Andreou has entered into a confidentiality and non-disclosure agreement with Nedbank in respect of the PHD Proposal to protect any of Nedbank's confidential information ("NDA");
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3. Nedbank supports the PHD Proposal and the new information and contributions that will arise from the PHD.

Yours sincerely,

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Dedication

This is dedicated to Ouma, who taught me just how unconditional love can be. Thank you, I love you.

Abstract

Memories in Mortar, The Language of Bank Buildings: A study of the Nedbank Historical Collective examines the question of 'To what extent do corporate archives impact broader South African history and identity-making?'. For this, the archive and architecture of the Nedbank Historical Collective, housed in the Nedbank Heritage & Archival Repository, a merged assemblage of over 20 entities which were instituted from as early as 1831 have been examined in this thesis. This research has relied on the records and corporate archives of Nedbank Group Ltd, with the predominant use of photographs (supported by documents) to explore the concept of institutional identity. My entry point into the research was through an exploration of the records around bank buildings across southern Africa that were once associated with Nedbank or other institutions now contained in the collective. The many and varied buildings, when read together, reflected material acts of corporate identity making, and through these and other components of the collection, I have explored the bank's identity as an institution. Through this reading of the archive, the research is concerned with how the various facets of the Nedbank Historical Collective form part of social and public histories in southern Africa.

KEYWORDS: NEDBANK, ARCHIVES, INSTITUTIONAL IDENTITY, MEMORY, ARCHITECTURE, SOUTH AFRICA, BANKING HISTORY

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List of Abbreviations[1]

AHC	Art & Heritage Committee
ALM*	Album
BCE	Before Common Era
BK*	Book
BoE	Board of Executors
BRC*	Brochure
CE	Common Era
CER*	Ceramic
COGHB*	Cape of Good Hope Bank
CPT*	Cape Town
DCT*	Document
GDP	Gross Domestic Product
GSSC*	Group Secretariat Safe Custody
H&A	Heritage & Arts
ICOM	International Council of Museums
LHP	Living Heritage Project
MET*	Metal
NAC	Nedbank Art Collection

[1] * Indicates use of word in the accession numbers, full references to which are in the bibliography.

NBK*	Nedbank
NBS*	Natal Building Society
NEDB*	Nederlandsche Bank
NEDC*	Nedcor
NHAR	Nedbank Heritage & Archival Repository
NHC	Nedbank Historical Collective
NHT	Nedbank Historical Timeline
NHRA	National Heritage Resources Act
NMA	National Monuments Act
NWL*	Newsletter
OBJ*	Object
PERM*	Permanent Mutual Building and Investment Society
PHRA	Provincial Heritage Resources Agency
PTO*	Photograph
RAU	Randse Afrikaanse Universiteit [Rand Afrikaans University]
SA	South Africa
SAHRA	South African Heritage Resources Authority
SARB	South African Reserve Bank
SDB*	Stellenbossche Distriksbank
STN*	Sandton
THP	The Heritage Portal
UAL	Union Acceptance Limited

UCT	University of Cape Town
UJ	University of Johannesburg
UNESCO	United National Educational, Scientific and Cultural Organisation
UP	University of Pretoria
VOC	Vereenigde Oostindische Compagnie [United East-India Company]
ZAR	Zuid-Afrikaansche Republiek [South African Republic]

Chapter One

Opening Balance: Introduction

Introduction

Just as an opening balance signals the starting point of a financial year, this chapter sets the departure point for this body of work. This study was inspired by my work as Heritage & Arts (H&A) Manager for the Nedbank Group Ltd, where I began working through archival photographs of the Netherlands Bank of South Africa (Nedbank Group Ltd today) branch buildings, from the early to mid 1900s. Rummaging through these boxes sparked numerous questions around the materiality of the buildings and structures; this is because most of the buildings captured in these photographs are no longer owned by the banking group and many have since been demolished. They now only exist as a trace of the bank's presence, lodged in archival boxes in the corporate archive, resting in-between lignin-free paper and melinex sheets. The purpose of this doctoral research, titled *Memories in Mortar, The Language of Bank Buildings: A study of the Nedbank Historical Collective,* is to explore the concepts of institutional identity and social history through examining how memory and heritage manifest in a corporate archive, with the Nedbank Historical Collective (NHC) as a core source. This will be achieved through the discussion of how corporate/institutional identity is represented in the archive by means of archival photographs of previous branches and buildings operated out of by the bank. The NHC exists in the Nedbank

Heritage & Archival Repository (NHAR) at Nedbank's head office at 135 Rivonia Road, Sandton, Johannesburg.

As a permanent employee of Nedbank Group Ltd in the role of H&A Manager, an intimate working knowledge and relationship with Nedbank's heritage has been developed through my role as corporate historian. My responsibility includes ensuring best practice, risk mitigation, and industry and legislative standards for the bank's heritage resources (be it through ownership or association), as well as the tangible and intangible conservation of these resources. As custodian of the bank's heritage, the NHAR is my core responsibility, and this access has provided and entrusted me with unique and in-depth knowledge of the collection, which I have been able to apply to this research. My academic background consists of an undergraduate Bachelor of Arts dual-major in Archaeology and Ancient Cultures from the University of Pretoria in 2013. This was followed by a postgraduate in Heritage and Museum Studies in 2015 also at the University of Pretoria and courses in Museology and Heritage Conservation through the University of Stellenbosch in 2016. This was supplemented by experiential learning and experience during my tenure as Museum Cultural Officer, amongst other roles, at the University of Pretoria Museums from 2013 to 2016. I subsequently embarked on furthering my postgraduate specialisation by completing a Master of Philosophy in Conservation of the Built Environment at the University of Cape Town in 2021. My research dissertation, *All That Glitters is not Gold: authenticity and historical accuracy in representations of Mapungubwe* (Andreou 2021a), focussed on addressing the concept of authenticity and accuracy in the archaeological praxis, while challenging the

Eurocentricity of Archaeology as a discipline, with the Middle-to-Late Iron Age archaeological site in South Africa, Mapungubwe, as the case study.

This thesis is concerned with Nedbank Group Ltd, which is the oldest collective financial institution in southern Africa, as a merged assemblage of over 20 entities grouped as the NHC from as early as 1831. The NHC, a term coined as part of my role as H&A manager, now primarily exists in this corporate archive, yet it has been part of the South African social and financial landscape for the entirety of its existence. However impermanent the individual organisations might have been, each of them added history, context, and identity to the bank and the society in which it operated, and it is through studying the archival record that this social and corporate contribution is examined. The/an archive in relation to historical and memory studies is theorised through the lens of Nedbank's corporate archive, departing from and expanding the works already conducted by the likes of Verhoef's *Die Geskiedenis van Nedbank, 1945 – 1973* (1986), Joubert's *Die Geskiedenis van die Nederlandsche Bank en Credietvereeniging, 1888 - 1902* (1986), Niewenhuizen's *Die Geskiedenis van Nedbank, 1888 - 1980* (1988), and van der Merwe's *Die Geskiedenis van die Nederlandsche Bank voor Zuid-Afrika 1903-1945* (1985). These four-research works appear, but are not confirmed, to have been commissioned through the Randse Afrikaanse Universiteit (RAU), now the University of Johannesburg (UJ). The studies, while conducted at the same time, focus on different epochs of the bank's history but from a predominantly figure and finance perspective, which is where this study deviates to focus more holistically on the bank.

This research relies on the use of photographs and documents relating to the NHC, with specific focus on a set of bank buildings to further examine Nedbank's corporate and institutional identity as well as the past and continued impact on social and public histories in South Africa. An opening balance is often also referred to as the balance brought forward, which introduces the discussion of the post-apartheid heritage 'scene'. The nation's heritage (both tangible and intangible) oscillates to the haggard breath-rhythm of an urban landscape which is constantly changing, being captured, claimed, re-claimed and re-interpreted. South Africa's heritage scene is in a state of flux, fighting for relevance while combating wide-spread municipal and structural collapses and climate crises (Murray 2010; Judin 2021a; Judin 2021b; Kros *et al* 2022; Witz 2022). These factors, which lead to many unremembered histories are poignant in the forming and informing of South Africa's urban heritage landscapes (Murray 2023). My use of the term 'unremembered', and not forgotten, is purposeful. Post-apartheid South African history is both a highly important, and highly contested topic, which results in a varying spectrum of lenses through which it is read and written, although with what many would argue as being counterintuitive to the premise of a cohesive and consolidated future. Ciraj Rassool writes (2000:1-2):

> It is not surprising that as these culture wars over history and heritage are unfolding in the public domain, and as the place of the past is being redefined in education and heritage policy, academic historians are being forced to reconsider the conventional routines and spaces of their literate teaching and research procedures. In the academy, historians have long been accustomed to clear boundaries and hierarchies between primary and secondary sources and have held on to the idea of a flow of historical knowledge from the academy to the community in the form of

> the popular history text, and in the direction of schools through 'translation' into school textbooks. Convinced by the certainty of their expertise and their 'mission', some historians are not willing to dirty their hands in the cut and thrust of heritage.

Furthermore, the concept and use of the term language in the title, as will become evident throughout the course of the body of work, is in quantifying both the corporeal and ethereal manners in which buildings can *speak*. *Language* refers to the physical/stylistic approaches and presentations, (Whyte 2006:155):

> From Vitruvius to Venturi, architects and writers on architecture have maintained that buildings are more than utilitarian; they are instruments by which emotions, ideas, and beliefs are articulated. Thus, we can understand the buildings of the Acropolis as evidence of the social life and religious practice of Periclean Athens; the castles of mediaeval England as the embodiment of Arthurian idealism; and even the buildings of Disneyland as part of the architecture of reassurance.

Additionally, are the intangible and memory factors that are etched into these buildings, often now only stored through means of an/the archive (Bouchenaki 2003; Condorelli & Rinaudo 2018; Lambert 1977-1978; Schlak 2008; Schwartz 1996; Schwartz 2000).

If one argues that buildings and material objects prompt memory, they also elude memory. The invocation of ‘if these walls could talk’ is a truism that I have worked with in this research journey into the histories contained in the NHAR. With Nedbank, having variously, and in its different forms, had a collective presence in Southern Africa for nearly two centuries, studying a selection

of these buildings identifies a previously unknown facet of the archive and explores these buildings as texts that might offer languages of understanding through my own writing, metaphorically as if these buildings *speak* (Bargenda 2015a; Chatzigrigoriou *et al* 2021; Unwin 1997). Over two centuries of southern African history, these financial entities were part of the lives of individuals who worked in and visited these institutions. (Nora 1989; Rothburg 2010; Graham 2021; Graham & Swanepoel 2021; Nedbank. Documents. COGHB/3). This relationship between memory and identity is examined through the particularities of the archival material in the collection (Zeitlyn 2012; Foucault 1972; Featherstone & Venn 2006, Kros *et al* 2022; Kastenhofer 2015; Hoskins 2001). On the particulars of memory and materiality, Graham Black writes 2011: 415)

> Museums have a commitment not only to collect, conserve and document material evidence of the past but also to make it publicly accessible. In selecting what to collect, they define what is or is not history. In preserving their collections in perpetuity, they act as a permanent memory store. In the way they display and interpret that material evidence, they construct and transmit meanings. In contemporary museum display, there is an on-going conflict between the construction of meanings that support an authorised collective memory, frequently linked to a linear narrative of progress, and an ambition to act as places of pluralism and inclusion that 'give voice to the disenfranchised, the oppressed and the silenced'. Furthermore, visitors to museums are not passive recipients. Rather, in the process of engaging with the collections and associated interpretive material on display, visitors add new content to their existing knowledge and understanding and construct their own meanings.

The following sections of this introductory chapter provide an overview of the NHC and its components, as well as key areas that form subsections of the overall research which are signposted in the chapter summaries. Additionally, it highlights the aims and relevance of the study, the research methodological approaches and research methods employed in carrying out the study, as well as a short outline of the limitations and scope of the thesis. The chapter outline for the study that follows, concludes this chapter.

Background to the Nedbank Historical Collective

Nedbank Group Ltd is the oldest collective financial institution in Southern Africa, as a merged assemblage of 22 known banking and financial entities grouped as the NHC (Andreou 2021b; Andreou 2021c). The combined timeline begins with the oldest entity in the collective, The Cape of Good Hope Savings Bank Society, which was established in 1831 and continues to 2023, and will continue to grow as the bank potentially expands and merges further in the years to come (Andreou 2021b; Andreou 2021c). The NHC as a collection is continuously broadened through the Nedbank Historical Timeline (NHT) and Living Heritage Project (LHP) which notes and captures the bank's news, accolades, and activities on a daily basis. The NHC was created through active engagement with the archival record housed in the NHAR, which is housed in a combined area of 63 m^2 across two designated spaces at 135 Rivonia Road. The NHAR takes up 47.7 Gb of digital space. Within these 63 m2 / 47.7 Gb footprints, the institutional records of the past two hundred years exist in a fragmented collection of more than 22 000 items which grows at an annual rate of roughly 100 items. which are acquired through donations or acquisitions. The collection

consists of items spanning material typologies across paper, board, glass, plastic, metal, wood, ceramic, and ivory; paper and board in various forms constitute 95 % of the collection.

In lieu of an official archive, the Nedcor Knowledge Centre started the consolidation of the archival collection as an answer to a public scandal in 2013 - material that would otherwise have been consolidated into an archive was left abandoned in the basement subsequent to the sale of old head office buildings (81 Main Street, 100 Main Street and Fox Street in Johannesburg) (Ball - Andreou 2023: email). The Heritage Portal (THP), a collective of volunteer individuals and companies whose "goal is to get South Africans excited about the past" and who actively "publish fascinating articles and book reviews and share notices about what is happening throughout the heritage community" (THP 2023), conducted an inquiry into the incident and Nedbank went to great lengths to rectify the situation through consolidating all of the archival materials across specifically Johannesburg, Cape Town, and Paarl (Ball - Andreou 2023: email; THP 2023). The then 4000-item collection was consolidated and assembled in Johannesburg. The collection has since expanded following from when I joined the bank in 2016 and implemented practices and processes from my foundational background in both archaeology and museology. Of these, the most important is accessioning. The accessioning process is multifaceted, but essentially the process assigns each item in the collection a unique identification number, called the accession number, based on its core collection, main collection, typology, year of accession, sub-collection, and item number within that sub-collection (Weideman 2006; Lewinson 1960; Hackbart-Dean & Montgomery 1998). The accessioning process complies with international standard and best

practice as set out by the International Council of Museums (ICOM) (Weideman 2006; ICOM 2023).

The bridging of different occupational worlds was achieved through the development of a system internally referred to as the *Tree of Knowledge Procedural Approach*, which encapsulates the various facets of museological and archival practice into a visual and easily digested infographic (Andreou & Ananmalay 2019). Through implementation of these procedures, the archive has been reconstructed retroactively, but the full complement of the history and narratives will in all likelihood never exist. Unfortunately (and regrettably) vast amounts of information and material history was lost through the acquisition process that led to Nedbank as it is known today. However, what is left has been consolidated into as deep an understanding as the archival record has allowed. The 22 constituent entities of the NHC have been researched, documented, and studied extensively. This study further investigates these institutions/entities through the buildings, tangible and intangible heritage, and their memory to determine the impact they had/have on broader history and identity. Through the existence and exhibition of facets of the NHAR, the NHC receives a renewed voice, and their (bank) buildings once again have a platform to *speak* from.

The NHAR houses all known remaining records of the following entities of the NHC:

i. The Cape of Good Hope Bank Savings Society

ii. The Cape of Good Hope Bank[2]

iii. The General Estate & Orphan Chambers

iv. The Board of Executors (BoE)

v. Syfrets Trust Company / Syfrets SA

vi. The South African Association for the Administration and Settlement of Estates

vii. The Kimberley Permanent Mutual Building and Investment Society ('The Perm')

viii. The African Mutual Trust Company

ix. De Nederlandsche Overzee-Bank

x. De Transvaalsche Bank en Handelsvereeniging

xi. The Stellenbosch Districts Bank

xii. De Paarlsche Trust Maatschappij [The Paarl Trust Company] / Boland Bank

xiii. The Natal Building Society

xiv. Union Acceptances Limited (UAL)

xv. Finansbank

xvi. People's Bank

xvii. Permanent Bank

xviii. PnP Go Banking

xix. De Nederlandsche Bank en Credietvereeniging voor Zuid Afrika / De Nederlandsche Bank en Credietvereeniging voor Zuid Afrika / The Netherlands Bank of South Africa / Nedcor / NedFin / Nedbank

[2] All known records with the exception of 443 items which were ceded to the National Archives of South Africa (Cape Town) in 2004. The rationale behind this was never noted. See Appendix B.

xx. Malmesbury Board of Executors

xxi. The Eastern Province Building Society

xxii. The Eastern Guardian Assurance Company

These entities fulfilled an integral role in the lives of individuals and institutions alike, amounting to moments of history and knots of memory that are paramount to the construction of the financial underpinnings of our nation as we know it. In approaching these selected buildings, a dialogue on architectural language is explored, and from that the concept of institutional identity through memory (Murray 2001; Bargenda 2023; Silverman 1998; Jones & Russel 2012; Shackel 2001). It is hoped that the juxtaposition of the archival record, and the physical reading of buildings, will prove to be incredibly beneficial in the discussion around institutional identity. This study was conducted, and is presented, as an effort in the reflection on practice and the presentation of theoretical argument. With a primary facet of the study being conducted on the material culture that forms the basis of the NHAR, there is a rich usage of images either of or pertaining to the contents of the repository that are integrated interspersed within the text.

The naming of ‘Nedbank’ is a series of evolutions. The original naming convention for the bank was De Nederlandsche Bank en Credietvereeniging, which was in effect from 1888 to 1903. 1903 saw the agency being localised, which called for the name to be extended to De Nederlandsche Bank en Credietvereeniging voor Zuid-Afrika (Nedbank. Documents. NEDC/30; Andreou 2021b).

This remained as such until 1951, when the bank was rebranded to The Netherlands Bank of South Africa. This continued for two decades before the bank underwent another rebrand in 1971, this time to Nedbank (being the shortened form of the Afrikaans, 'Nederlandse Bank'). This image was jolted for a brief period between 1989 and 2005 where the bank adopted the name Nedcor, before returning to as it is today, Nedbank (Nedbank. Documents. NEDC/30; Andreou 2021b).

Emblematically, the so-called *Nedbank N* was first introduced in 1972, following the rebranding from the Netherlands Bank of South Africa to Nedbank. It went through a 'facelift' from 1990 to 2017, where the *Nedbank N* was re-introduced and presented in a circle with the associated text in serif font. This was to convey a sense of classicism and traditional banking practices to up market high net worth clients (Nedbank 2017). This focus on high-net-worth clients proved to be highly problematic for Nedbank in the past in terms of Permanent and People's Bank, a highly segregative arm of the Nedbank Group in the early 2000s which serviced a predominantly low-income African population, while the Nedbank arm of the Group was *for people who are serious about money* and focused entirely on the white elite (Nedbank. Documents. NEDC/30; Lefifi 2015; Lefifi 2011). The *Nedbank N* was re-introduced in 2017 as 'freed' from the circle and saw the adopting of a sans-serif font, to identify the brand as diverse, accessible, and modern. (Nedbank 2017; HKLM 2020; Meyburgh 2018).

Approach to Methodology and Method in this study

The study examines select sections of the NHAR, with a specific focus on a selection of archived bank buildings to explore its identity as an institution. Grouping these as 'archived' is important;

these key buildings exist now only as photographs, which remain as the only surviving permanent memory of these structures and spaces of the past urban landscapes. Before embarking on research in the NHAR, there are two important points to acknowledge. The NHAR is fragmentary, by no conscious fault of the institution. The repository was assembled sporadically by a handful of conscientious and dedicated individuals across the institutions; their names, associations, and dates, however, serve as an example of the silences in the archive. While the content that was retained, much of which is explored throughout this thesis through the images inserted amongst the text, is incredibly valuable in creating the institutional narratives, it is by no means the full scope of what had once existed. Secondly, the archive is at this point in time, neither fully accessioned nor understood, with a total of 6974 of the 22000 documents and other archival items having been accessioned. This leaves 68% of the collection still unknown and unworked on. The NHAR comprises documents predominantly written in both Dutch and Afrikaans - where referenced in the course of this thesis, I have provided translations where relevant in square brackets throughout the text.

Methodology

The study has been conducted first and foremost by following a qualitative historical archival methodology and has adopted an interpretivist methodology through a critical engagement with the context and content of the archival material (Denzin & Lincoln 2005; Shafer 1980). It also looks through an epistemological lens considering the concept of archivability and the subjective legacy of the powers that create an archive in general; the Nedbank corporate archive, as like most others, not being immune to those factors. This cognition of epistemology, and its subjectivity is

incredibly valuable when working with archival elements, as the interplay between what is known and how it is known is a foundational underpinning of the critique of the archival process and archivability, as will be discussed later in this thesis (Rashid *et al* 2019; Levers 2013; Crotty 1998; Mbembe 2002).

Another key methodological consideration for this study is the archive's position within Actor Network Theory (ANT) and ANTi-History. ANT is defined by its reliance on both human and non-human components or 'actors' in order to achieve a combined end goal or outcome (Latour 1999; Bonner 2013; Whittle & Spicer 2008). It should be acknowledged that ANT has been critiqued and challenged as being an "ironic outcome of socio-politics, with different meanings to different collectives of scholars", and has been argued to be considered more aligned to be procedural or as an approach than a theory (Durepos & Mills 2011:2; Law & Hassard 1999; Callon 1999; Alcadipani & Hassard 2010). As a result of this critique, the concept of ANTi-History emerged as a more nuanced and reflexive approach emanating from ANT (Durepos & Mills 2011). This reflexivity is most beneficial to the critique of the archive as a construct, and historiography created as a result of that archive; a foundational and imperative consideration in archivability. It is through this reflexivity that allows for the acknowledging of problematisation within ANT and its positionality around history and the past(s) (Durepos & Mills 2011; Munslow 2010; Green 2007; Gunn 2006; Iggers 2005; Jenkins 1995, 1997).

Methods

As positioned by the thesis title, the core focus of this study is to ascertain a proposed 'language' of bank buildings, using the Nedbank corporate archive. This language, as will be discussed in later sections of the thesis, explores photographs from the Nedbank archive and aligns with three metaphorical identities that I have created and explore in this study. These identities, Social, Asocial and Socially Conscious are linked to the socio-politics of South Africa's varied pasts and are explicit in the manner through which these buildings are represented in the archive from both the colonial and the Nationalist apartheid-era. Additionally, as will be explored in the later chapters pertaining to identity, the concept of Socially Conscious which aligns to the contemporary, manifests itself out of the confines of purely tangible architecture, but also forms part of the bank's identity in its organisation purpose of "using our financial expertise to do good for individuals, families, businesses, and society" (Nedbank 2023a).

In order to conduct this study using the archival photographs, in an ordinary circumstance a researcher would be able to approach the archivist or archival repository with the goal of viewing the proposed selection of photographs and or related documents. As in this instance, I am both researcher and archive custodian, I required third party sensitisation. This consisted of an initial internal project proposal which was approved by Nedbank's legal, brand and corporate real estate divisions.

With this approval, I could action the first step, which was to conduct a close reading of the archive to ascertain the relevant data therein that may prove beneficial to the study. This mainly involved

the exploration of already known and worked-on records, photographs, and texts pertaining to the proposed research. Throughout the process of this exploration, additional photographs and documents were discovered. In order for these new discoveries to be used in the study, they needed to be accessioned into the formal collection. This process is highlighted in the following section *Aspects of Archival Practice*.

Once these were accessioned, a total of 1104 photographs depicting 77 different structures were catalogued and set aside for consideration. From this, a selection was to be made of which of these various facets of the built heritage of the Nedbank Historical Collective impacted and might continue to impact on society and histories in the post-apartheid era.

From there, a theoretical analysis was conducted which encompassed the highlighting, consolidating, and comparing different building languages, forms and themes across the socio-political narrative of South Africa. This was followed by an examination of the social and public historiographies in South Africa in relation to the selected structures and the spatial context as it fits into the NHC.

Lastly, was the consideration of the archive as an entity and institution in itself, considering the silences, and acknowledging that no archive is complete, but is a living being in its own right, growing and changing as it matures.

Aspects of Archival Practice

Collections professionals, heritage practitioners, museologists, archivists, librarians - under whichever moniker, the foundational practice is the same. The roles and responsibilities of these stations are all similar in the core respects of ensuring the materiality that they are entrusted with is cared for and preserved for posterity, the most important of these being accessioning (Weideman 2006; Lewinson 1960; Hackbart-Dean & Montgomery 1998; de la Harpe 2022).

The accessioning process is a multi-faceted system, which conforms to international standards as set out by the International Council of Museums (ICOM) which allows for procedure and core regulations to be met in all museological and heritage institutions across the globe (Weideman 2006; ICOM 2023). The accession document is the consolidation of all information pertaining to each item within the collection, and each document in turn will ultimately inform the accession register. This register will hold a record of every item in each main collection. The first step in accessioning is to determine the item's sub-collection (in an event where there is more than one present in the main collection), directly thereafter will be the identification of typology and then the documentation process can begin. Each accession document must be the most complete and updated reflection of the object itself (Weideman 2006; Lewinson 1960; Hackbart-Dean & Montgomery 1998). The accessioning process is of paramount importance when it comes to working with collections, as it cements its placement within the collection and consolidates all of the relevant and crucial information pertaining to each item. This process assigns each item in the collection a unique identification number, called the accession number, based on its core

collection, main collection, typology, year of accession, sub-collection, and item number within that sub-collection (Weideman 2006; Lewinson 1960; Hackbart-Dean & Montgomery 1998).

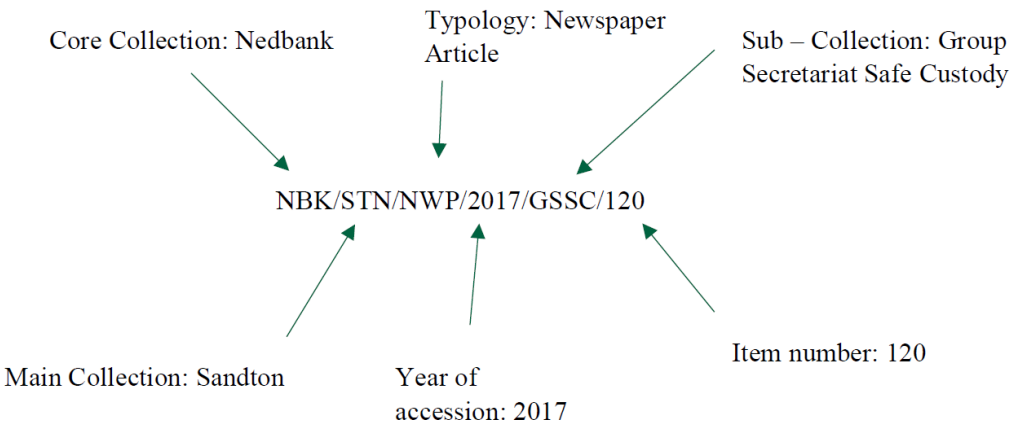


Figure 2: Example of an accession number. Extract from the Nedbank Art & Heritage Office Strategy Presentation deck. Presented internally on 26/02/2019. Slide 6. (Andreou & Ananmalay 2019)

With my joining of the bank in 2016, the different occupational worlds were clearly delineated, and I had to develop a solution to convey my approach in a manner that transcended jargon and predefined knowledge sets. The solution presented itself as simple; when in doubt, draw a picture. From this, I developed the *Tree of Knowledge Procedural Approach*, which encapsulated the bases of museological and archival practice into a visual and easily digested infographic (Andreou & Ananmalay 2019).

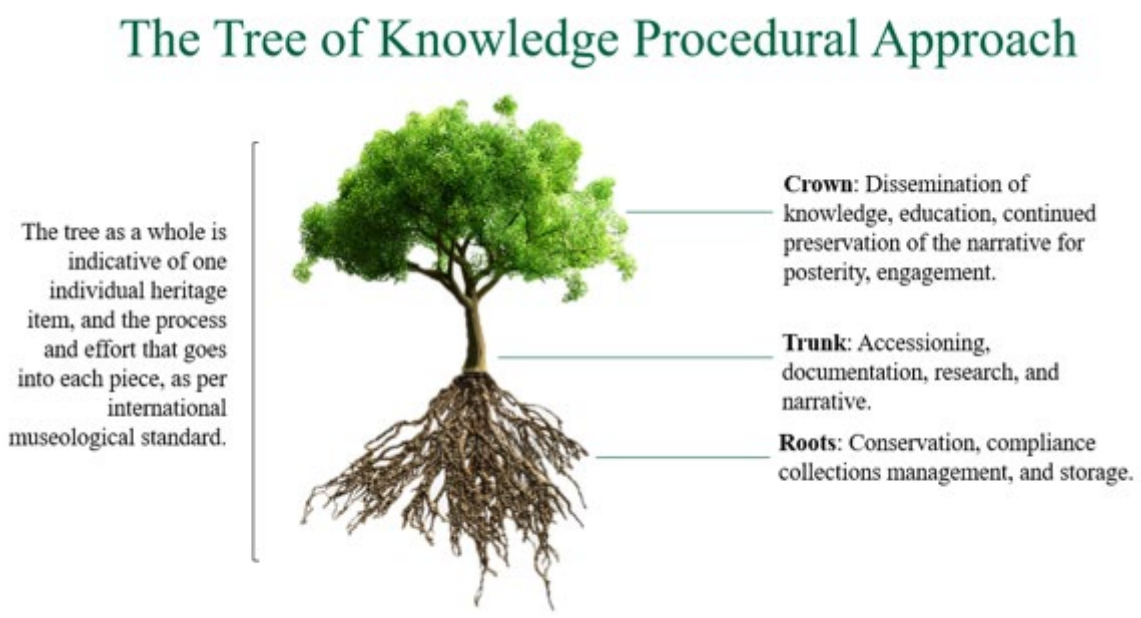


Figure 3: Extract from the Nedbank Art & Heritage Office Strategy Presentation deck. Presented internally on 26/02/2019. Slide 7. (Andreou & Ananmalay 2019).

In this instance, the roots refer to physical and digital storage, correct conservation grade equipment, heritage due diligence – mitigation of reputational and financial risk. The trunk refers to research and accessioning of the items in storage, the collation of the information and the development of understanding and narration. And finally, the crown refers to the dissemination and further use of the information generated by the roots and trunk process for all manners of scenarios: research both internally and externally; marketing and branding; legal issues and accurate data auditing as examples.

Chapter Outline and Summary

There are a total of six chapters; one being the literature review, two providing the contextual and interpretive content, and the penultimate being in the form of a case study. The thesis is bookended by introductory and closing chapters to position and discuss the research. As this body of work has the NHC at its core, financial terms and definitions are used throughout to assist in drawing the parallels between the (banking) institution(s) and meaning / memory they have created.

Chapter One - *Opening Balance: Introduction*

This introductory chapter positions the NHC, the research question, its aims and relevance as well as outlining the methods employed in the process of conducting this study.

Chapter Two – *Credit Check: Literature Review and Theoretical Framework*

This chapter consists of the literature review and provides the theoretical framework for the thesis. It draws on selected bodies of work that provide overview and discission of the various concepts and approaches that inform the study.

Chapter Three - *Seeing Money Differently: Nedbank Through the Archive*

A short contextualisation chapter. The purpose of *Seeing Money Differently* (a play on Nedbank's current tagline of 'see money differently'), explores the positioning and signposting of the Nedbank corporate archives, in order to understand its role in the secondary recording of social and public histories, and the NHAR through means of its texts and architecture.

Chapter Four - *Return on Investment: Considering an Institutional Identity*

This chapter examines the growth and change of banking as a social entity. The bulk of the chapter is centred on the discussion of the identity associated with the Nedbank through the archive, and in relation to the defining facets of institutional identity, as discussed in *Chapter Two*. This is conducted through the predominant use of archival images.

Chapter Five - *Fixed Assets: exploring Eaton, and the building of a South African Bank*

This chapter is centred around approaching the Norman Eaton Netherlands Bank building in Pretoria as a minor case study in the discussion of the role of architecture in the establishment and portraying of institutional identity. Further to this, the chapter is used to position discussion around the concepts of 'africanness' in architecture, Afrikaner nationalist identity through architecture, and the positionality of the Netherlands Bank of South Africa in terms of its identification as a South African Bank.

Chapter Six - *Accrued Interest: Discussion and Conclusion*

This conclusionary chapter will discuss the extent of the research and provide closure on the sub-sections that were set out at the beginning of the research.

Chapter Two

Credit Check: Literature Review and Theoretical Framework

Introduction

In this chapter, the literature that informs the theoretical basis of this study will be presented and discussed. There are several core areas that form the basis of this study: (1) Memory studies, (2) Corporate Identity, (3) Architecture, (4) Heritage practice, and (5) Archival theory and practice. Further relevant concepts and practices that are used are: (6) Visual Anthropology, and (7) Monumentalisation.

Memory studies and heritage

Memory-Making: *a process of manufacture*

In their paper, 'Creating a new discipline of memory studies', Roediger and Wertsch (2008) discuss the vast and interdisciplinary nature of memory studies as a field, saying that it "seems to touch nearly every academic field, at least in the humanities and social sciences" (Roediger & Wertsch 2008: 12). They provide an in-depth overview of the expansive nature of memory and its study, while also introducing many of the key points, arguments, and methods relevant to this thesis.

With history being at the core of memory studies, an important historical concept to discuss is the inherent and biassed nature of history as a result of its manufacture (Roediger & Wertsch 2008; Rassool 2010). On the making of history, Oakshot (1933: 99) writes "history is the historian's experience. It is 'made' by nobody save the historian: to write history is the only way of making it". Acknowledging this, as noted in Greene (1995) and Andreou (2021a), history should always be suffixed with this subconscious notion of being 'as recorded', as what we know about history is what "old writers have told us" (Greene 1995: 12). This agrees with Carr (1990), who discusses the importance of history being based on facts. These 'facts' are called into question however, as explored throughout this section, history-making, through whichever means; archive creation, monumentalism etc, resides nonetheless within the ambit of "inferences from relics" (Goldthorpe 1991:213). Rassool (2010), quoting Keegan (1988) who discusses history as "the product of the creative imagination of the historian which played the central role in orchestrating and interpreting the diverse, contradictory, fragmentary, momentary pieces of evidence which survive" (Rassool 2010:3; Keegan 1988:160-163).

This thesis is particularly concerned with the making or manufacture of institutional memory both within and through the NHAR, which (discussed in in *Chapter Three Seeing Money Differently: Nedbank through the Archive*) exists as a corporate archive. It is through this institutional memory that this work provides a further discourse on the broader topics of identity and memory in social and public history of South Africa.

An important concept for this discussion is that of 'archivability', which stems from this 'as recorded' concept above. There is an inherent reliance on the historian or researcher who is now accessing these histories (and in so memories), to be cognisant of these flaws, and to be considerate of accessing and re-accessing interpretations to keep a balance between 'known' (read as thought / believed / accepted to be) fact and fiction (Nora 1989; Shafer 1980; Brown, Kouri & Hirst 2012; Munslow 2012).

Conceptually, memory is fleeting and fragile, and through this it can be inherently deceptive. Muzaini (2015) Millar (2006) and Fentress & Wickham (1992) speak of the process of memory retrieval not as the calling up of a whole memory, but fragments that are pieced together; to parallel with Neisser "Out of a few stored bone chips, we remember a dinosaur". (Neisser: 1967:285; Millar 2006; Fentress & Wickham 1992; Muzaini 2015). Brown, Kouri & Hirst (2012) concur that this process of the recollection or recalling of a memory is a physical one, but in addition also position that with each recollection there is the potential to damage or distort it, and with each time the memory itself and our interpretation of it becomes less credible. This is why an individual's memories might fade, become hazy or are recalled with gaps or omissions, the same being applicable for collective memory (Brown, Kouri & Hirst 2012; Lowenthal 1985; Rambhoros 2009; Apaydin 2020).

Bearing in mind this ephemerality, and with much of memory studies being concerned with the attribution of meaning, the manifestation of meaning through memory is interesting. Memory, as a vehicle for the dissemination of history, can often be curated through interpretation within a

particular bias (Baines 2019; Kumalo 2022. Rambhoros (2009: 20) concurs: "…the memory process is strategic in replacing historical continuity with political interpretation". Gabrielle Spiegel (2002:149 – 150) elaborates on the pervasiveness of memory in academic circles, specifically the "…insistence on the mediated, indeed constructed nature of all knowledge, and most especially knowledge of the past". She further posits that "Memory by becoming virtually hypostatized as a historical agent… makes it possible to essentially hypostatize the reality which it narrates."

How then is the interpretation or attribution of memory balanced with fact versus fiction, especially with reference to the archival sources in question? This bridge between fact and fiction is a vulnerable aspect of memory and recollection, specifically when memory is studied through materiality. It is positioned by this thesis that this institutional memory contained within the Nedbank Archives provides a unique opportunity to investigate and comment on the broader social and public histories of South Africa.

Most of the critical work done in the juxtaposed field of memory studies / heritage making in the post-apartheid specifically focuses on what public memory in the South African context could be and where this notion would fit in the broader lens of nation making (Nuttall & Coetzee 1998). Further core work has been done by the likes of Coombes (2003) in *History After Apartheid*, and Roux (2015) in *Re-making the urban: Memory and spatial transformation in South Africa's Eastern Cape*. Many of the questions around nation-building and heritage remain relevant, but my work departs from these cited works to specifically explore memory and heritage through a

uniquely corporate lens. I am interested in the influence this corporate archive has / can have on broader public and social history, and how this unique collection can be read to expand on not only public and social history, but also on heritage making and institutional identity.

As will be discussed in *Chapter Three Seeing Money Differently: Nedbank Through the Archive*, the material contained within the NHAR spans a vast array of different material typologies. The core material considered for this research is the items pertaining to the NHC, specifically photographs of various of the bank buildings. My argument is supplemented by material detailing relevant aspects and histories of the bank. This thesis further departs from existing works on memory and heritage, for example Nuttall and Mbembe (2008) and the collection of works in *Desire Lines*, (Murray, Shepherd, & Hall 2007), as the core focus of my work is the creation of memory through these archival photographs of buildings which (mostly) don't exist anymore. This thesis looks through the topics of what kind of memory/memories can be assigned and gained from photographs; how is meaning engaged with from institutional, public and social perspectives in relation to these archived buildings that don't physically exist anymore; and what languages do these buildings portray in terms of the manifestation of corporate memory and identity.

Monumentalisation and Museumification: *tales from tangibility*

Memory in its most intangible form is often at risk of being lost – which leads to the tangible informing the intangible and serving as a physical nexus of these memories, i.e. monumentalisation or museumification. Monumentalisation is the associative practice of assigning a memory of an

individual, time, place, or event to an object, which can range from as far apart as a small seashell picked up on the beach, to a grand white marble mausoleum. (Saunders 2014; Rambhoros 2009; Weigel 1996; Connerton 1989; Black 2011). Rambhoros (2009: 9) warns about the fragility of monumentalisation, which is often fuelled by an agenda: "…history is inevitably prone to bias by its interpreters, narrators and audience…". Dooley and Kavanaugh (2007) discuss the creation of an archive or space of memory being centred around "the recollection of the original event" (Dooley & Kavanaugh 2007:97; Meents 2009). This notion of the 'original event' needs to be addressed through the lenses of plurality and in active acknowledgment of archivability and chronophagic [lit. eating time/the past] processes. An example of this is positioned by Elizabeth Rankin (2013) in their paper *Creating/Curating Cultural Capital: Monuments and Museums for Post-Apartheid South Africa* where she discusses with reference to the 'Wall of Names' at Freedom Park in Pretoria - (Rankin 2013:95):

> It is an indication of the strong desire for reconciliation which drives the project that the South African and World Wars are included, when African people were included in them only in subservient roles. But one category has been omitted—soldiers in the South African Defence Force (SADF) who died in the border wars and internal conflicts. Not all the young white men who were subject to compulsory conscription supported the political ideologies of the Afrikaner Nationalists who were in power; but, whatever their personal beliefs, they were fighting to uphold an apartheid government, and so have been considered unfit for inclusion on a site that pays tribute those who gave their lives in the cause of human rights.

Throughout this research (and in my tenure as custodian of the NHAR) one of the most important balances to consider is the deep links between the tangible (material culture) and intangible (memory and meaning). Darvill (2008:270) defines material culture as a term describing "objects", specifically "any physical item created by a society". However, as posited by Apaydin (2020), it should be considered that "…the material culture of the past [does not] exist only for purposes of 'remembering'… cultural memory and heritage are processes that actively engage in the social, economic, and political life of the present; they are living processes and a tool for the resilience of communities." (Apaydin 2020: 14). Introducing heritage to the memory narrative here serves as a signpost towards the broader topic of heritage practice in *Chapter Three Seeing Money Differently: Nedbank through the Archive*, where specific considerations towards heritage curation and management in the context of the NHC are discussed.

As has been explored in the above discussions on memory, it is iterative that memory is conceptually recognised as both remembering and forgetting, individually and communally (McGinn & de Kamper 2019; Smith 2006; Erll & Rigney 2009; Rassool 2010). Due to this, material culture and memorial space becomes integral in serving as a tangible anchor to the intangible. They act as "transitional objects connecting the past with the present" (McGinn & de Kamper 2019:38) and allow for the participation of "commemoration and remembering" (Marschall 2004:82).

Anitra Nettleton (2020) in *Exploring the contemporary significance of monuments in South Africa*, positions the relationship between the tangible object or place and the intangible memory associated with it, which catalyses the act of remembrance. She discusses that "while it can be argued that all monuments can function as memorials in that they are reminders… it cannot be said that all memorials are monuments." (Nettleton 2020:36). She explores this on a nomenclative level in adjudicating the strict requisite of a monument being a large structure or statue, as it this grandeur that is linked inextricably to its immortality and the notion that "the values of those erecting the monuments will remain valid for succeeding generations…" (Nettleton 2020:36).

Each new monument. and the performances associated with it. sets up an increasingly systematic relationship, a visible syntax linked to the collective historical memory of an identifiable group. At the same time, however, this presents a problem. The meaning of the individual monument is no longer in and for itself, but dependent on a System of differences across the total field. This unsettlingly conditional meaning is threatened even further by the prospect of generational amnesia. In response to this threat, the architects of national memory try to turn the monument into an icon rather than a sign, by incorporating into the body of the building some part of the event to which the memorial refers. Stones cemented into the base, the mark of blood. signatures on walls, wagon ruts in rock, all of these may lend the monument iconic Status and provide an anchoring point for the total System (Bunn 1998:103-104).

This is an interesting positionality, as while from both physical and nomenclative perspectives a monument is indeed as Nettleton and others (Bunn 1998; Nettleton 2020; Marschall 2004) discuss

it to be. I argue a deviation to this discussion, particularly with regards the posited notion that monuments can be memorials, but memorials cannot be monuments. Not discounting the foundational definitions of the terms, I would view and discuss monument through a more conceptual lens, based especially on the arguments of Saunders (2014), Rambhoros (2009) Weigel (1996), Connerton (1989), and Black (2011) regarding the relationship between the tangible and the intangible. I argue that the act of monument-making is far more abstract and additionally more varied than just the creation of a statue or sculpture for the commemoration of hegemony.

Due to this, I favour the term monumentalisation, which aligns to a deeper emotional and psychological association, which playing on the Actor-Network Theory, cements the relationship between situational actors being the viewer, the object's presence/absence, and memory or thought that is evoked. An example of this for consideration being the statue of Rhodes that was previously stationed at the University of Cape Town. By regarding this 'monument' through a lens of monumentalisation has allowed for even in its absence, memory and thought has been evoked. This sees the 'monument' existing both spatially and temporally. Testament to this the reaction to the space post-removal of the statue, where a specific incident is called to mind where 'the shadow' the statue had previously cast was spray-painted onto the steps, speaking to that despite the physical statue having been removed, the sentiment it evoked still occupied that space (Shepherd 2022). As a personal aside on this particular matter, in my time as a student at UCT in 2019-2021, one of the first spaces I was introduced to by classmates familiar with the campus was this very space 'where Rhodes' statue once stood'.

Museum-making is inherently processual, and has a transformative nature of the construction, reconstruction and destruction of both tangible and intangible heritage (Silverman 2015; Prianti & Suyadnya 2022; Smith 2006; Erll & Rigney 2009). Apaydin (2020) speaks to this process by arguing not all heritage is equal, and not all circumstances are the same. Meaning that, for example, decisions made reflecting on transformation in the post-colonial are very different to decisions made in heritage(s) that were not subject to coloniality. This, as positioned by Apaydin (2020), calls into question the ethics of heritage practice and introduces the specific considerations towards heritage practice in a post-apartheid milieu. When exploring identity in the post-apartheid space, where many were stripped of identity and space, the constitution of intangible heritage is often the only aspect of self-identity that exists for an individual, group, or space – existing entirely within the confines of an associated memory (Lynch 1972; Rambhoros 2009; Kumalo 2022; Bakker & Müller 2018).

Silverman (2015), Smith (2006) and Erll & Rigney (2009) in particular discuss the museum display and dissemination of knowledge as a pluralised notion. I position myself in agreement and discuss in keeping that knowledge is foundationally supported by epistemology, in continued critique of how we know what we know, new knowledge emerges, giving us critical consciousness of what we knew *then* and what we know *now*. This is not dissimilar to what I argue in earlier work around the importance of re-assessing and re-interpretation in the archaeological praxis (Andreou 2021a). Additionally, museums, through their agency, determine which history (both tangible and intangible) is preserved (Davison 1998; Witz 2022; Black 2011). This applied normative power gives agency to "mirror the political moment" (Witz 2022:40) and homogenise and influence

idealised narratives (Marschall 2004; McGinn & de Kamper 2019). Graham Black (2011) writes, in response to this agency that, "it is through practice that history in the museum is constructed, mediated, communicated and responded to" Black 2011:415). However, museologists must be in the acknowledgement that "visitors to museums are not passive recipients" (Black 2011:1) and that viewer agency just as important as curatorial agency.

South Africa's varied past which has arrived at the present, a state of both post-colonial and post-apartheid trauma (Rassool 2000; Nuttal & Coetzee 1998; Witz 2022; Marschall 2004; Marschall 2010; Kros *et al* 2022; Murray & Witz 2013; Meredith 2007; Feinstein 2005; Murray, Shepherd & Hall 2007; Rankin 2013; Hlongwane & Ndlovu 2019). This state is held in scrutiny of archivability and chronophagy as presentations of the past are carefully curated through various lenses by museums (Mbembe 2002; Rassool 2000; Witz 2022; Hlongwane & Ndlovu 2019; Rankin 2013). Following the abolition of apartheid, museums, as designated formal repositories of memory, undertook systematic changes in support of nation-building. (Witz 2022:31):

> Narratives of pastness were re-made and bold assertions made to disavow prior interpretations, rectify empirical errors and recover hidden and neglected pasts through the institution of the museum. Curatorial focus shifted, collections were reconstituted and displays realigned to 'attribute value' and 'mobilize representations'.

Monumentalisation and museumification within the post-apartheid context stems from the necessity to atone for the past and incorporate a holistic history for the future in order to foster a

new cohesive and unified identity (Hlongwane & Ndlovu 2019; Rankin 2013; Witz 2022). This creation and recording of social and public history was facilitated through first and foremost, oral histories (Rassool 2010; Klopferer 2001; Kros *et al* 2022). Oral histories, however, are bound by memory, which as discussed earlier in this section, is subject to blurring - "Human memory in the form of oral testimony was *given to error, misconception, elision, distortion, elaboration and downright fabrication*" (Rassool 2010:3).

Cultural Heritage vs Corporate Heritage

A foundational question that should be addressed is 'How does a bank have heritage?' It is indeed a question I have not only asked myself but have been asked countless times over the past number of years of my tenure at Nedbank. For this, it is best to approach by contemplating in order to understand what is considered as heritage. Hornby and Turnbull (2010) describe heritage as "The history, traditions and qualities that a country or society have had for many years and that are considered an important part of its character." (Hornby and Turnball 2010: 703), which pairs with Lowenthal's description of "Heritage denotes everything we suppose has been handed down to us from the past" (Lowenthal 2005:82). Darvill (2008) adds to this by describing heritage as:

> "A widely used term that has come to stand for everything that is inherited, including structures, objects, images, ideas, sentiments, and practices. Not all of this needs to be very old, although some of it is. Distinctions are sometimes made between cultural heritage and natural heritage, although the boundaries are far from clear-cut. All heritage, however, is constructed in the sense that people or

> communities have selectively assembled, defined, and validated those things that they wish to consider components of the heritage." (Darvill 2008:190).

Darvill (2008) in this instance leans towards the inclusion of intangible heritage, "... which has until very recently not been a recognised facet of heritage. In a South African context, the National Heritage Resources Act does not make provision for its dedicated protection (South Africa 1999; Roux 2009).

These are three to-the-point definitions which provide a face value description, in that they explain the obvious, but do not allow for much rumination on their meaning. Smith (2006), Graham *et al* (2000), and Zazu (2011), on the other hand, discuss the defining of the concept of heritage as inherently problematic due to its discursive nature. Smith (2006:1) argues "There is really no such thing as heritage… [there is a] ...common sense assumption that 'heritage' can unproblematically be identified as 'old', grand, monumental, and aesthetically pleasing sites, places and artefacts… what I argue... is rather a hegemonic discourse about heritage which acts to constitute the way we think, talk, and write about heritage." Smith (2006)'s statement echoes the earlier writing of Lowenthal (1998) where he positioned that heritage "is not history at all; while it borrows from and enlivens historical study, heritage is not an inquiry into the past but a celebration of it…" (Lowenthal 1998:*x*). Considering the above, I position myself in agreement with Roux (2009), who challenges specifically Lowenthal's (1998) positionality, which reads in alignment with Smith (2006), Graham *et al* (2000) and Zazu (2011), that heritage is far broader and far richer than the confines and presented rigidity of history as a field.

Perez *et al* (2010:1320) discusses heritage as having "gone from referring to artistic works, buildings, and archaeological remains… to encompass objects, environments and phenomena… which are the result of both human activity and their interaction with nature". This assertion, in echo of the reasoning of Kirshenblatt-Gimblett (2006) that heritage is produced and manufactured, rather than being discovered. This holistic view is of course also not dissimilar to the facets of Outstanding Universal Value (OUV) employed by the United Nations Educational, Scientific, and Cultural Organisation (UNESCO) to attribute to their listed World Heritage Sites (UNESCO 2023; Harrison 2010). This gives a weight to the association of heritage to both the tangible and the intangible through both material culture and oral history and/or tradition. This association aids in the conceptualisation that history is reflection of past action, and heritage reflection and response to past emotion, in so, our essential humanity as a species.

Mace & Zhu (2021) speak to a plurality in the understanding of heritage praxis, which is an agreeable concept if compared to Bourgeot *et al* (1990)'s suggestion of plural temporalities in memory, as discussed in Roux (2009). These pluralities, as within the confines of memory studies discussed earlier in this review and addressed throughout this thesis, exist, and despite any inherent differences or contradictions, their foundational existence. Nettelton reminds us that "heritage is an idea that is pivotal in the cultural politics of remembrance and of identity, it is important to unpack its nuances to establish some parameters" (Nettleton 2020: 42).

Corporate Identity

For purposes of this section on corporate identity, I want to expand an additional framing of the primary research question to include how corporate (used interchangeably with institutional) identity is created or manifested within the architecture contained in the archive. Specific focus points are: (1) what corporate identity is, and what it means for internal and external parties; (2) the relationship between corporate identity and heritage; and (3) using history in corporate identity management. A discussion of the relevant literature on corporate heritage and identity serves as a departure point from where the manifestation of identity within architecture is explored in the later sections of this thesis.

To introduce the field of corporate identity, the three-fold nature of corporate identity as theorised by Van Riel and Balmer (1997) is adopted here. They posit the culmination of different streams of development in understanding corporate identity, namely through graphic design, integrated communication, and interdisciplinary approach. In summary, at the turn of the century corporate identity was already a mature field spanning disciplines such as marketing, public relations, and brand management. Balmer (1998) goes into great detail to also differentiate between the internal and external corporate identity, which is discussed in *Chapter Four*.

Furthermore, works by Urde, Greyser, and Balmer (2007) and Blombäck and Brunninge (2009) are critical to the discussion of the use of heritage and history towards corporate identity creation and management. To introduce the use of architecture and space in corporate identity, much of Angela Bargenda's work is cited (2015a, 2015b, 2018, 2023).

While the criticality of corporate identity in brand management is noted, for the purposes of this research the focus is placed on the corporate identity within the bank's history and archives through architectural elements, and the use of this identity towards a broader discussion of South African heritage post-apartheid.

Identifying with Identity

While much of the research into corporate identity has a specific focus on the purposeful creation or management of corporate identity (Balmer & Wilson 1998; van Riel & Balmer 1997; Balmer & Stotvig 1997; Balmer 1995), I argue that the corporate identity as it is reflected in the architectural elements within the archive cannot necessarily be analysed through these modern (late 1990 to mid 2010) schools of thought on corporate identity. With the core focus of this research being in the fields of memory studies and architecture, I want to shift the focus on corporate identity to the 'perceived' identity as it is reflected within the archive. This 'perceived' identity (especially through post-apartheid memory making and heritage lenses) does not necessitate intent, or in other words: architectural readings of archival elements might allow us to pinpoint certain social or political agendas within the corporate history, but it is not at the outset assumed that these agendas were part of a corporate directive. What is however important is how the corporate identity manifests itself to internal stakeholders (employees) as well as clients (public and business).

Blombäck and Brunninge (2009), Balmer and Wilson (1998), and Van Riel and Balmer (1997) point out the bases of internal and external corporate identity. Typically, at least pre-2000, internal identity was mostly studied within the field of organisational management, while external identity was mostly studied within the field of marketing. More recently, these concepts have become intertwined, and the term 'corporate identity' is often used to describe identity holistically without differentiating between internal and external identity.

Dowling (1994) described corporate identity as "the symbols an organisation used to identify itself with people." (Dowling 1994:8; Balmer & Stotvig 1997; Bargenda 2015b, 2023). This, while to the point, is arguably vague, and alludes only to the physical branding elements, like that of a logo or colour pallet. The concept of institutional identity can expand on the above with the acknowledgement of a few key points. This identity is the sum-total of various facets that inform it, these being namely: (1) strategy; (2) philosophy and history; (3) business scope, products, and services; and (4) values and staff driven morals (Balmer & Stotvig 1997; Balmer 1995; Moingeon & Ramanantsoa 1997; Schmidt 1995; Hatch & Schultz 1997; Olins 1978).

Urde, Greyser and Balmer (2007:4) argue that "a dimension of a brand's identity is found in its track record, longevity, core values, use of symbols and particularly in an organisational belief that its history is important". This poses a question to be researched elsewhere, around what effects heritage has on product offerings and creation within Nedbank, and within banks in general. The above concept is currently permeated however, through how there still is (especially in South Africa) a disconnect in the association of a brand as more than just the emblems, logos, or colour

palettes, which needs to be addressed in order to position the concept of brand heritage/ institutional heritage(s) (Santos, Burghausen & Balmer 2016; Pecot *et al* 2018; Urde, Greyser & Balmer 2007; Bargenda 2023).

For the purposes of this research, I will differentiate between internal and external identity where there are noteworthy differences.

Heritage in Corporate Identity

In their paper *Corporate Brands with a Heritage*, Urde, Greyser and Balmer (2007) pioneered the concept of the corporate heritage brand / identity through what they coined the "heritage quotient" (Urde, Greyser & Balmer 2007:8). Brands with a high heritage quotient are then argued to have a high likelihood of being heritage brands as opposed to brands with heritage. The key difference here being heritage brands incorporate their history or provenance as part of their communicated identity, while brands with a heritage, do not (Balmer 2017; Rindell & Strandvik 2021). The areas impacting the heritage quotient are (1) track record; (2) longevity; (3) history important to identity; (4) core values; and (5) use of symbols (Urde, Greyser and Balmer 2007:8). More recently, Hakala, Lätti & Sandberg (2011) introduces the use of the terms "consistency and continuity" (Hakala, Lätti & Sandberg 2011: *xx*) instead of longevity, through reasoning that many brands have heritage without longevity. While I agree that longevity should be assessed holistically, consistency and continuity could be interpreted to disallow a change in corporate identity, which I reject on the basis of much-needed change that has been adopted successfully in the post-apartheid.

An example to consider would be Groot Constantia, celebrated as South Africa's oldest continuously operating wine farm (and by virtue of this, also the oldest company), whose heritage is displayed crowing the name in its branding with *Gestig in 1685*[3] being the first line of text on all identifiers to the company (THP 2015; Duvenage 2009; Groot Constantia 2024). This, as Rindell & Strandvik (2021) discuss, is a strategic heritage orientation within the company.

What is interesting to note is how comparatively late to the global heritage discourse the field now regarded as corporate heritage came into being. Urde, Greyser and Balmer's foundational work was only published in 2007, this comes nearly a decade after key movements in the post-colonial and specifically post-apartheid corporate scenes (Rassool 2000; Nuttal & Coetzee 1998; Mbembe 2002; Davison 1998). It appears that even in the light of this, there has been very little advances (on an academic scale) made in the relationship between a corporate heritage and the post-apartheid corporate narratology. Looking to the work by Urde, Greyser and Balmer (2007), a keyword search within the research citing the 2007 paper validated the above statement: at time of writing, only a six out of the 747 cited works are relevant to corporate heritage and identity in the South African context (the search was narrowed down through the use of 'apartheid' and 'South Africa' as search terms). The resulting works' main contribution is within corporate social responsibility, which further highlights the relevance of this research in the South African and post-apartheid context.

[3] Founded in 1685

For the purposes of further discussion in this section, and to that within the chapters that follow, institutional identity in this regard speaks of the associated material culture and architecture, as well as the brand and perception around it. With this in mind, one can reasonably consider a deep richness of heritage when looking at an institution, especially Nedbank. This heritage is a quintessential and informative foundation to the institution which can be argued as a requisite for the furthering and the deepening of the understanding of these key industrial pasts. Heritage extends further than just the confines of supposed 'old' buildings or artefacts. Heritage is the culminative and accumulative result of the past and pasts. Institutional heritage is reliant on society to be effective. Similarly to how one can't talk about banking without talking about money; one cannot talk about the histories of institutions without the peopled pasts contributing towards its remembering. Social memory is an effective vehicle, functioning as "a multi-layered terrain of sedimentary deposits of historical artefacts, witness accounts, oral histories, and forgotten and invented landscapes" (Taithe 1999:125; Hoskins 2001; Boyer 1996; Rambhoros 2009; Brown, Kouri & Hirst 2012). Yet, institutional heritage is often not fully communicated externally, and in some instances not even internally within the institution itself (Pecot *et al* 2018). There is however a concern that emerges when the formation of a lexicon of structural heritage is endangered due to increased modernisation at the cost of retaining the past, which will be explored throughout the thesis.

Balmer & Burghausen (2019) in their paper *Marketing, the past and corporate heritage*, assert the continued drive within contemporary corporates for positive provenance, "This explains why

many firms routinely commemorate, and celebrate, their past: corporate anniversaries, published company histories, organizational timelines and dates of incorporation…" (Balmer & Burghausen 2019: 218). As demonstrated, heritage in relation to the corporate environment is mostly associated within the Marketing, Advertising and Brand space (Balmer 2017; Balmer 1995; Balmer & Burghausen 2019; Santos, Burghausen & Balmer 2016; Pecot *et al* 2018; Urde, Greyser & Balmer 2007; Bargenda 2023; Rindell & Strandvik 2021; Balmer 2011). It should be noted here that in the instance of Nedbank, the heritage component resides within Corporate Real Estate (which looks to the bank's buildings, and their operation) and is not formally involved in Marketing other than infrequent and informal collaborations.

Corporate Identity: heritage or history?

In this section the differences and nuances between corporate heritage and corporate history, and how history informs heritage are investigated. Blombäck and Brunninge (2009) introduces some of the core literature on the role of corporate history towards individual and corporate identity. One of their focuses is the role of stability in corporate identity making, especially when informed by the historical context. They then turn to Moingeon & Ramanantsoa (1997) to emphasise the reliance of corporate identity on the "interpretation of history" (Blombäck and Brunninge 2009:410).

Specifically, using the term *interpretation* is critical in this context, especially with relation to the literature introduced in the earlier section *Memory-Making: a process of manufacture*. This

highlights some of the nuances around the purpose with which corporate identity and corporate heritage can be crafted, created, and informed to achieve certain targets. Brunninge (2009) expands by discussing how specific historic events can often be emphasised or forgotten to drive strategy.

However, these works on history in corporate heritage seems to have a focus on creating temporal links between the past and present in order to create a specific identity (Burghausen & Balmer 2014a; Burghausen & Balmer 2014b; Pecot, Vallete-Florence & De Barnier 2019). The focus of this work is slightly different: instead of focusing only on history (specifically architectural elements) to inform the bank's corporate identity, I am also asking how the corporate identity and the temporal change in it can be used to expand our understanding and reasoning around the role of corporate heritage in a broader social and public context. I am specifically interested in the impact of this evolving corporate identity in a post-apartheid heritage landscape. I argue that there is an incredibly unique treasure trove in this corporate archive that can be used to expand on our understanding of not only changing corporate identity, but also what it means and reflects in a societal context.

For the purposes of this work, and in the context of corporate heritage and identity, these temporal links are taken to be crucially important. However, the focus here will have a certain duality: corporate identity is not only informed by the history but can also inform past and future public and social histories.

Architecture

Departing from the foundational discussion of corporate identity and heritage in the previous section, this section focuses on (1) a brief introduction to architecture in the corporate heritage field; (2) specific considerations for the architectural elements of bank buildings; and (3) the macroeconomic effects of bank buildings. This section is closed with a discussion on the use of buildings as archival sources.

To borrow from Bargenda, "As the material manifestation of the institutional past, architecture metonymically represents the materialised part of foundational past-related corporate-level concepts… As the physical trace of corporate identity, it provides the spatial and material context for corporate traditions in the sense of *lieu de mémoire*…" (Bargenda 2015b:432).

Architecture as Corporate Heritage

Alongside the initial creation of the corporate identity concept, as discussed earlier in this chapter, Balmer (2005) has also noted the important role of architecture in identity-building. To this, Bargenda (2023) discusses that "The value of architecture is recognised in extant visual branding literature, but architecture's role in corporate heritage identity building remains under-researched." (Bargenda 2023:117). This is also one of the cornerstone arguments also made in this research.

Much of Bargenda's work (2015a, 2015b, 2018, 2023) focuses on the role of architecture in corporate heritage. In *Corporate heritage brands in the financial sector: The role of corporate architecture*, Bargenda (2015b) expands on Urde *et al* (2007)'s Heritage Quotient to introduce the "Architectural Heritage Quotient" (Bargenda 2015b:431) which is used in a specific case study of the *Société Générale* in Paris. Through the case study it is shown how powerful architecture can be when curating corporate heritage identity. In *Styling the corporate heritage brand: identity building through architectural design*, Bargenda further generalises "architectural heritage conduits" (Bargenda 2023:125) to describe how architectural design can be used to create the corporate heritage brand, which is closely aligned to the definitions as provided by Urde *et al* (2007).

The Psychology of Banking Architecture

On discussing an acceptable definition of Architecture, Simon Unwin (1997:13) states:

> "It is probably fair to say that the matters of the definition and the purpose of architecture have never been settled. These are issues about which there is a great deal of confusion and debate, which is strange considering that architecture as a human activity is literally older than the pyramids."

While architecture generally has ancient roots (Frankfort 1941; Demay et al 2012; Jaubert et al 2016), it is also presented more intangibly to encompass space, meaning, use, and ambience (Pallasmaa 2018; Rasmussen 1964; Hertzberger 2000; van der Voordt & van Wegen 2005). From

the outset then it is agreed that the architecture of a space is both as tangible as it is intangible. Jakobsen (2012:2) expands on this when arguing that:

> "In this view, architecture works through an in-between building-creation involving both context and user, and through an immanent openness towards a relational exchange between the experiencing user and the architecture."

Contextually, the architectural argument in this research is based on this exchange between the user and the architecture itself. It is this very exchange that is used as a vehicle to attribute intuitional identity and comment on public and social history. As this research is primarily positioned within the fields of memory and meaning, the lens with which banking buildings are analysed and viewed is intangible in nature. Where core architectural design elements are relevant to the discussion they are discussed in text, but for this section the theoretical framework used to discuss the identity-making employed in banking architecture is discussed.

Departing from the definitional discussion, banks as institutions are imperative to the economy, industry, and ideological revolution (Hughes 2010; Benston & Kauffman 1996; Bargenda 2023). To then continue the discussion of institutional identity through architecture, as a global discourse, banks both in their institution and their structures have a specific psychology associated with them (Lynch 1996; Dijk 2017). This personified psychology is critical to the memory and identity argument in this research. Looking to the foundational research question driving this thesis, 'To what extent do Corporate Archives impact broader South African history and identity-making?',

these factors of psychology within the banking architectural space allow for three main elements to be considered as a result:

- How did the architectural elements within the bank buildings in question create identity (and in so heritage) for the bank?
- Through this past identity, what can be learnt and inferred not only of the bank, but also of the public and social histories?
- What can be learnt of institutional change through temporal architectural (and spatial) changes?

Bargenda's work (2015a, 2015b, 2018, 2023) is critical to this discussion, as a noted ideological authority in the field. Looking to their case study of the *Société Générale* in Paris, Bargenda (2015b) exemplifies a banking structure purpose-built with the mindset of curating space in the present to be celebrated timelessly as a beacon of culture and heritage, which introduces these bank-specific, architectural links between heritage and identity. The example is also assessed within the parameters of Urde *et al* (2007)'s heritage quotient lens which, as discussed in the introduction to this section, culminated in the generalisation of "architectural heritage conduits" (Bargenda 2023:125) to describe how architectural design can be used to create the corporate heritage brand.

Bagenda (2015a) examines the effectiveness of traditional vs ambient marketing through architecture in a case study of the Deutsche Bank in Berlin, Germany, and the *Banca Monte dei Paschi di Siena* in Siena, Italy (the oldest known formal banking institution). The study engages a

dialogue in considering the spatial organisation, aesthetic and symbolic connotations and the socio-psychological impacts of the spaces and how they experienced, which emphasises links between the experiencing user and the architecture introduced earlier in this section. The study is concluded with the following statement (Bargenda 2015a:88):

> "Not directly perceived as overt institutional marketing discourse, space design requires the interpretative participation of the viewer to receive its full communicative and identity-building value. Hence, it builds the symbolic frame that conditions implicit, subliminal brand perception… In this sense, corporate architecture, traditionally considered merely in its use-value as a tangible asset, or as a sales tool in the servicescape, should be afforded a new status as a strategic medium in ambient marketing communications."

Bargenda (2018) introduces the effect of bank buildings at the macrolevel. While the macrolevel is contextualised within macromarketing and is used to comment on the use of architecture as predominantly a marketing tool, links between architecture and the urban scape and cultural context are made (Layton 2007). My study takes a slightly different view: while the links between architecture and the servicescape are clearly theorised in the cited works, I use spaces and symbols (and arguably memories), to infer a *past* identity, which is in turn used to comment on social and public history and as conduit for institutional change.

This link between corporate identity and its architecture is a highly evocative vehicle of transmitting the messages of trust, security, and longevity - which is an imperative facet of client

attraction and retention (Bargenda 2015a; Bargenda 2015b; Olins 1987; Schroeder 2002; Bargenda 2023). Schroeder (2002; 2003; 2010; 2012) also argues architecture and brand are synonymous, and that together they amalgamate a far broader framework that stabilises and establishes patterns and associations in brand-user/client-bank relationships. Banking institutions require this psychological informing as Morello (1985) states: "Obviously, nobody chooses to become a customer of a given bank or to subscribe to an insurance plan for only preconceived ideas… yet it would be difficult to deny that consumer decisions are also based upon the personalised views that make up the construction, maintenance, and change of their mental images." (Morello 1985:2).

With this in mind, the specific language of banking architecture is pivotal in the positioning of the associated institution within a nexus of the facets of its own history (either past or future), socio-cultural dialogues and tangible design elements that speak to these points - "...every building exists within a social and cultural context and receives much of its meaning from it…" (Goldberger 2009:174; Bargenda 2015b).

Additionally, it is important to note that the theoretical framework introduced in this section has the important subtext of the apartheid history and post-apartheid space making in the South African context. In fact, corporate heritage as a field has several nuances in this context, as will be discussed in the body of this work.

What follows is an aside to provide some of the aforementioned context in light of Melinda Silverman's (1998) extensive study titled *Ons bou vir die bank*, which discusses the Afrikaner nationalist identity within Volkskas bank.

Notes on Afrikaner Nationalism - *Volkskasbank in view*

Ariane Janse van Rensburg posits: (Janse van Rensburg 2009:33)

> "The artefacts of architecture are buildings. They are in the first place experienced as concrete and functional but can have a strong sub-text of meaning and influence which has, throughout architectural history, been deliberately used by those in authority, the commissioners of great building projects, to manipulate political will."

To contextualise some of the abovementioned apartheid and post-apartheid subtext, this section introduces Afrikaner Nationalism in the context of specifically the architectural language(s) of Volkskasbank. While the historiography of Volkskasbank (and Afrikaner Nationalism) is discussed in more detail in Chapter Five, this section focuses on the Afrikaner nationalist identity, and how (as Silverman (1998) argues) it is reflected in the bank's architecture.

Silverman's *Ons bou vir die bank* (1998) discusses the architectural and stylistic elements of the Volksasbank during the height of the Afrikaner Nationalist apartheid regime. The bulk of their argument circles around how the corporate identity of the bank was designed and curated to further

ideas of "Volkskapitalisme" (Silverman 1998:132), how this identity changed as the Nationalist Party came into power, and the architectural languages used to further the nationalist agenda. The use of the term *language* here is Silverman's, which exemplifies the use of corporate identity towards other agendas as posited by Janse van Rensburg (2009) above. In fact,

Silverman's argument is based on an architectural analysis of buildings designed by Gerard Moerdijk (designer of the Voortrekker Monument), Gawie Fagan (in-house Volkskas architect responsible for many of the regional branches), and Samuel Pauw (designer of the iconic Volkskas headquarters, which is still a prominent part of the Pretoria cityscape). The discourse details the incorporation (and in some cases, nationalisation) of Cape Dutch (Moerdijk) styles, modernism (Fagan), and what Silverman (1999:134) refers to as "domination" - an amalgam of monumentalisation, modernism, and brutalism. Importantly, throughout the architectural discussion, Silverman details the nationalist identity and ideology present within the bank's buildings, which is why their work is crucial to this research. While the architectural styles and choices are important context, the lens used when viewing them in retrospect allows the identification of a past corporate identity within the social and political nationalist milieu which transcends distinct architectural languages.

This same lens is employed in the context of this thesis and used to argue the existence of language weaved into the architectural elements of the bank buildings; language which I argue exists within this corporate identity, and which can be used in broader social and heritage discourse and memory-making. Herwitz (1999:407) describes a "badge of identity" that accompanies

architectural stylings. This becomes especially prevalent in spaces of coloniality, where the settled parties move to introduce styles or approaches from their origins. This, as examined separately by Tymbios (2017), Herwitz (1999), and Bell (2014), all contributes to a discussion around architecture being utilised as a vehicle of power, similar to that in use in archivability, to (1) scramble to assert and assimilate marginality in ownership; (2) to enforce power-roles; and (3) to dilute and blur the lines of distinction old and new. This being done in attempt to dominate the identity of space, despite these settlers being "themselves doubly inauthentic – both modern and out of place" (Bell 2014:9). Coombes (2003) in quoting a statement made by the architect Gerard Moerdijk, designer of the Voortrekker Monument, who said that it (the monument) "had to remind people for a thousand years or more of the great deeds that had been done" (Coombes 2003:56; Meents 2009).

Meents (2009), with specific reference to the Voortrekker Monument, discusses two foundational lenses through which the relationship between architecture and identity can be viewed. These being ontology and teleology. Ontological in the creation of a physical landmark to serve as a beacon of access to the intangible past, and teleological in the cementing and continuation of this identity to be taken up by future generations. This example, while perpetuated in discussion around Afrikaner nationalism, is nonetheless relevant in the relation between physicality of structure(s), and its impact it has on those who engage with it.

Gerard Moerdijk was involved in a number of the Volkskas branches, all of them lacking the "monumental qualities" (Silverman 1998:134) that were meant to be tantamount to the 'Volk', to

Moerdijk's work in the nationalist dialogue, and "the power of the built form as edifices for memorialisation" (Fisher & Clarke 2010: 155). This was until the emergence of the Market Street Branch, Johannesburg which was subsequently described as: "Nog 'n monument het verrys in die daeraad van 'n volk se ekonomiese bewuswording. 'n Monument deur 'n volk self opgerig wat in die annale van sy geskiedenis aangeteken sal staan as die eerste suiwer nasionale handelsbank, gevestig op die eie bodem wat hom steeds sy groeikrag gee" (Silverman 1998: 134). [Another monument has risen in the dawn of a people's economic awakening. A monument constructed by a people that will be written into its history as the first purely national commercial bank, founded on the same ground that still nourishes it.]

1948, alongside the National Party's ascension to government, saw an emboldening of establishing relevance and modernisation of the Afrikaner National Identity (Silverman 1998; Tymbios 2017). With this we see the entrance of a young Gabriël (Gawie) Fagan, newly graduated from the notedly impressionable School of Architecture at the University of Pretoria. Gawie, mentioned both earlier and later in this chapter, embarked on, in stark contrast to Moerdijk, a concerted effort to bring modernism and European stylistic approaches into the buildings he designed for Volkskas. He employed Hambridge-esque Fibonacci proportions and compositions, horizontal strip windows and swathes and seas of glass panelling (Silverman 1998).

In referencing the later work by the Fagans at sites such the Chavonnes Battery, Castle of Good Hope, and Tulbagh where it is heavily noted around Gawie's intent on (re)creating aesthetics of a precise and specific past, he came from an ideology and architectural conversation that Gilbert

Herbert (1975) spoke of as "…the tendency is away from the purity of style, its doctrinaire aspect is softened and freely adapted to the specifically local demands of time and place. In its use of materials, in its relationship to irregular sites, in its adaptation to climatic needs, there would appear to be more flexibility, more versatility…" (Silverman 1998:138; Herbert 1975, Scurr 2011, Barker 2021; Darke 2012; Andreou 2023). It is interesting to note how this flexibility seemed to diminish in Fagan's practice later on (Andreou 2023). Broadening on this is of course the critique on structures (herein referring to banks and finance houses) projecting power and stature and as being the "phenomenological embodiment of capital", which echoes Hughes (1991) who describes architecture being utilised in some instances (here referring to Modernist Architecture) as "a symbol of inequality" (Hughes 1991: 167; Bargenda 2023:117; Martin 2010; Karatani 1995).

Banking without Buildings: *transacting in the digital age*

With this study firmly positioned within the materiality of bank buildings, I need to address the modernisation of banking practice. As Bargenda (2018:263) states:

> "In changing marketplace configurations, commercial transactions increasingly occur in cyberspace, making physical space ever more redundant for purely operational purposes. Especially in the finance sector, the rapid shift toward digitalization, crypto-currencies and online banking have dematerialized financial marketing systems. To retain their material visibility and competitive positioning in the marketplace, banks increasingly set up flagship venues of significant symbolic and cultural value, while closing down non-descript neighborhood branches devoid of iconographic expression."

Within a financial lens banking practice has evolved to accommodate and adapt along with the digital landscape. Financial markets are now mostly digital, with a considerable decrease in physical money exchange between banks and consumers, which negates the need for many of the traditional spaces (e.g. banking halls) (Bargenda 2023).

Interestingly, change within the architectural identity to adapt (and perhaps conform) to the corporate identity can be seen. While this is mostly a bottom-line decision due to these changing financial markets, this change is not devoid of sociodemographic insight. This change actually implies cultural relevance (via omni-temporality as defined by Balmer *et al* (2006)) and introduces what can be described as the mitigation of distrust.

Unfortunately, distrust and banking are generally quite synonymous, especially within the last century due to the devastating frequency of economic crises and depressions; those both related and unrelated to recent wars and pandemics (Fungáčová, Hasan & Weill 2019; Breuer & McDermott 2013; Jansen, Mosch, & van der Cruijsen 2015; Carbó-Valverde, Maqui Lopez, & Rodríguez-Fernández 2013, Knell & Stix 2009). Noting that the architectural presence used to have a big impact on the client trust relationship (Bargenda 2015b) alongside the decreased material footprint required by modern banking practice, trust has transcended and needs to be instilled differently (even if still using the same channels). This is however a topic more relevant to the marketing field, which falls outside the scope of this research. What is important for the current discussion is the architectural change evident in the modern financial landscape and the social context that can be inferred.

Tech-savvy and future-focused banking has unique requirements (especially in the post-colonial South African landscape) and I argue an architectural language still being present, even in this changing environment as "Organizations in today's hyper-competitive world face the paradoxical challenges of 'dualism' that is, functioning efficiently today while innovating effectively for tomorrow" (Ameme & Wireko 2016: 389).

Buildings as Archival Sources

With a thesis so deeply rooted within the archive, it is important to address the way in which these buildings will be read to inform the argument. To further this discussion, I borrow some of the principles from archaeology to discuss materiality and temporal contextualisation.

Thematically, styles in architecture are much like fashion in that they have periods of 'trendiness' (Goel *et al* 2012; Crook 1987). From the visual cues associated, demonstrated, or presented by that particular style, one is generally able to assign a few key role-players, time frame and geographical location of not only the stylistic movement, but also the architects who followed it (Goel *et al* 2012; Crook 1987). As mentioned in the sections above, this research is concerned with more than the stylistic choices. This is perhaps rooted in my archaeological background, where by example, specific decorations and motifs on low-fired ceramics from the African Iron Age allow for the contextualisation of time periods and geographic groupings (Huffman 2007; Andreou 2021a).

I strongly support the argument by Millar (2006) and Rahmbhoros (2009): buildings designed in particular styles carry with them associated and stored memory; these facets of declarative memory that are psychologically imprinted on us through learning and association. Perception is about what is presented, and in turn our ability to process and be informed by what we are perceiving. While at face value it can be understood that a building is a building, and through its tangible aspects we epistemologically know what it is, a building biography is not always readily available at first. The deep layers, knots and nodes that make up the secret whispers of what happened there, who lived there, who died there, and the initial building function - the intangible informing the tangible (Eichler 2021; Rampley 2012; Chatzigrigoriou *et al* 2021; Nora 1989).

As an example, Murray & Witz (2013) speak of a building being viewed as an artefact (in this instance with reference to Hostel 33, part of the Lwandle Migrant Labour Museum), which conforms with the archaeological definition of an artefact as presented by Darvill (2008). I would however like to expand on this by viewing a building as an archive rather than an artefact, an argument supported by examining the parallels between them.

Using archaeology as a foundational point of reference, students are taught the interpretative process, and it is through this process archaeologists assign ‘meaning’ to an object, despite the chances of accuracy erring closer on the invalid. However, through a transient interpretive practice, artefacts can be re-assessed, re-interpreted and re-contextualised. From this, it must be argued that artefacts from the archaeological record will only ever be truly understood by their maker, but this can also change over time through the concept of use-life, during which (while an object is made

for a particular purpose) it can be used and re-used differently by different people over time (Andreou 2021a; Jones 2001; Gosden & Marshall 1999). Rampley (2012) argues that this is also relevant of heritage as a concept, that the same event, place, object, or person has a different meaning to different experiencers, and has the propensity to change and evolve intergenerationally over time (Rampley 2012; Ashworth *et al* 2007; Schramm 2015; Hoskins 2001)

Similarly, I argue that buildings also exist in respect of the multiple users and their associated memories that become tantamount to it. With memory, as explored earlier in this chapter, being personal and fractional, each person's memory is stored by and of the building. Similarly, to the discussion earlier around heritage, fond memories evoke certain emotions and narratives, painful memories evoke their own emotions and narratives. This intangible factor is an imperative part of a building biography, and its collective builds on the outstanding universal value of a structure or space; what makes something important. These are parts of the facets that inform the grading process as mentioned in the section above. While a building can be important because it is reflective an important style by an important architect, it can also be important because within the urban streetscape it was the spot where for the past 50 years the family-run greengrocer has operated out of it or was the bakery that every teenager started their first job at. The idea, function and role of building biographies will be discussed further in the later chapters and in the section *Whispering Through the Cracks*.

Archival Theory and Practice

The previous section argued that buildings can be read as archives, which introduces the broader theoretical framework on archival theory and practice. This section details the relevant thoughts and considerations around (1) the archive as an entity, what it is and how it functions; (2) how the archive is questioned, detailing concepts of authenticity, authority, and agency; (3) nuances around what the archive does not and cannot do, and how this informs the interpretive framework; and (4) how photographs in the archive are used in the architectural and memory context of this thesis.

The archive sits at the core of the argument in this thesis through housing the primary source material. Lenses used during engagement with the archive are those detailed in the preceding chapters, namely memory, heritage, identity, and architecture. Reading the corporate archive in this context to inform and discuss post-apartheid heritage and social history is what differentiates this study from extant work.

Archives as Entity: *constructs of ephemera / more than just paper*

The act of record keeping, as the birth of archival practice, can be traced to primarily Mesopotamia, Babylon, and Assyria, and grew steadily more varied during the Graeco-Roman period. While these records were for the most part initially judicial, they were the starting point of what has become the archival complex today (Posner 1972; Duchein 1992; de la Harpe 2022). One of the most famous historical examples of the archival complex is from Babylon in the form of the Stelae of Hammurabi, a black diorite column that dictates the legal requirements and responsibilities of

the Babylonian populace from its carving in the mid-1700s BCE ('before common era'; equating to 3000-4000 years ago) (Price 1904; Slanksi 2012; Harrai 2011).

The archive as a conceptual term is derived from the Greek word αρχείων [archeion], which means loosely, but effectively, 'a government building' (Vosloo 2005; Derrida 1995; Meents 2009). Archives are quintessentially accepted as being a room where records are stored. The accumulation of sources and entries into the/an archive is deemed as the creation of memory for that which it houses (Featherstone & Venn 2006). They are perceived as being spaces and places "…where things are hidden in a state of stasis, imbued with secrecy, mystery, and power. Archives are seen as rows and rows of boxes on shelves, impenetrable without the codex which unlocks their arrangement and locations." (Breakall 2012:1). These spaces are tasked with the collection of memories to provide an eternal and indisputable forum of collective remembrance, which is the conception of identity, whether personal, institutional, or national (Nuttall & Coetzee 1998; Straker 2011; Zeitlyn 2012; Hoskins 2001).

They are however not without their ambiguity; with the foci, function, and purpose of spaces of remembrance such as archives, libraries and museums all being very much a grey area that continuously overlaps in a perpetual Venn-diagram (Manoff, 2004; de la Harpe 2022). The archive is as much a space of what it is, as of what it isn't, and can be a repository of various and varying memories "...It's [speaking here of the/an archive] condition deflects outrage: in its quiet folders and bundles is the neatest demonstration of how state power has operated, through ledgers and

lists and indictments, and through what is missing from them." (Steedman 1998:67; Mbembe 2002).

Ephemera is defined as "things that are important or used for only a short period of time." (Hornby & Turnbull 2010:492). These transitory items are considered then as "…everyday, impermanent items produced irregularly and designed to be used and then thrown away. Pamphlets, brochures, tickets, programmes, published reports, handbills, menus, advertisements, posters and other miscellaneous printed or published items…" (Baird & Coles 1988:146–149; Burant 1995:191). Despite the heavy insistence on the impermanent and blasé nature for which these documents were created to be consumed, they hold an immovable persuasion on archivists, as we collect them and tend to them lovingly as a crow or magpie would covet a particularly shiny bottle cap that they treasure above all others. The rationale behind these - and I speak now as a self-proclaimed serial-collector - supposed temporary fragments of fleetingness provide a deep and relevant pedestrian understanding to the past. They provide an insight into colloquial vernacular, trends, socio-economic climates, and social histories that are often (un)intentionally silenced in the creation and curation of historical narratives (both archival and conversational) (Burant 1995).

This gives rise to a term I have called 'cautious collecting', which is by no means a process novel or unique to me as it is undoubtedly a facet hardwired into the psyche of all collections professionals. The notion of cautious collecting stems from attempts at reaching a happy median in ascertaining the archivability of an item based in its:

1. Potential usefulness in the number and quality of previously retained like-items.

2. The frequency of such an item currently receiving (and having received) requests for viewing in the archive or having a particular impact on a current narrative; and finally based on the abovementioned current and past trends,
3. What is the likelihood of this being relevant in the future?

While this gives freedom of disposal to perhaps a percentage of duplicate entries, it can complicate the retention potential of even the simplest of items.

Cautious collecting, however, should not be mistaken for hoarding, wanton accumulation, or the storekeeping of anything, everything, and all things. Cautious collecting has at its fundamentals the foresight of potential in acquiring answers and contextualisation, items that are from the off-set misaligned or non-compliant should not form part of dedicated collections. The existence of the ephemeral in the archive is a common occurrence, as are items that do not make sense to us, we who are perhaps the first to see them in a lifetime of years. Carolyn Steedman (1998) states; "The Archive is not potentially made up of *everything*, as is human memory; and it is not the fathomless and timeless place in which nothing goes away, as is the unconscious. The Archive is made from selected and consciously chosen documentation from the past *and* the mad fragmentations that no one intended to preserve and that just ended up there." (Steedman 1998:67). What is then retained, through whichever process or agenda, exists then to form and inform the associated narrative(s) by means of these archival slivers (Harris 2002).

The above discussion serves as a signpost to introduce the NHAR, while noting some of the nuances within the corporate environment. The relevance of the context provided here will become more useful in Section XX, where the NHAR as source is discussed in detail.

Questioning the Archive: *authenticity, authority, and agency*

Despite the given assumption that archives are revolutionary and omniscient fonts of knowledge, answers, and truths, this is not the case (Stoler 2002; Guha 1983; Dening 1995; Kros *et al* 2022; Andreou 2021a; Tiley-Nel 2018). Archives should always be approached being cognisant of the collection's inflicted archivability, that being the process whereby an(y and all) items or documents are adjudicated at a particular instance on worthiness of retention, often leading to the retention of a singular "privileged and marginal history" (Cherkasova, Sumburova & Zherdeva 2020:544; Mbembe 2002; Garuba, 2007; Duranti 1994). This is predominantly fuelled by the reality that no archive or repository can realistically keep the full history or recorded past(s) of an entity, person, or space and are created through oftentimes "mad fragmentation" (Steedman 2002:68); to this, Mbembe concludes that "the archive is therefore, fundamentally, a matter of discrimination and selection" (Mbembe 2002:20) and is a far cry from being the upheld notion as "epistemological claim to the truth" (Harris & van der Merwe 2020:32).

This archivability is influenced by predefined foundational biases present in academia. For instance, my professional practice subsects archival management and heritage management,

coming from both archaeological and museological lenses. Based on these subsecting fields, it is argued that we look at the 1930s redefining of the term 'document' by Paul Otlet (Otlet 1934). Otlet redefined a document purely as being something (read therefore as anything) that conveys information, a sentiment that has held true since the inception of their redefined positionality, as seen in Manoff (2004), Le Deuff & Perret (2019), Briet (1951), Buckland (1997), and Skarpelis (2020).

Bearing in mind that archives are compiled by selection, they can also pose the immense danger of being compiled in such a fashion that would potentially facilitate a biassed view or account of a person, space, or entity. This curated bias often leads to the archive being used within a position of power as a source of hegemony, control, colonialism and governmentalism (Zeitlyn 2012, Foucault 1972; Featherstone & Venn 2006, Kros *et al* 2022; Mbembe 2002; Rylance 2006). An archival type that is considered as the above, would be governmental or so-called public archives. However, in considering the hegemonic connotations of these archives, a firm grasp of epistemological theorising is required when dealing with them as these records have the innate power to "stabilise or topple modern states, sustain genocidal regimes, but also aid in the construction of citizenship after natural disasters or wars" (Skarpelis 2020:389; Hull 2012; Weber 2013; Posner 1944).

As broached on earlier in this chapter, for the most part, it can be confidently accepted that a 'public archive' is a national and as such a governmental archive (Netshakhuma 2019; Yusuf & Chell 2005; Skarpelis 2020). Skarpelis (2020:388) describes these archives as "crucial elements in

the establishment of modern state power". These particular types of archives have the core and fundamental responsibility in securing and safeguarding all aspects of national memory, and in so identity (Boyer 1996; Kumalo 2022; Baines 2019). This naturally has its own host of issues, as have been discussed earlier in this chapter. These issues are predominantly around the concepts of colonialism, governance, and hegemony (Zeitlyn 2012; Foucault 1972; Featherstone & Venn 2006). National memory, and therefore a/the national archive, can be argued then as existing in a fluctuating state as a commodity of the political elite, who hold autonomy over its retention and presentation (Fentress & Wickham 1992; Roux 2009; Decker 2013; Hoskins 2001).

Marschall (2010) refers to this is as "Official memory" and which exists as "driven by an interest in social unity, the attainment of societal goals and political agendas - foster interpretations of the past that reduce the power of competing interests" (Marschall 2010:140).

'Private archives' on the other hand seem to innervate out into three separate schools.

1. of and by private institutions or persons of note (here for instance, the South African Breweries Archive, and Sammy Marks or Oliver Tambo).
2. of and by private persons or families - Woodham *et al* (2017:203) position that "Many families possess a family archive; documents, photographs, heirlooms, scrapbooks, recipes, and a whole range of other items that reveal insights into past generations and preserve family stories. They may never have thought of these assemblages as archives", but by retaining and preserving possessions these items mould a sense of family identity either consciously or unconsciously". These have broadened and become far more

commonplace as a result of the digital era, as digital archives are created both purposefully or unintentionally through social media (Cherkasova, Sumburova & Zherdeva 2020). Then finally.

3. a concept that is sometimes called 'personal papers', which is perhaps a contemporary derivative of the practice of ancient philosophers, wherein modern thinkers and academics amass their own personal archive of work not only of their own creation, but also of similar and related work and thoughts. (Powell 1976; Woodham *et al* 2017; Fisher 2015).

Due to the hegemonic nature of these public archives, Fritzsche (2006), Skarpelis (2020), Opondo (2017) and Mbembe (2002) in particular discuss the concept of chronophagy wherein states use purposeful control of the archive to "rid themselves of historical debts and anaesthetise the past" (Skarpelis 2020:390). Mbembe discusses this by remarking "Fundamentally, the dead should be formally prohibited from stirring up disorder in the present" (Mbembe 2002:22).

Given this positioning of the public vs private archive discussion, I would argue here that an archive such as the NHAR is a hybridisation of these archive types. While it is not open to the public in a walk-in and access sense, it is readily available and open for researchers to request information from as is the case with both First National Bank (FNB) and Sanlam. An archive such as this, given the depth to which it contains public histories in a subtle manner also allows for it to serve as an incredible tool in piecing together aspects of public and private pasts through the records kept by means of personal or business transactions, records of accounts, or mentions in minutes.

Fuentes (2016) and Reed (2010) consider this "production of knowledge" (Reed 2010:20) as an area of careful cognisance, stemming through the purview of Tilly's (2002) theory wherein it is positioned that utilisation of an archival document has a dual lens that needs to be regarded by the researcher. These being firstly, consideration of the document (in Tilly's words, "phenomenon" (2002:248) being accessed, and secondly, questioning the matter of provenance around the evidence as presented by the document/phenomenon in both its content and context within the archive (Tilly 2002; Skarpelis 2020).

Discussing this concept from a historical lens, Carr states "... we can view the past, and achieve our understanding of the past, only through the lens of the present. The historian is of his own age and is bound to it by the conditions of human existence" (Carr 1990:24). This is positioned by Skarpelis (2020), following Koselleck (2004)'s lead, as "history's fundamental epistemological dilemma" (Koselleck 2004:130; Skarpelis 2020:386) and considers, alongside Steup (2017) as being problematic in standardising how what an individual perceives as relevant information over ephemeral. Additionally in turn, what information can, could and would be seen by each individual as important to focus on – effectively the *efficacy of attention*. Each person, as informed by their own profession, experience or bias, would view the same item viewed by peers and contemporaries with their own perception and subsequent interpretations. This too can be supplemented by purpose; an example being an instance of an architect and a heritage practitioner both viewing the same building. The architect would arguably focus their assessment on the building's architraves, the substantial gabling and the original designer's impeccable choice in selecting terrazzo

cladding; whereas the heritage practitioner would assess the building's spatial narrative, who lived there, what happened there, what it all means. Same building, same 'document', different focus.

From this, a question then emerges; given that an archive cannot ever be complete in respect of its composition, are archives then accurate or authentic?

Accuracy and authenticity are in themselves both contested phenomena in the historical fields. As is the case in most aspects in the record-keeping of the past, "we can know no more than what old writers have told us" (Greene 1995:12). This, as has been discussed earlier in terms of archivability, has the potential to be curated and a 'written by the victor' depiction of the past, even if presented as the best (alternatively read as only) records available (Nier 1986; Andreou 2021a). Foucault writes (1972:6)

> Of course, it is obvious enough that ever since a discipline such as history has existed, documents have been used, questions, and have given rise to questions; scholars have asked not only what these documents meant, but also whether they were sincere or deliberately misleading, well informed, or ignorant, authentic, or tampered with.

The discussion around accuracy and authenticity in the history of things has been a much-debated topic over the past century. Authenticity is interesting as it has a more lenient scale on which it can present itself, whereas accuracy is viewed in a relatively *as close as can be* type of lens (Darvill 2008; Andreou 2021a). Authenticity has the facets of both the consumed (read object/archive) and

the consumer (read viewer/researcher/user), for this Walter Benjamin's concept of 'aura' is exceptionally important, as it brings a pointed cognisance to the innate human tendency to gravitate towards something that looks shinier or newer over the original (McGhie 2009; Benjamin 2008; Eco 1986; Andreou 2021a). An example of this comes from McGhie's (2009) study with the famous Blombos Ochre, which was displayed alongside a hologram version of itself, with the viewers having a far more invested interest in the reproduction than with the original artefact.

This calls to mind, reference to the paradox of the 'Ship of Theseus'. This philosophical puzzle around authenticity and recreation across a singularity of time (Hughes 1997; Scaltsas 1980; Smart 1973; Rose *et al* 2020). Hughes (1997:53) discusses the theory as follows:

> Suppose that, in the course of repairs, the planks a wooden ship is made of are all (gradually) replaced by duplicate planks, in such a way that the end result is a ship exactly like the ship we started with. Suppose also that each original plank is destroyed as soon as it has been replaced. Suppose, finally, that throughout the process of replacement of the planks we have a working ship. Then, it seems, the original ship still exists, albeit with a new set of planks, after all the original planks have been replaced.
>
> Suppose on the other hand that a ship is disassembled, plank by plank, and that the planks removed from the ship are not replaced as they are removed. Suppose also that the disassembled planks are subsequently reassembled, in such a way that the end result is a ship just like the original ship, made of all the same planks (in all the same places). Again, it seems, the original ship still exists.

Edward Lowe in their 1983 paper *On the Identity of Artifacts* positions a 'solve' for the concept of Theseus's Ship, arguing that provided the changes to the original subject happen gradually and not en masse, the new elements as applied will amalgamate and identify with the authenticity of the subject, making it an aspect of the present continuous (Lowe 1983).

This query into authenticity can be aligned with context, which as is the case in most fields, is incredibly important, yet also highly problematic. Foundationally it provides an insight into the object, person, or space, and can also be used to gather or piece together an understanding of both what an object (person or space) is/was, and why it had *value*. Yet, taking the above-mentioned sections into account, how can the agency and authority of context assignation be trusted, given that all interpretation is a product of personal view and therefore a practice that is inherently problematic and deeply flawed, as "We are products of a social environment that has conditioned our outlook on the world, and our view of the past is inevitably influenced by our perception of the present?" (Greene 1995:161; Butzer 1980; Kastenhofer 2015; Schwartz 2000; Andreou 2021a).

Julia Kastenhofer (2015) writes "In an archival context, a record is authentic when it is what it claims to be" (Kastenhofer 2015:166). This is in dialogue around accepting an archival entry within relation of context of the entries it's placed alongside, but also viewing it through the lens in considering why such a document would have been falsified, which provides an additional layer to the narrative. This, as highlighted in the earlier discussions around archivability, has great power to inform and influence (Sundqvist 2011; Skemer 1989; Kastenhofer 2015; Carter 2007; Starn

2002; Mbembe 2002). Therefore, in considering archives as being these collections of memory and history that are created and curated within biassed and chronophagic agendas it is imperative to observe and engage with the content in this light. Tiley-Nel (2018) in particular speaks to the imperfection of the archive and emphasise the importance of adopting the notion of 'reading against the grain' in order to position oneself critically and "look at the power of the context in which they were written" (Tiley-Nel 2018:5; Stoler 2009).

The lack of context has the potential to enigmatify an object or collection. Although admittedly in some instances, through the repetitive nature of the accession process, it is possible to match certain narratives to objects, or vice versa. There is of course additionally what is called the argument from silence, or inference from absence, which could be used by the archivist if they know their collection well enough to attribute a placement within the narratology (Wallach 2019; Andreou 2021a).

Objectively, context can also be attributed to the process through which the archive was created. de la Harpe (2022), Dupont (2007), Huvila (2014) and Smith (1995) comment on the physical process of 'manufacture' in the sense of which theoretical approach is adopted in the recording of a document. This stems from what I would argue as a very siloed approach to practise. In acknowledging that, as posited in an earlier point of this chapter, the foci of archives, museum and libraries operate in an overlapping grey area, I argue that the foundational practices can too become interdisciplinary through this overlap (Manoff 2004; Weideman 2006; Lewinson 1960; Hackbart-Dean & Montgomery 1998). Given the specific nature of record-keeping being just that, keeping

record, I argue that disregarding practices and protocols from similar-fields to be potentially detrimental to an archived assemblage. Smith (1995), who is echoed by de la Harpe (2022), position in particular that documentation in archival practice and museology are inherently too different from each other in that archivists focus on content of the document and museologists on object types and physicalities over any further context. Given that even traditionally an archive transcends materiality in not only adhering to the retention of paper-based documents, but also video and audio recordings. Contemporary archives now, much like the NAHR, are assemblages of various typologies which would traditionally have err'd more towards museums, their context and relation to the collection content dictates that archives do indeed require interdisciplinary approaches that encompass and empower the practitioner to effectively and efficiently care for all record types within a collection. This unyielding nature of archivists was positioned in the early 2000s as already being problematic, yet still remains within the minority view (Klopfer 2001; Rylance 2006).

The Sound of Silence: *archival absences*

As has been discussed over the course of this chapter, the creation and assembling of an archive is not something that is necessarily painstakingly planned and provided for. Some instances require the acknowledgement of reactive creation in place of proactive, this of course being the manufacturing of an archive after the core subject has ceased to exist or has passed away. With this in mind, there are undoubtedly facets of the narrative that will be impossible to locate and incorporate. These facets will most likely be wildly unknown forever - we might not even know

they were missing in the first place. A 'silence' is what we consider a specific portion or aspect that is not found in an archive, whether by means of purposeful omission, ignorance to its existence, or due to a non-recording of it in the past. As such, silences are quite neutral in nature; their existence merely *is*, as we will forever be unable to quantify the importance (or relevance) of what is lacking from the broader narrative (Alexander 2006; Lending 2009).

One such instance of silence in the archive can be attributed to a fire that started on the evening of the 31st of January 1923 in the rented-out dental rooms of the first floor of the Nederlandsche Bank branch by De Zwaan building on Church Square. Although the fire was extinguished after two hours, it had spread to the attic and a large portion of the records were lost which has greatly added to the difficulty in compiling the history of the bank (Pfundt 1974). Interestingly, no reference to this fire has been found elsewhere in the NHAR. Many of the documents in the bank were reportedly transferred to the African Board of Executors premises next door, but the trail ended there (Pfundt 1974). What can be inferred from this information, however, is context to the oldest entries that exist in the archive, twelve books dating from 1888 - 1907. These books were unfortunately of the material that suffered irreversible damage by being used in the installation by Penny Siopis, which is discussed in *Chapter Three Seeing Money Differently: Nedbank through the Archive* (Nedbank. Books. NEDB/3000-3012*; McGinn 2018; Andreou 2019)

As mentioned earlier in this chapter, an archive is as much a space of what it is, as of what it is not. Archives are far from neutral spaces, but inarguably entities and functions of power, whether consciously or unconsciously so. The archive, either as an entity of ephemera, a noted silence, or

a product of pedantic perfection, is nonetheless ultimately just 'stuff'. Steedman (1998) speaks of this stuff-iness of archives existing as unconscious and very much unalive and inanimate. There are some of those in archival practice, myself included, that see the archive more as a philosophically living entity, in deference to the fact that it grows and expands and remains an unfinished creation (Hall 2001). That being said, however, I do not and cannot disagree with logic presented in Steedman (1998) that this 'stuff' that forms and informs the archive really is just as they put it, "...heterogeneous, undifferentiated stuff… texts, documents, data… order[ed]... by the principles of unification and classification." (Steedman 1998:66; Steedman 2001; Rylance 2006).

Photographs in the Archive: *capturing the moment*

When reflecting on anthropological photographs in the archive, William Hunt (1997) posits the importance of such photographs as serving for three main reasons "data, history, and promoting beneficial social changes" (Hunt 1997:67). However, photographs are not necessarily objective, nor should they be considered solely scientific or artistic, but rather as cultural documentation that have (possibly) been created, posed, or curated (Cronin 2002; Delaney 2008; Rose 2000; Schlack 2008; Schwartz 1996; Banks & Vokes 2010). Berger (1984:45) states that "[Photographs] can be both document and picture, artefact and art, visual map and carrier of cultural meaning." Hunt (1997), in their paper *Documentary Photography and Applied Anthropology* utilises an interesting phrase, "ethnographic present" (Hunt 1997:67). This 'ethnographic present' being the representation of 'how things really are', but as argued by Pink (2005:20) these scenes or captured moments are more often than not, "negotiated version(s) of reality".

This concept of 'ethnographic present' is important in its correlation to photographs as it attests to their problematisation. Joan Schwartz posits: "photographs serve interests…the photographers who made them, the patrons who commissioned them, the entrepreneurs who published them and the audiences who consumed them" (Schwartz 1996:35). Joyce Hammond (2004) caveats an implied 'often-unintentional nature' of anthropological photography with the assertion that while "… it is a rare anthropologist who does not use a single lens reflex (SLR) or digital camera as standard equipment when engaged in research. Even those anthropologists who do not plan to incorporate photographs into publications… usually create some still images." (Hammond 2004:135).

This introduces to the discussion the concept of created content. When considering an anthropological or ethnographic photo, such items have an added layer of consideration to them on the grounds of agency, agenda and power-relations between photographer and subject(s) (Rose 2000; Banks & Vokes 2010; Schlack 2008; Schwartz 1996; Schwartz 2000; Hammond 2004; Holm 2008). These factors make the use-of and trust-in of these photographs questionable, as they would account for a possibly inaccurate or inauthentic representation of the scene supposedly being captured in the moment, a "representation to illusion" (Rose 2000; Schwartz 2000:15; Pink 2006; Holm 2008).

Through this action, it allows for an objectification of the person or people, as argued through the acknowledging of a created or curated subject and scene. Susan Sontag (1973) describes the action

of photographing a person as "…the image's subject is literally rendered into an object." (Sontag 1973; Hammond 2004:136). Niskač (2011) positions discussions around transcending boundaries between subject and photographer, which are expanded on by Ananmalay (2017) with reference to subject vulnerability and speaks to the lacunae in acknowledging differences between academic objectivity and broaching the personal within an anthropological context. Both Niskač (2011) and Ananmalay's (2017) writing concur with Sarah Pink's discussions in *Doing Visual Ethnography* around photographs' potential inherent ambiguity that errs on pre-determined objectivity and generalisation (Pink 2006). As argued by Linje Manyozo (2003:2) "The photographer plays the central role in determining how and what to record of his/her subjects, how to interpret and refine the information s/he has gathered and how to present the information to the audience effectively."

Considering the above, Ruth Behar (1996) reflects on agency when speaking of their earlier book *The Presence of the Past in a Spanish Village* (Behar 1986) with their choice of cover photograph; "I had, indeed, chosen a picture of them in peasant guise, not their street clothes of Sunday best. Only as peasants could they fit into my argument, be made visible there." Behar (1996:60; Hammond 2004).

Conversely to the agency vested within the photographer, there is also an innate agency from the photographed. As part of the broader work in *Politics and Community-Based Research: Perspectives from Yeoville Studio, Johannesburg* (Bénit-Gbaffou, Charlton, Didier & Dörmann 2019) Claire Bénit-Gbaffou and Sally Gaule (2019) in their chapter *Street photography and the politics of representation: A Portrait of Muller Street* upon final discussion and reflection with the

participants of the study, the results emerged that "the participants selected the pictures they *wanted* to select, rather than those which were in their view the closest to reality" (Bénit-Gbaffou & Gaule 2019:322).

Condorelli & Rinaudo (2018) and Hermann Mückler (2013) position in their work, one of the discussions raised in this thesis; photographs of buildings that no longer exist in real-time. "Working with historic images represents one of the most challenging aspects of architectural photogrammetry. The facts are that most of these photographs "depict objects which no longer exist and, hence, cannot actually be surveyed or photographed as such" (Mückler 2013:1). Lambert (1977-1978) posits that the photographing of buildings and the built environment can be an invaluable form of documentation of the representations of not only the buildings themselves but also the cityscape and the people that inhabit(ed) it. This theory was tested in de Kadt, Gain, and Marais' 2009 study on using photographic archives to digitally render and recreate forgotten facets of District Six in Cape Town (Lambert 1977-1978; Schlak 2008; de Kadt, Gain & Marais 2009).

> "Historical archives save invaluable treasures and play a critical role in the conservation of Cultural Heritage. Old photographs and videos, which have survived over time and stored in these archives, preserve traces of architecture and urban transformation and, in many cases, are the only evidence of buildings that no longer exist." (Condorelli & Rinaudo 2018:259)

Katarzyna Łakomy in their 2016 work *Searching for identity in old landscapes,* positions photography as an exercise in philosophy as capturing a moment, indicating that a photo taken

moments after another will be inherently different as the precise situation of the earlier photograph no longer exists (Łakomy 2016).

This is further complicated by the argument by Ian Walker (2011) on the topic of street photography which discusses “The problem is that, at the the point the photograph is taken, it’s hard to tell which pictures will matter and which will not” (Walker 2011:29; Bénoit-Gbaffou & Gaule 2019).

Chapter Three

Seeing Money Differently: Nedbank through the Archive

Introduction

Seeing Money Differently is a play on Nedbank's current tagline, *see money differently*. I am quite fond of the concept embodied in this phrase, *see money differently*, as it speaks to a duality in the identity of the bank. Money is any item that has an ascribed value to it that plays a role in a transaction between parties and can be stored to accumulate wealth. The action word here is value. I refer to 'value with two v's' - *value*, being italicised to show importance, therefore something historical, intrinsic and without fiscal worth; and value (plain text) to show having or being of fiscal worth - in other words, money. This chapter serves as the foundation and signposting of the establishment of the NHAR, and through it, the NHC alongside a brief overview of the South African socio-economic and political climate in relation to the NHC.

The naming of this chapter, *Seeing Money Differently: Nedbank through the Archive* is testament to key acquisitions, as highlighted in the NHC. The various financial entities that have been acquired and merged with to form the Nedbank Group as it is today, have brought with them not only a wealth of materiality that has been the formation of both the NHAR and the Nedbank Art Collections (NAC) respectively, but has also brought many different business aspects to The Group, such as Wealth Management and Trusts, (BoE and Syfrets) Building Societies (The Perm), and Agricultural and Land Banking (Stellenbossche Distriksbank).

Entering the Market: *An overview of South African socio-economic history*

Before commencing the discussion around Nedbank's corporate archive, I feel it important to position a brief overview of South African banking history, as without the existence of banking as a practice, the archive in question would not exist. This overview also serves as a brief sign-posting to the socio-economic and political climate of South Africa in relation to the NHC, from its inception in 1831 with the Cape of Good Hope Savings Bank Society to the amalgamation of Nedbank Group in 2005. As this is not a thesis within the scope of the historiography of South Africa as a whole, it should be acknowledged that the positioning of these socio-economic and political histories is done with the sole intent to aid in contextualisation of broad events that mark South Africa's timeline and does not include all events or instances.

The concept of trust in the banking structure is an integral facet for a number of reasons. Foremost is the simple business rationality that without clients, there is no means of payment for which the institution functions to aid and govern, *ergo*, no institution. For the most part, this trust seems to be promoted in a literary and marketing sense - both aspects that are arguably emotional. Being simply 'good business practice', advertising and marketing are crucial components of any brand (Santos, Burghausen & Balmer 2016; Pecot *et al* 2018; Kapferer 2003).

Trust, and especially the concept of trust in money, is by no means novel. Money, exchange, trade - are all terms that are interlinked and interrelated on the foundational grounds of the inherent confidence (read also as belief/faith) that ***this*** (being an object or material) has an assigned value,

and that this value is accepted as an adequate and appropriate means of measurement for ***that*** (being good, service, etc); "...the community will assure the validity of the tokens for which we have exchanged the products of our labour in exchange against material goods…" (Simmel 1978:179). Similarly, Frankel (1977:165) posits "The entire economic system functions on the basis and belief that otherwise near-worthless pieces of paper or metal will retain their acceptability and consequently their value". Important to note in all of the above, is that the trust is placed in the 'money' and its value, and not in the individuals handling it (Harari 2011; Misztal 2017; Hughes 2010).

A bank, in the briefest possible way, is defined as "an organisation that provides various financial services, for example keeping or lending money" (Hornby and Turnbull 2010:101). The idea of money during the earlier years of human civilisation (from 5000 BCE) was for the longest time a wealth of trade goods or commodifiable objects and substances (Antonities, Bradfield, & Forssman, 2016; Prinsloo, 2011; Chirikure, 2013; Hughes 2010). While there is no record of definable banking practices in the African archaeological record, it cannot be excluded that 'banking' practices did not exist.

By the mid-17th Century, the VOC, also known as the Dutch East-India Company, had cemented itself in South Africa by means of the establishment of a refreshment station in Table Bay. As discussed in the earlier literary and theoretical framework pertaining to archives, it is important to remember here that when engaging with aspects of the past to factor an interpretivist view. Epistemologically, historical records (especially ones that relate to spaces and temporalities of the

pre-colonial, and hundreds of years prior to the present) need to be approached cautiously and in acknowledgement of through which possible agency they were written (Andreou 2021a; Munslow 2012; Carr 1990; Rassool 2010). With this in mind, The Cape of Good Hope had been reported in early records such as those by Tavierner (1678), Theal (1887), and Liebbrandt (1900) to have been an area that had been passed over by most European states, perhaps due to the lingering history of the defeat of the Portuguese explorer Francisco de Almeida by the Goringhaiqua in 1510 at what is today the area Salt River (Mellet 2010; Vernon 2013; Thompson & Berat 2014). In addition to this, however, it was also recorded that while there were perhaps no prolonged stays in Table Bay (or at the very least there were no disembarkations), there were stop-overs by ships seeking refuge in the seclusion of the bay during the early 1600s. (Tavierner 1678; Theal 1887; Raven-Hart 1967; Gaastra & Bruijn 1993; Cope 1967; Feingold *et al* 2021). This changed in 1647 when a group of Dutch sailors had become shipwrecked for a year, before returning to the Netherlands, thereafter, returning in 1652 to 'set up shop' at The Cape of Good Hope. (Mellet 2020; Meredith 2014; Ross 2008; Raven-Hart 1967; Leibbrandt 1900; Andreou 2023).

The first recorded formal bank by means of its definition in South Africa was the Lombard Bank (Mbuya 2008; SARB 2012; Nukunah 2016; Sita 2019; Ekama & Ross 2021; George 1980; Nedbank. Documents. COGHB/3; Swart 1953; Engelbrecht 1987). While I say recorded, there is almost nothing to speak about. There are only a handful of accounts about the institution, all in consensus of five facts: that it was (1) called the Lombard Bank, and it was opened in (2) 1793 at (3) The Cape of Good Hope by the (4) Vereenigde Oostindische Compagnie, and (5) that they were one of the earliest issuers of paper-based currency in Southern Africa (Mbuya 2008; SARB

2012; Nukunah 2016; Sita 2019; Ekama & Ross 2021; George 1980; Nedbank. Documents. COGHB/3; Swart 1953; Engelbrecht 1987).

There is a sole appearance of a Lombard Discount Bank in the consulted records, which was supposedly "established for the specific purpose of assisting the public and in particular the mercantile community by discounting bills at short notice" (George 1980:7). Further to this however, it too fades into anonymity. Despite there being little to no further information on the Lombard entities (whether connected or not), their existence sparked into life a financial revolution in South Africa that would establish imperial capitalism for the years that lay ahead.

By 1804 the Cape Colony was annexed and taken over by the British, which included the circulation of British currency and banking/monetary practices (Thompson & Berat 2014; Feingold *et al* 2021; Comaroff & Comaroff 2005; Mellet 2020). During this transitional period, a broad array of currencies was used at the Cape which did not initially replace original payment methods or forms of payment but were inserted into standard transaction practices. These varying methods, besides the obvious of having in themselves different values, were soon attributed to specific transactions only. As such, everyday payments and transactions favoured payments by means of beads and livestock as an example, while the rijksdaalders, shillings and so forth where then maintained and used for international transactions with ships weighing anchor in the bay (Feingold *et al* 2021; Comaroff & Comaroff 2005).

Due to the rising colonial tensions caused by the unhalting expansion of the British forces across the Cape peninsula, both Boer and African territories resulted in multiple conflicts between the British, Xhosa and Afrikaner nations during 1811 - 1834 (Thompson & Berat 2014; Ross 2008). During this same time along the Eastern seaboard, King Shaka had established the Zulu Kingdom and commenced the great militant diaspora known as the Mfecane across the inland territories (Thompson & Berat 2014; Laband 2017).

This was followed soon by the Groot Trek [Great Trek (meaning move/journey)] in 1835. Through this historic diaspora of the Afrikaner people from the Cape to inland, and two independent Boer colonies known the Zuid Afrikaansche Republiek [South African Republic] and the Oranje Vrijstaat [Orange Free State] were well established by 1852 and 1854 and recognised by Britain as independent republics (Thompson & Berat 2014; Feingold *et al* 2021; Mellet 2020)

The banking and financial system that evolved in South Africa 1861 - 1925 can be grouped into distinct sectors; Imperial Banks, Private Banks, Trust Companies, and Investment Houses and Building Societies. All these eventually consolidated into a single bank-offering entity by the late 20th Century. Stuart Jones (1994, 1996a, 1996b) isolates five initial Imperial Banks that set up shop in South Africa from *1861* onwards. These were The London and South Africa Bank (1861 – 1871), The Standard Bank of British South Africa (1862 – present), The Oriental Bank (1873 – 1879), The Bank of Africa (1879 – 1912) and The African Banking Corporation (1891 – 1920). The first of the private banks was The Cape of Good Hope Bank, which was founded in 1836,

ultimately as a consequence of the Imperial Banking system which allowed for the introduction of Common Law (Jones 2009; Ehlers 2003; Feingold *et al* 2021). This segued into the establishment and spread of additional private banking entities, the majority of which were, as described by Jones (2009), "…confined to serving the needs of local agricultural communities." (Jones 2009:95).

Of these banking institutions, the initial concept of a trust company is associated with Marcus Aurelius and The Knights Templar. The Roman Emperor and later the Knights Templar saw the benefit in leaving the administration of estates and wealth-items to other parties while many of the able-bodied individuals were sent off to war, meaning that should something happen to them that their families were taken care of (Baïkoff 1988). This was especially important in issues of inheritance where, with an outside party and a drawn-up will, it made the divvying of the deceased assets a far less traumatic experience. This puts the function and relevance of a Trust and estate executor as an entity that is over one-and-a-half-millennia old (Baïkoff 1988).

Building societies came into being near the end of the 18th Century in England as a result of the growth and expansion in population density caused in the cities by the Industrial Revolution. These early societies were known as 'building clubs' and members would join together to build houses, and ownership of a specific structure would be assigned by a lottery. These were known as Terminating Building Societies, as upon completion of this crowd-funded construction, the 'building club' would be disbanded and another created for the next building (Robertson 1983). Permanent Building Societies came about to provide financing for continued developments by owners, instead of a once-off construction venture. With Permanent Building Societies, similarly

to the Terminating societies, only shareholders/funders could be borrowers, but shareholders / funders need not be borrowers (Robertson 1983).

With the great discovery of gold in 1884 at the Witwatersrand, a significant portion of the earlier Afrikaner colony, the Zuid Afrikaansche Republiek, was propelled into international acclaim and success. Arndt (1928) writes: "The world's largest gold producer began its history in poverty and for a quarter century was steadily confronted with financial embarrassments." (Arndt 1928:93). Before these highly-publicised discoveries of gold in what is referred to as *the reef*, small deposits of gold were actually first found in 1873 in seams heading northwards from the Transvaal and along tributary rivers as alluvial gold. Through this, the now-famous prospecting town of Pilgrim's Rest came into being. These seams were incidentally towards the area of the Kingdom of Mapungubwe, whose peoples had mined and panned this same gold vein nearly a thousand years earlier (Arndt 1928; Feingold *et al* 2021; Nattrass 2019; Andreou 2021a; Chirikure 2013; Shillington 2012; van Helten 1982).

De Nederlandsche Bank en Credietvereeniging [The Netherlands Bank and Credit Corporation] opened in Amsterdam on 01 April 1888. This was soon followed by the establishment of a Pretoria-based agency of the Bank (that was eventually to be) called De Nederlandsche Bank en Credietvereeniging voor Zuid-Afrika which opened on 01 August 1888 on Church Square Nedbank. Documents. NEDC/30; Pfundt 1974).

By 1899 the British colonial rule had set its eyes on the Transvaal and after a three-year battle, the Zuid Afrikaansche Republiek was abolished, and the country unified under the British Empire in

1902 (Feingold *et al* 2021; Ross 2008; Nattrass 2019). Throughout the years that followed, by 1910, the unification of South Africa saw both a political and an economic structuring, with the country in totally forming part of the British Commonwealth (and therefore also under the umbrella of the Bank of England) and converting all financial transactions to sterling (Ross 2008; Nattrass 2019; Thompson & Berat 2014). This also meant that South Africa had to adopt the gold standard and be bound by it (Feingold *et al* 2021; Nattrass 2019; Milward 1996; van Helton 1982). The gold standard caused what was an international sensation and contributed to wide-scale arguments for reform in many parts of the world under British rule at the time. The crux of the gold standard was that all currency within the nations that conformed to it, had to be backed by the price in weight per ounce of gold. This allowed, in theory, for a confirmative and stable(r) value in circulating currency that was less prone to large fluctuations (van Helton 1982; Milward 1996).

1913 positioned the instituting of the Natives Land Act, which foreshadowed the later deep segregation under apartheid (meaning 'apart-ness' or separation). This coincided with the founding of the South African Native National Congress (which later became the African National Congress - ANC), and the South African Communist Party (SACP) by 1921 (Thompson & Berat 2014).

In 1920, the introduction of the Currency and Banking Act (No 31 of 1920) led to the formation and establishment of the South African Reserve Bank on the 30th of June 1921. The South African Reserve Bank's initial outlined role and responsibility was to create and oversee a governance structure in domestic currency, and to realign the exchange rate of the gold standard to pre-1914

figures (that being before The First World War), several important activities of which only Nedbank was in support of (Mbuya 2008; de Kock 1954; Feingold *et al* 2021; SARB 2023c; van der Merwe 1988).

Volkskasbank emerged in 1934 as a manner in which to enable the concept of *volkskapitalisme* [peoples' capitalism] "an indigenous amalgam of cooperative and capitalist economic relations" (Silverman 1998: 132), that is, a vehicle to enable *Die Volk* [the Afrikaner people] to partake in the predominantly Imperialist financial economy and to "ultimately take control of South African capitalism itself" (Silverman 1998: 132).

1948 saw the Afrikaner Nationalist National Party assume authoritative power over South Africa's Government. This was incremental through the following two decades, in which the National Party abolished its citizenship from the Empire in 1951. This coincided with the implementation of the Group Areas Act in 1950, which cemented the racial segregation introduced by the British through the Natives Land Act in 1913. While initially only having been 'designed' by the Afrikaner Nationalist Government to cement racial divisions (and exploitations), this also resulted in the South African economy being separated (or at least held at arm's length) by many of the worlds' industries and economies. (Thompson 2014; Verhoeven, Murthy & Soares de Oliveira 2014; Havermann 2014). However, due to the reliance on South Africa's deep and rich gold and mineral mines the British Empire was reluctant to sever ties with the nation and retained it as part of the Commonwealth. This was not part of the National Party's agenda however, who strove to stoke

the embers of Afrikaner-Anglo Rebellion of the late 1800s and be disassociated with the English in totality (Verhoeven, Murthy & Soares de Oliveira 2014; Feinstein 2005).

Following the 1960 Sharpeville Massacre, the National Party achieved a full withdrawal from the British Commonwealth in 1961, emerging as a Republic (Feingold *et al* 2021; Nattrass 2019; Thompson & Berat 2014). 1964 saw the imprisonment of Nelson Mandela and other members of the ANC and PAC movements. The years of resultant continued unrest and fight for justice was supported on a global scale and ratified a dedicated Comprehensive Anti-Apartheid Act passed in the U.S. Congress in 1986 (Thompson & Berat 2014). By 1989, F.W. de Klerk had ascended to the presidency of the National Party and began un-making the work of his predecessors, which culminated in the release of all political prisoners by 1990. Nelson Mandela, and the ANC government took a majority vote and through this presidency of the country, released South Africa from its international sanctions through the abolition of apartheid and the birth of democracy. The following years included reparative work through the Truth and Reconciliation Commission in 1994, and the lead up to the inception of the South African Constitution in 1996 (Thompson & Berat 2014; Nattrass 2019; Ross 2008; van Vuuren 2017).

The Nedbank Heritage & Archival Repository: *A prehistory*

To quote Stuart Hall (Hall 2001:89) “No archive arises out of thin air. Each archive has a ‘pre-history’, in the sense of prior conditions of existence”.

The NHAR, in stark contrast to the nearly two centuries worth of assembled histories that it contains and preserves, is still only in its early development. As introduced earlier in Chapter One, the early rudimentary form of the archive was created by the NKC, being the bank's library and media resource centre, in 2013 in response to a public scandal[4], wherein during the sale and gutting of old head office buildings (81 Main Street, 100 Main Street and Fox Street in Johannesburg), documents and materials that would otherwise have been lodged in an archive were left in a basement. The Heritage Portal, a collective of volunteer individuals and companies engaged in leading local discussion and action in the South African heritage scene, led an inquiry into the incident and Nedbank went to great strides to rectify the situation. (Ball - Andreou 2023: email; Nedbank. Documents. NEDC/30; Nedbank. Audio Recording. GSSC/749*; THP 2016; THP 2023).

From this began the consolidation of all the archival materials across the regions throughout the following three years, stretched across three specific regions: Johannesburg, Cape Town, and Paarl. At first, the collection consisted of what was consolidated and assembled in Johannesburg, some 4000 items. During this time, the NKC was tasked with bringing order to what had been consolidated. The bulk of these items were the excavated remnants of the Group Secretariat Safe Custody which inform the assemblage of minute books and correspondences. The remainder was due to an initiative by Barbara Peacock of the NKC, and the Living Heritage Project (LHP), in

[4] See Appendix A

which she succeeded in supplementing the fragmented narrative with donated items from past (and at the time present) staff members.

In 2016, when I joined the bank to take over the heritage business, I discovered the assemblages in Paarl and in Cape Town, the combined additions of which brought the collection to just under 7000 items. Across the subsequent seven years, more items have been added to the collection through both discovery and donations, bringing the current collection total to over 22 000 items. The collection is predominantly composed of paper-based material; correspondences, notices, ledgers, minute books, issued cheques, and assorted branding brochures and pamphlets. Alongside these are photographs, spanning all processing types; albumen, silver-gelatin, and chromatic. The remainder of the assemblage is mixed typology objects and paraphernalia; metals, wood, plastic, and ivory – some items with great context, and others' existence nothing short of obscure, as will be discussed in the following pages.

As with most archives that have been retroactively constructed, the full complement of that which could have been recorded does not exist. In the instance of Nedbank there was, regrettably, a time when an effectual 'scorched earth' scenario preceded each acquisition while different entities were purchased, merged, and amalgamated. This led to all content and footprint (especially in that time the novel introduction of the internet, this included the digital platforms) being removed or hibernated. This digital content is still partially available on the 'WayBack Machine', which serves as an archive of the internet. Due to this, these entities are for the most part fragmentary and (as discussed throughout this chapter) curated, which leaves the gaps and silences within the archival

record open for both interpretation and misinterpretation. These fleeting moments that appear and disappear in the record, with very little contextualisation are often left as *Othered* and ostracised in the only remaining place that was supposed to have collected and remembered them. This is particularly interesting to consider through an ANT lens, how the bank's decisions impacted the creation of the archive and the effectual role it had on the shaping of the bank's history.

This is particularly evident in the NHAR, in two specific examples (It should be noted that there are several other similar instances, but for the sake of brevity only two are discussed). The General Estate and Orphan Chamber, which until painfully recently existed only as a name that was known to have existed but was thankfully confirmed as real when I discovered in 2022 an otherwise unimpressive, green-bound book that was tucked away in an archival box that I had no doubt rifled through countless times before without ever noticing it. The book, *General Estate and Orphan Chamber, a Century of Service 1856 -1956* (Rosenthal 1956) secures the particular entity as having existed and gives confirmation to its positionality in the broader narrative of South African banking history, and the NHC.

The second example is in stark polarity to the General Estate and Orphan Chamber. The Malmesbury Board of Executors collection, being comprised largely of ledgers and minute books, boasts an opulent presence in shelves of the archive (taking up approximately 20% of the physical space), and yet, it exists without contextualisation in the NHAR. There are neither records of merging, acquisition nor founding (or rather it should be said that there are none that have yet been found). The host of minute books and ledgers simply begin, and end. The reiterative case of

cautious collecting then comes to the fore, as while in the present there is currently no contextualisation for the sub-collection, there is no certainty that a contextualisation to the entity and the material that remains of it both will and will not come to light in the future. Thus, it exists in ambiguity in the archive.

An Archive, Assembled

At the time of writing in 2023, The NHAR is housed in a total combined area of 63m^2 across two designated spaces at the 135 Rivonia Road Head Office in Sandton, one larger and one smaller. This 63m^2 is fractional in comparison to the full expanse of 217218m^2 of the 135 Rivonia Road campus (excluding gardens, atrium spaces and 6 levels of basement parking). This gives the repository a physical impact of 0.029% of the head office. In a future focused parallel, the repository takes up a digital presence of 47.7 Gigabytes (Gb) of digital storage. Taking a scaled-approach and considering the amount of the collection that remains, it is projected that based on the current figures the total digitised repository of Nedbank's history will fill no more than 238.5 Gb of cloud or digital storage.

The 'Core Archive' houses the bulk of the collection which consists of the company records for the vast bulk of the entities, as well as the artefactual or tangible aspects of the institutions. The secondary or ancillary archive is a space that is a recent addition to the NHAR ecosystem. Since my arrival at the bank, I was asked about 'the boxes from Fox Street', which I had no context on. Over the years these mysterious boxes soon faded from memory, both in those who would ask me, and then from my own. That was until one day during the height of the COVID-19 pandemic

(2020-2022) where I was working in the archive and found an unmarked envelope with a key inside marked with a block in our campus complex and a basement level. Naturally, I made my way to that block and down deep into the basement parkades and began using the key on all the storeroom doors to see which one it belonged to. There they were, the 'lost' boxes from Fox Street. These re-discovered boxes hold many early records of the Netherlands Bank but have also revealed the existence and subsequent addition of two new entities into the Nedbank Historical Collective: The Eastern Province Building Society and The Eastern Guardian Assurance Company.

These institutional records consist of items spanning material typologies across paper, board, glass, plastic, metal, wood, ceramic, and ivory. Expectedly for an archive, the contents are made up of 95% paper and board in the forms of correspondence; posters, pamphlets, brochures and assorted brand and marketing paraphernalia; minute books and ledgers; photographs; cheques; and transaction indexes. The remaining 5% is formed of what many would consider as 'slightly more exciting' materiality, in the form of items and artefacts such as coin boxes and piggy banks; debit and credit cards; trophies and memorabilia; statuettes; numismatics; and scientific banking instruments.

The 5% of the repository's collection that is made up of the artefactual material is effectively the only aspect of the various institutions' heritage and histories that are engaged with by Nedbank's employees, clients, and visitors by means of the regional Heritage Hubs (these are expanded on further in under the section *Creating Space for Remembering*). These tangible aspects of material culture are incredible snapshots into the various institutions, and while they provide a very shallow

detail in terms of the deeper histories and narratives of the entities, they do nonetheless provide a very important lens through which they [being the entities] can be viewed. This can range from references to pop culture or interests at the time, such as Disney or cartoon characters on piggy banks, or colloquial and vernacular phrases used on promotional items, to the seriousness with which these entities took themselves. Materiality is an important facet here, where in place of plastic or tin, Nedbank created a run of Lucia Ware (a highly popular and collected style of ceramics by Boksburg East Potteries in the 1940s and 1950s) piggy banks (Google Arts & Culture 2023). Additionally, another example that springs to mind is the changing trends in fashion, seen through a collection of various garish ties that were undoubtedly considered the height of vogue in the 1980s and '90s. It is only through the 95% that forms the written records of these institutions and through these that the intangible history/ies can inform the tangible materialities.

It is from this archive that the untold stories of many major economic and financial entities of the 19th and 20th centuries have been able to surface and be positioned within a greater narrative of South African commerce histories, through the Nedbank Historical Collective. While it is still only easily available internally through Nedbank, it is hoped that by 2025 access to these narratives will be available through the bank's client-facing website.

At the time of writing, the NHAR houses in excess of 22 000 items and grows annually at a rate of 0.45% by means of the continued acquisition of donated items and the active collection of the current and present historical instances and records that accompany business as usual at Nedbank. As per best practice, the archive exists in isolation, with each item undergoing an accessioning

process which creates either a permanent or temporary identification number; as well as the capturing of all measurable data of the item, including a relative conservation report, which is used to monitor stability and progression of any degradation of items. Items are secured interleaved between lignin-free and acid free papers and housed in acid free boxes to ensure that they can be preserved for posterity (McGinn 2018; Saunders 2014). The NHAR also sees to the physical conservation of the items it houses, both preventative and restorative, and is equipped with a modest conservation laboratory to ensure that all items can receive the best care they can.

Positioning The Nedbank Historical Collective

The following sections position some of the various facets of the NHC within context of the broader chronology of the past two centuries. The timeline does not feature all 22 of the known entities as the establishment or merging information for a small subset of them does not feature in the records. The timeline positions some of the entities' establishment, merger, and rebranding milestones alongside key or relevant instances that occurred in both South African and world history between 1831 and 2005 (Nedbank. Documents. NEDC/30).

- The Cape of Good Hope Savings Bank was established before the Groot Trek.
- De Nederlandsche Bank en Credietvereeniging voor Zuid Afrika, was a relatively young player competing with the larger (and better established) Imperial Banks of the time (The Standard Bank of South Africa and De Nationale Bank). Nevertheless, by the 1920s when the Reserve Bank was founded, De Nederlandsche Bank voor Zuid Afrika was the only proponent for the establishment of the Reserve Bank as well as the return to the gold

standard (van der Merwe 1988). This highlights the continued resilience of Nedbank even then, especially when considering the strong opposition, the bank received.

- De Nederlandsche Bank voor Zuid Afrika successfully weathered several big storms while still in its early years. This includes ZAR Independence, the Second Anglo-Boer War, as well as World War I, not to mention the depression and the rebellion of 1914 (van der Merwe 1988).
- The Netherlands Bank of South Africa continued its trajectory through WWII as well as apartheid and the ensuing wars.
- The amalgamation / merger of Nedbank with many of the entities listed in the previous section can be attributed to the changing landscape of banking legislation between 1960 and (most notably) 1995. The takeover of the Board of Executors is especially notable, as it added several trust companies and building societies to the Nedbank repertoire. (Verhoef 2010).

The NHC can be traced back to a handful of establishments over the past two centuries, namely:

1. The Cape of Good Hope Savings Bank Society, established in Cape Town (1831).
2. The South African Association for the Administration and Settlement of Estates, established in Cape Town (1834).
3. The Board of Executors, established in Cape Town (1838).
4. Syfrets Trust Company Ltd, established in Cape Town (1851).
5. The General Estate and Orphan Chamber (1856).
6. The Natal Building Society, established in Durban (1882).

7. De Stellenbossche Distriksbank, established in Stellenbosch (1882).
8. Kimberley Permanent Mutual Building and Investment Society, established in Kimberley (1883).
9. De Nederlandsche Bank en Credietvereeniging established in Amsterdam (and an agency opened in Pretoria by decree of King Willem III) (1888).
10. Transvaalsche Bank en Handelsvereeniging, established in Pretoria (1892); and
11. De Paarlsche Trust Maatschappij, established in Paarl (1900).

Nedbank as it was during 2005 with the name change of Nedcor Group to Nedbank Group Ltd can be traced back to the above-listed establishments.

What the timeline presented here emphasises is the individual histories of the above-listed establishment - histories which are explored further in the coming sections. These individual histories are largely unknown to the public and Nedbank employees alike. Here I argue that these detailed accounts from the NHAR are imperative to better defining the institutional identity of the bank through the last 200 years and it is through studying these lesser-known accounts that we can fully understand the role of Nedbank in South African history.

The following timeline encapsulates some (but not all) of the key role player entities that are integral in the formation of the contemporary Nedbank identity. These have rich histories, which been compiled from predominantly piecing together abstract fragments of the archive, as well as through the rare finds of the corporate commissioned promotional books that were written about

and for some of the entities. These being The History of Syfrets 1851 – 1994 (Savage 1994); 1838 – 1988: The First 150 Years of the Board of Executors (Baïkoff 1988); Building for Permanence: The story of a building society in the lives of South Africans (Robertson 1983); A Century of Service (Rosenthal 1956); The First trust company in the world. The South African Association for the Administration and Settlement of Estates founded 22nd April 1834: a commemorative review of the formation and growth of the trust company movement (English 1984); and Die Stellenbossche Distriksbank 1882 – 1892 (Booyens 1982). Contextual overviews of these histories are presented as addenda to this thesis, see appendices C - K.

The following legend is applied to the symbols; colour is used to map institutional identity.

Table 1: Legend - Nedbank Historical Collective Timeline.

Symbol	**Meaning**
△	A name-change
○	A merger, both institutions continue to exist
╳	A merger, old institution ceases to exist
□	Merged into the Nedbank Historical Collective

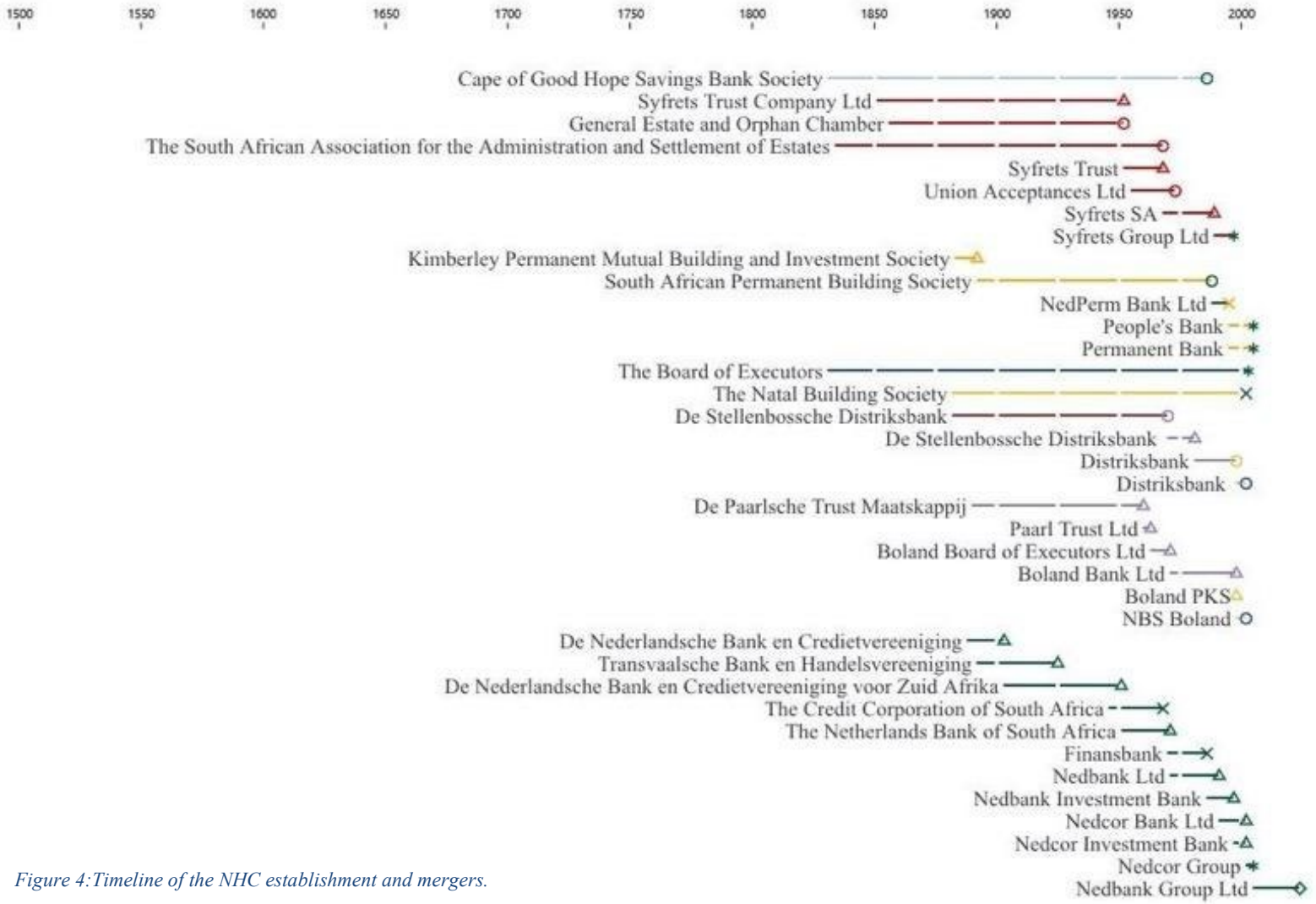


Figure 4:Timeline of the NHC establishment and mergers.

Folio of Images

The section that follows consists of a folio of the selected images which will be discussed through Chapters Four and Five respectively.



Figure 5: NBK/STN/PTO/2017/NEDB/145, street view of the Bethlehem branch, 1951 – 1971.



Figure 6: NBK/STN/PTO/2020/NEDB/639, street view of Salisbury branch, 1958. Taken by 'Sue Benatar Photographic Specialists'.



Figure 7: NBK/STN/PTO/2019/NEDB/324, street view of the Port Elizabeth branch, 1957. Taken by 'STUDIO ROSS'.



Figure 8: Street view of the Port Elizabeth branch, 1927 - 1950. Taken by 'ROSS Art in Photography'.



Figure 9: NBK/STN/PTO/2021/NEDB/311, street view of the Paarl branch, 1940.



Figure 10: NBK/STN/PTO/2019/NEDB/166, street view of the Parow branch, undated photograph.



Figure 11: NBK/STN/PTO/2019/NEDB/213, street view of the Bloemfontein branch, 1965. Taken by 'STUDIO WESSELO'.



Figure 12: NBK/STN/PTO/2019/NEDB/221, street view of Fox Street branch, 1925.Taken by 'J.J. WESSELO.'



Figure 13: NBK/STN/PTO/2019/NEDB/205, street view of the Hartebeesfontein branch, 1949.



Figure 14: NBK/STN/PTO/2019/NEDB/203, street view of the Germiston branch, 1959. Taken by 'Alfred Davis Studios.'



Figure 15: Street view of the Germiston Branch, undated photograph. Taken by 'Alfred Davis Studios'. (Nedbank. Photographs. NEDB/202)

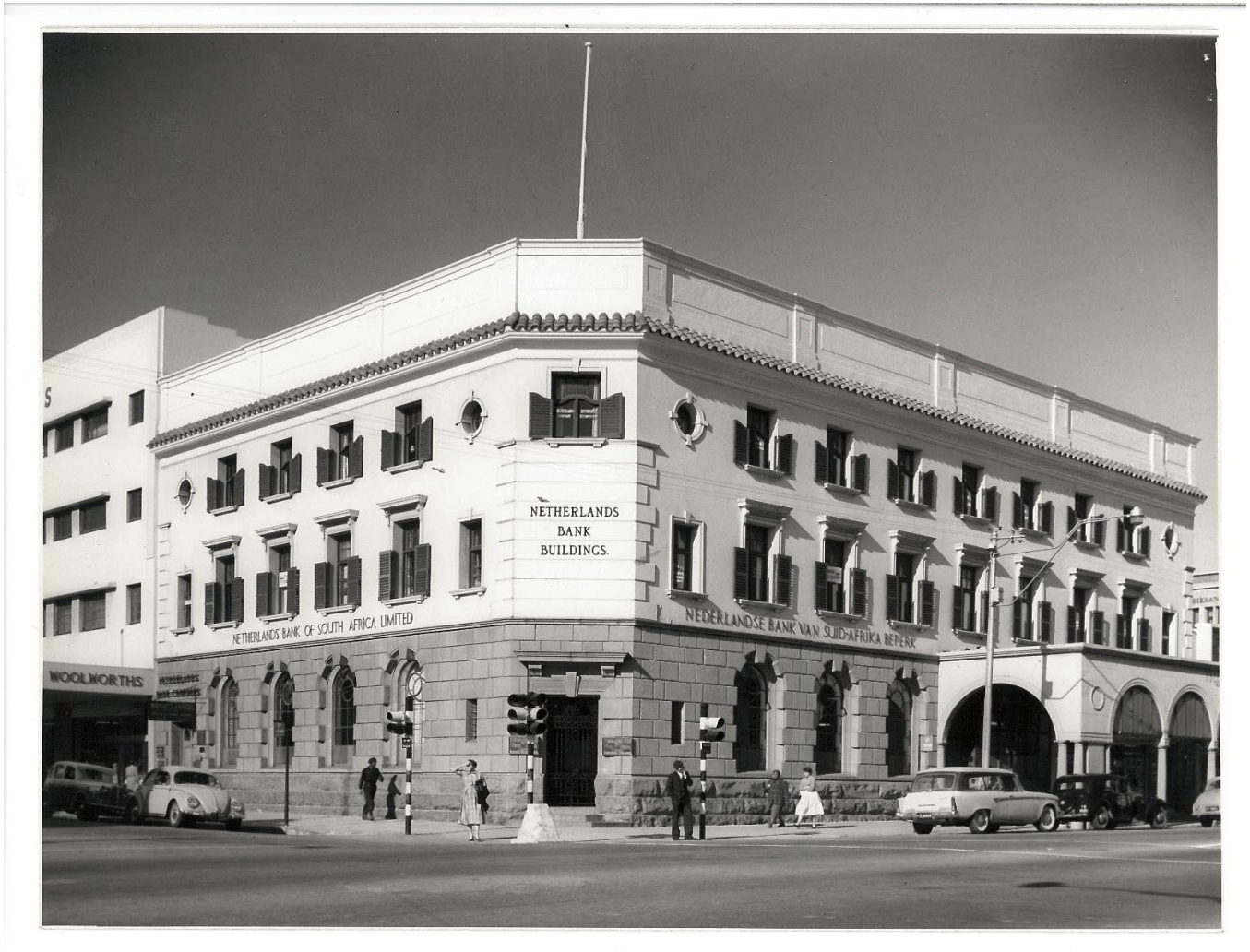


Figure 16: NBK/STN/PTO/2019/NEDB/258, street view of the East London branch, undated photograph. Taken by 'E.L. Camera'.



Figure 17: NBK/STN/PTO/2019/NEDB/175, street view of Durban City West branch, 1951 - 1971. Taken by 'Commercial and Industrial Photographs – Photographic Specialists'.



Figure 18: NBK/STN/PTO/2019/NEDB/170, street view of the Durban Smith Street branch, 1952. Taken by 'Lynn Acutt (PTY) Ltd.'.



Figure 19: NBK/STN/PTO/2019/NEDB/286, street view of the St George's Street branch, photograph undated. Taken by 'J. Kopen'.



Figure 20: NBK/STN/PTO/2020/NEDB/611, street view of the Bulawayo branch, 1962. Taken by 'Camera Craft, Portrait and Commercial Photographer'.



Figure 21: NBK/STN/PTO/2017/NEDB/121, street view of the Brits branch, 1915



Figure 22: NBK/STN/PTO/2019/NEDB/293, street view of the Port Elizabeth, North End Agency, 1958.



Figure 23: NBK/STN/PTO/2017/NEDB/144, interior view of the Bethlehem branch, 1957. Taken by 'ATELJEE DON STUDIO – FOTOGRAWE'.



Figure 24: NBK/STN/PTO/2019/NEDB/187, interior view of the Durban Umbilo Road branch, 1957. Taken by 'PEARSON'S STUDIOS PHOTOGRAPHERS'.



Figure 25: NBK/STN/PTO/2019/NEDB/303, interior view of the Port Elizabeth branch, 1976.



Figure 26: NBK/STN/PTO/2019/NEDB/375, interior view of the Springs branch, undated photograph. Taken by 'Johansons Springs'.



Figure 27: NBK/STN/PTO/2019/NEDB/343, interior view of the Port Elizabeth branch, 1957. Taken by 'STUDIO ROSS'.



PIETERMARITZBURG - temporary accommodation 1956-1959



Figure 28: NBK/STN/PTO/2019/NEDB/365, collection of photographs of the Pietermaritzburg temporary branch, 1956-1959.



Figure 29: NBK/STN/PTO/2019/NEDB/340, street view of the Port Elizabeth branch, 1921.



Figure 30: NBK/STN/PTO/2019/NEDB/217, interior view of the Fox Street banking hall, 1962. Taken by 'STUDIO WESSELO'.



Figure 31: NBK/STN/PTO/2019/NEDB/176, interior view of the Durban City West branch, 1951-1971.



Figure 32: Interior view of the Culemborg branch, 1950. (Nedbank. Photographs. NEDB/676).



Figure 33: NBK/STN/PTO/2020/NEDB/608, interior view of the back office in the Salisbury branch, 1962. Taken by 'Camera Craft, Portrait and Commercial Photographer'.



Figure 34: NBK/STN/PTO/2017/NEDB/136, street view of the Bloemfontein branch, 1905.



Figure 35: NBK/STN/PTO/2017/NEDB128, street view of the Benoni branch, 1936.



Figure 36: NBK/STN/PTO/2020/NEDB/446, interior view of the banking counter of the Witbank branch, 1902 – 1929.



Figure 37: NBK/STN/PTO/2020/NEDB/445, street view of the Witbank branch, 1902 – 1929.



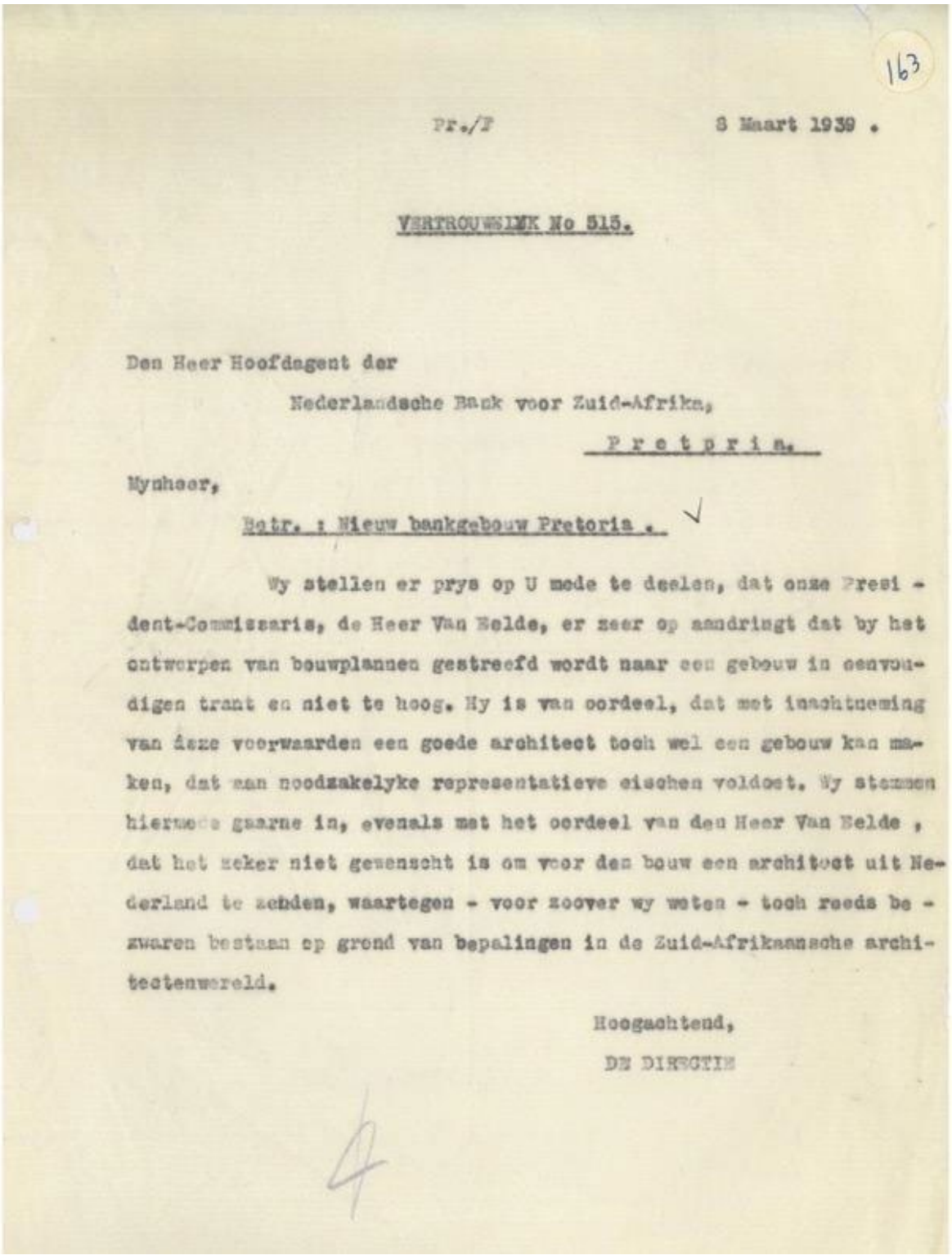
Figure 38: NBK/STN/PTO/2020/NEDB/444, street view of the Pietersburg branch, 1919.



Figure 39: NBK/STN/PTO/2022/NEDB/1054 interior view of the branch manager's office, Port Elizabeth branch. Undated photograph.



Figure 40: Street view and interior view of the Salisbury branch 'Native Entrance' and teller counter, 1951. (Nedbank. Photographs. NEDB/630).



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Pr./F 8 Maart 1939 .

VERTROUWELIJK No 515.

Den Heer Hoofdagent der
Nederlandsche Bank voor Zuid-Afrika,
Pretoria.

Mynheer,

Betr. : Nieuw bankgebouw Pretoria .

Wy stellen er prys op U mede te deelen, dat onze Presi - dent-Commissaris, de Heer Van Helde, er zeer op aandringt dat by het ontwerpen van bouwplannen gestreefd wordt naar een gebouw in eenvoudigen trant en niet te hoog. Hy is van oordeel, dat met inachtneming van deze voorwaarden een goede architect toch wel een gebouw kan maken, dat aan noodzakelyke representatieve eischen voldoet. Wy stemmen hiermede gaarne in, evenals met het oordeel van den Heer Van Helde , dat het zeker niet gewenscht is om voor den bouw een architect uit Nederland te zenden, waartegen - voor zoover wy weten - toch reeds be - zwaren bestaan op grond van bepalingen in de Zuid-Afrikaansche architectenwereld.

Hoogachtend,
DE DIRECTIE

4

Figure 41: Digitisation of archival document NBK/STN/DCT/2022/NEDB/967. (Nedbank. Documents. NEDB/967)



Figure 42: An undated plan by J.J.P. Oud of the Netherlands Bank in Pretoria (Pienaar-Andreou 2019: email)

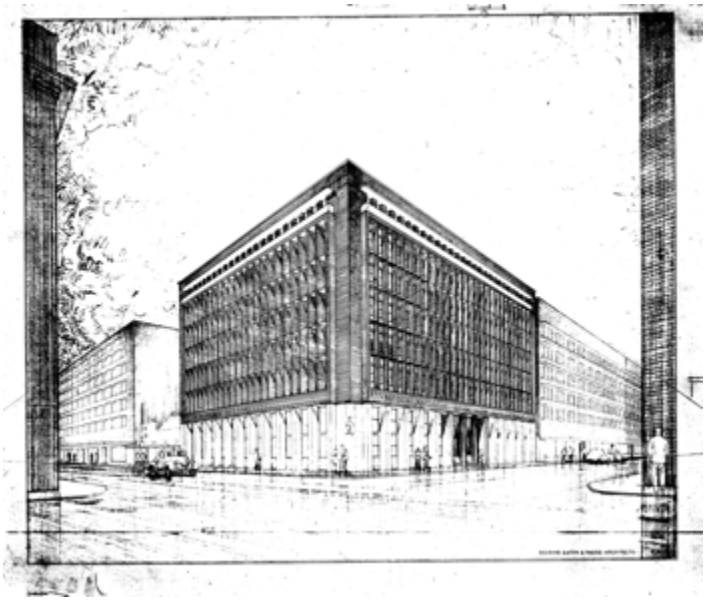


Figure 43: A perspective sketch of the Netherlands Bank in Pretoria, dated 1946 and signed by Eaton and Meiring. (Pienaar-Andreou 2019: email)



Figure 44: Exterior view of the Netherlands Bank Building, Thabo Sehume (previously Andries) Street, Pretoria. Photograph taken and owned by Roger Fisher, taken in 2017.



Figure 45: A view from above of the shield motif in the Wachthuis atrium. Photograph taken and owned by Arthur Barker, taken in 2008.



Figure 46: View of the entranceway panels (Nedbank. Photographs. NEDB/930)



Figure 47: View of the entrance, and Benin-style door handles. (Swart & Proust 2019:166)



Figure 48: Example of a basketry and beadwork inspired planter. Photgraph taken and owned by Roger Fisher, taken in 2017.



Figure 49: View of the entranceway panels, the Benin-style panels and some of the interior motifs. (Swart & Proust 2019:167)



Figure 50: View of the Wachthuis 'woven' flooring and shield motif (Swart & Proust 2019:44)



Figure 51: Interior view of the NBSA Pretoria Branch, 1953. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/419)



Figure 52: Interior view of the NBSA Pretoria Branch, 1953. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/423)



Figure 53: Street view of the NBSA Pretoria Branch, 1953. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/428)



Figure 54: Interior view of the NBSA Pretoria Branch, 1953. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/443)



Figure 55: Interior view of the NBSA Pretoria Branch, 1953. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/441)



Figure 56: Interior view of the NBSA Pretoria Branch, 1953. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/418)



Figure 57: Interior view of the NBSA Pretoria Branch 'Native Tellers', 1957. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/416)



Figure 58: Street view of the NBSA Pretoria Branch, 1953. Taken by 'Studio Walt Verwey'. (Nedbank. Photographs. NEDB/409)



Figure 59: Maquette of a VOC Coin plaque, placed on the NBSA Pretoria Branch by Norman Eaton. (Nedbank. Numismatics - Medallions, NUMMED/10b)



Figure 60: Maquette of a ZAR Coin plaque, placed on the NBSA Pretoria Branch by Norman Eaton. (Nedbank. Numismatics - Medallions, NUMMED/10c)



Figure 61: Maquette of a British Coin plaque, placed on the NBSA Pretoria Branch by Norman Eaton. (Nedbank. Numismatics - Medallions, NUMMED/10d)



Figure 62: Maquette of a Dutch Ducat Coin plaque, placed on the NBSA Pretoria Branch by Norman Eaton. (Nedbank. Numismatics - Medallions, NUMMED/10e)



Figure 63: Maquette of a Dutch Stuiver Coin plaque, placed on the NBSA Pretoria Branch by Norman Eaton. (Nedbank. Numismatics - Medallions, NUMMED/10f)



Figure 64: Box of plaque maquettes, gifted to B.H. Holsboer by Norman Eaton to commemorate the opening of the NBSA Pretoria Branch. (Nedbank. Numismatics - Medallions, NUMMED/10a)



Figure 65: Photograph of the first Premier Mine branch, built and occupied in 1904. Photograph courtesy of John Lincoln. (Lincoln 2019)

Chapter Four

Return on Investment: Considering an Institutional Identity

Introduction

This chapter, *Return on Investment: Considering an Institutional Identity,* is focussed on discussing of the identity associated with the Nedbank through the archive, and in relation to the defining facets of institutional identity, as discussed in *Chapter Two*. It is therefore important to note the titular use of *considering* instead of creating, as the discussion revolves around what has already been created and is presented through the archival images. The section that follows refers to figures in the folio of selected images, which will be discussed.

As stated in the introduction to this body of work - this study was inspired by working through archival photographs of various buildings of the early to mid-1900s. The stark reality is that the vast majority of these structures are no longer in existence; have been demolished or disposed of. Yet, a glimpse into their existence had been captured in the now-tattered and somewhat nondescript photographs stored between lignin-free paper and melinex sheets. These photographs then become, arguably, far more valuable, and far more important than the literal gold coins stored alongside them in the bank's corporate archive. These sole remaining remnants of structures that were perhaps the only Nedbank (in whatever iteration of the Historical Collective it may have existed in that moment) presence for hundreds, if not thousands of kilometres. A building as

unassuming, and as nondescript as its photograph, such as the Witbank branch (*Figure 34)*, served as one of the stepping stones towards the spread and influence of Nedbank today, and yet the only memory of its role and involvement has all but faded.

Secondly, it purposely differentiates Nedbank from its contemporaries through the bank's considered institutional identity; a concept introduced in this chapter through argument informed by Melinda Silverman's essay 'Ons bou vir die Bank': Nationalism, architecture, and Volkskas Bank (Silverman 1998). A stark difference in Nedbank's institutional identity is argued, especially in comparison to the nationalist narrative of Volkskas bank (Silverman 1998, Murray 2010). This argument is discussed and concluded in *Chapter Five*, after the discussions and arguments explored and informed by the archival images in both chapters.

This chapter is centred around the reading of a selection of the archival images through three lenses, which will be discussed throughout the course of the following sections. This chapter is also focussed on the discussions around my theory on the language of bank buildings, and also on the evolution of the role of banking entities over the course of time.

Material Traces of Buildings and Architecture in the Nedbank Archive

Architecture is a field of great depth and layeredness in its own right, a full and encompassing history of which falls outside of the scope of this study. This section focuses on the evidentiary examples within the NHAR of Nedbank's archived buildings which speak to its evolution and progression within its corporate identity over the past two centuries.

It is important to note, that the vast majority of the archived buildings in the NHAR are undated, in so meaning that positioning them within date ranges is reliant on other records in the archive, or indeed by inference based on close visual analysis of the photographs themselves. These analyses are predominantly through nomenclature used in the branding on the building (i.e. official name changes), as well as internal iconography (i.e. changes in the bank's logo).

The following exercise is the crux of this study, being the discussion of institutional identity and social history through examining how memory and heritage manifest in a corporate archive.

An important (and well-reiterated) concept to bear in mind when working with these photographs, in acknowledging that many of the buildings they depict no longer exist, is Mitchell (2007)'s differentiation of picture and image. Mitchell (2007:160) argues "The picture is a material object, a thing you can burn or break. An image is what appears in a picture, and what survives its destruction - in memory, in narrative and in copies and traces in other media". It is therefore quite poignant to align this, specifically alongside the earlier mentioned theorisations by Roediger & Wertsch (2008), Rassool (2010), Nora (1989), Shafer (1980), Brown, Kouri & Hirst (2012), Munslow (2012), amongst others, in *Chapter Two: Credit Check* pertaining to memory and not only its creation, but its re-creation and retrieval.

For this investigation, all 1077 photographs of the 77 archived buildings were considered. From this total, a selection of 55 photographs of 27 buildings were chosen for discussion. The resultant images having been chosen specifically for their demonstrated value in (1) the types of structures

the bank established presence in; (2) providing insight into the urban and public history of the streetscapes; and (3) their exploration and depiction of corporate identity.

These three values are explored firstly based on a principle laid out by Hayden (1995) in approaching urban public histories. Hayden's (1995:9) positioning that "urban landscapes are storehouses for these social memories" is a particular driving force in the basis of this thesis. These images are integral to the basis of understanding the bank's situational agency within its formative years and in relation to the socio-politics of the time (this being during the apartheid regime). As most of these spaces do not exist anymore, and that this is not a study into the post-apartheid urban streetscape, but rather focuses to offers a view into the spaces that the bank occupied before and during apartheid and what this means in relation to its identity as viewed through these images of branch buildings. As a result of this, it must be maintained that the public history being viewed is not through the lenses of the struggle but will instead approach memorialisation of the identity of the institution. This in counter to the acknowledgment of "for the most part, the creation of post-apartheid public history… has been firmly linked to the memory of struggle… commemorating the heroes and the sites… of the fight against apartheid" (Roux & Didier 2019: 140; Rassool 2000).

Streetscapes are "taken-for-granted spaces of everyday urban life" (Rose-Redwood, Alderman & Azaryahu 2017:2) which allows for a dialogue in socio-politics to emerge. What is interesting, and as will be viewed in the images that follow later in this section, is specifically the streetscapes of the areas in which these early NBSA and Nedbank branches were placed. Almost all of them were on a street corner, and many were either physical neighbours to or shared the same building with

optometrists/opticians, florists, and lawyers/attorneys. Additionally, is how the streetscapes show the changes in everyday life, and the so-called "ethnographic present" (Hunt 1997:67) as photographed in the high-paces and 'modern' metropolitan areas in relation to the rural areas in which the bank established presences in.

This process of elucidating context and narrative from archival photographs is inherently difficult (Cronin 2002; Delaney 2008; Rose 2000; Schlack 2008; Schwartz 1996; Banks & Vokes 2010). This is as result of the scene being subject to particular elements and facets that are related to the nature of the place as subject, and the relationship to that subject by the photographer and the (later) archival reader (Schoepfer 2014; Hunt 1997; Pink 2005). This is further complicated when examining a streetscape wherein the archival photographs "depict objects which no longer exist and, hence, cannot actually be surveyed or photographed as such" in real time (Mückler 2013:1). Discursively, this disallows for a completely full and deep immersion into the images and the meta-narratives of the depictions, as for example Roux & Didier (2019), Schopfer (2014), Bénit-Gbaffou & Gaule (2019) and Behar (1986) would have experienced in their studies on public histories, respectively.

Secondly, is the viewing of an important dialogue in respect of the types of buildings these were. As positioned at the beginning of this thesis, this research is not theoretically architectural in nature and in so the observations in this regard do not pertain to field-specific and stylistic approaches. What it does observe is the type of buildings in relation to owned vs rented. This is done in order to locate evidence of pre-decided and pre-designed identity of 'new' NBSA buildings in those that

were purposefully built, juxtaposed against rented buildings that were re-faced or renovated to potentially match a centralised brand identity and visual language.

The third and final value is the focus on symbolic elements and stylistic choices that play an integral role in the identity (Bargenda 2015a, 2015b, 2017, 2019; Urde, Greyser & Balmer 2007) This is explored through the images by the presence of certain key identifiers, these being the (1) branding elements (which assist in the relative dating of undated photographs), and (2) institutional monumentalisation.

From Amsterdam to Witbank: *A portfolio of property*

In the NHAR, there is a total photographic record of 1104 photographs that capture 77 different buildings spanning the past nearly-two-decades of the NHC. They are for the most part Netherlands Bank or Nedbank buildings, with a few welcomed instances of buildings from the Board of Executors, Stellenbossche Distriksbank, The Permanent Mutual Building Society, and the General Estate and Orphan Chambers. These photographs are integral and haunting facets of the greater architectural narrative that innervates through the bank and the country's tangible histories. The following buildings are only those which feature in the archive, some of which are still in active use as Nedbank branches.

1. Amsterdam
2. Belville
3. Benoni
4. Bethlehem
5. Bloemfontein (Nederlandsche Bank)
6. Bloemfontein (Board of Executors)
7. Breda
8. Brits
9. Bronkhorstspruit
10. Brugspruit
11. Bulawayo
12. Cape Town (Syfrets)
13. Cape Town, Barrack Street
14. Cape Town, St George's Street
15. Cape Town, Wale & Adderley Streets (Board of Executors)
16. Carletonville
17. Cullinan
18. Dullstroom
19. Durban (Nederlandsche Bank)
20. Durban (Permanent Mutual Building Society)
21. Durban City West
22. Durban Clairwood

23. Durban Smith Street
24. Durban Umbilo Street
25. East London
26. East London, Gonubie Park
27. Ellisras
28. Ermelo
29. Estcourt
30. Fochville
31. Germiston
32. Grahamstown (Permanent Mutual Building Society)
33. Gwelo, Zambia
34. Hamburg
35. Hartebeesfontein
36. Johannesburg (Natal Building Society)
37. Johannesburg, Fox Street
38. Johannesburg, Grove Street
39. Johannesburg, Hillbrow
40. Johannesburg, Industria
41. Johannesburg, John Page
42. Johannesburg, Kew Agency
43. Johannesburg, Kruis Street
44. Johannesburg, Nugget Street
45. Johannesburg, Rosebank
46. Kempton Park
47. Kimberley
48. Klerksdorp
49. Kroonstad
50. London, England
51. Luderitz, Namibia
52. Lusaka, Zambia
53. Ndola, Zambia
54. Oberholzer
55. Paardeneiland
56. Paarl (Nederlandsche Bank)
57. Paarl (Board of Executors)
58. Parrow
59. Pietermaritzburg
60. Port Elizabeth (Permanent Mutual Building Society)
61. Port Elizabeth (Nederlandsche Bank)
62. Port Elizabeth (Natal Building Society)

63. Port Elizabeth, North End Agency
64. Port Elizabeth
65. Potchefstroom
66. Potgietersrus
67. Pretoria, Church Square – pre-1897
68. Pretoria, Church Square – post 1897
69. Pretoria, Thabo Sehume Street
70. Salisbury, Zimbabwe
71. Salisbury, Birmingham Road, Zimbabwe
72. Salisbury Motorbank, Zimbabwe
73. Salt River
74. Springs
75. Umtali
76. Windhoek, Namibia
77. Witbank

Structure tropes: *bricks and mortar / brokers and mortgages*

To start this material analysis, this section examines the physical appearance and design of the buildings from which the bank has operated. To contextualise the analysis, I employ secondary sources to group these buildings into several categories, that being (1) rented; (2) purchased; (3) built; and (4) renovated. Categorically grouping these buildings enables a comparison of like structures, which in turn is used to identify traces of institutional identity (or lack thereof).

Table 2 details the branches of the Netherlands Bank between 1888 – 1953. The table is based on relevant mentions in Pfundt's records and validated against similar information presented in Van der Merwe (1989), which was also compiled from material contained within the archive. As the archival record is incomplete, much of the context around these buildings remains unknown. For instance, it seems as if the bank's preference in premises changed from rented structures to

structures owned by the bank after WWI (i.e. after 1918). The driving reason for this change is reported to be primarily due to economic constraints (limited capital available for branch expansion) (Pfundt 1976).

Table 2: A table of branches of the Netherlands Bank between 1888 - 1953. Compiled from their mentions in Pfundt's records. Updated with known context (Pfundt 1976, Van der Merwe 1988)

Location	**Rented**	**Purchased**	**Built**	**Renovated**	**Sold / Exited**
Pretoria (First office)	1888				1896
Johannesburg		1890			
Potchefstroom	1890				1936 – 1938
Pretoria (De Zwaan)		1896	1897		1951 – 1953
Brugspruit	1898				1907
Witbank	1903	?			1929
Cape Town (St George)	1903				1953
Cullinan	1904				1905
Cullinan		1905	1905		2023
Bloemfontein		1906		1945?	
Bronkhorstspruit		1915			1927
Brits	1915				1935
Hartebeesfontein		1915			?
Dullstroom		1916			?
Pietersburg		1919			?

Bethlehem		1919			?
Ermelo		1919			?
Durban (old)	1920			1920 – 1930	?
Breyten		1920			1923
Port Elizabeth			1921	1928	?
East London		1923		1928	
Durban (Smith Street)		1930 – 1934	1964	1972	?
Worcester	1929				
Johannesburg (Simmonds & Fox)		1934			
Springs		1935			
Benoni		1936			
Potchefstroom		1936 – 1938			
Pretoria (Eaton Building)		1936	1946		In use
Salt River		1944			
Paarl		1944			
Johannesburg (Kruis Street)		1944			
Bloemfontein		1945			
Port Elizabeth (North End)		1947			
Potchefstroom (Welverdiend)		1947			
Dendron		1947			

Johannesburg (Nugget Str)		1948			
Kroonstad		1948			
Boschpoort		1948			
Paardeneiland		1948			
Parow		1949			
Potgietersrust		1950			
Cape Town (Barrack Str)		1950			
Vereeniging		1950			
Salisbury		1951		1951	
Bulawayo		1951		1951	
Cape Town		1953			

Looking at *Figures 21 (Brits), 37 (Witbank), and 65 (Cullinan)*, which were all rented premises during this time of economic constraint, the strain under which the bank was operating becomes clear – to expand. More branches were needed, but the resources with which new branches could be opened were incredibly limited. These photos show simple, unassuming structures with little expense other than basic signage serving as identification. Although photos of these early branches are limited within the accessioned archive, these buildings stand in stark contrast to some of the owned premises, such as the Pietersburg branch in *Figure 38*. This transition exemplifies the change and early growth the bank as institution went through. From *Table 2*, most of the rented premises were eventually exited due to branch closure or the acquisition of a bank-owned property, the last of which was the Potchefstroom branch, which moved into owned premises by 1938.

Another interesting observation occurs when the materiality of the owned and built buildings of the bank are considered without looking at the identifying signage. Many of the early (pre-1950) regional premises of the bank seems to be without specific architectural or stylistic approaches (e.g. the Cape Dutch design in the gabling of the Hartebeesfontein branch in *Figure 13* versus the nondescript nature of the Benoni branch in *Figure 35*). This is likely not due to reasons other than the lack of available and suitable property with adequate location (similar notes are made by Pfundt (1976) when documenting the early expansion of the bank).

The above observations stand in clear contrast to the buildings from which the economic centres such as Port Elizabeth (*Figure 7*), Bloemfontein (*Figure 11*), and the Eaton Building in Pretoria (*Figure 58*) were operating. These buildings are imposing structures within the cityscape; they are purpose-built, functional, and engineered. Unfortunately, as highlighted in *Archival Theory and Practice*, the archive is not immune absences and we do not know what has become of these specific buildings. Google Street View searches of, for example, the Port Elizabeth and the Bloemfontein branches fail to identify whether the buildings in these photos have been sold or extensively renovated. It appears that many of these corporate decisions made from the 1980s onwards have not been formalised within the archive, which again highlights important considerations regarding agency and archivability.

The Eaton Building in Pretoria seems to be one of the few (if not the only) exceptions to the above. According to the archival record at time of writing, the Eaton Building is the oldest original building (1953) from which the bank still operates today. While it is no longer the head office

(head office moved to Johannesburg Fox & Simmons, which was in turn vacated for the current head office in Sandton) it is still quite inextricably linked to Nedbank as a South African Bank. Up until 2023 this privilege fell upon the Cullinan branch, which was unfortunately closed due to operational reasons (Terblanche 2022; Nedbank AHC. 2022a; Nedbank AHC. 2022b). It is argued here that the Eaton Building served as a cornerstone of the bank's corporate identity, especially between 1950 – 1990. The Eaton Building features in many of the sections that follow and has a dedicated case study in *Chapter Five Fixed Assets: exploring Eaton, and the building of a South African Bank.*

To conclude this section on *Structure Tropes,* I introduce the first of the languages of bank buildings as argued in this research: *Talking to the Walls.* The materiality of the buildings contained within the NHAR speaks towards the corporate identity of the bank while also documenting (perhaps unintentionally so) some of the institutional history.

Elements of identity: *signs, symbols, and sanctification*

To further the focus on corporate identity, this section explores the significance of the signs and symbols of the bank and argues the sanctification of the Eaton Building during the 30-odd years it served as the head office.

One of the biggest challenges when working with the archived buildings in question was the large number of photographs that were undated. To overcome this challenge, the signage and imagery used by the bank was employed to at the very least group photos into relative time periods. This could be done due to the name changes within the bank:

- The bank was known as De Nederlandsche Bank en Credietvereeniging voor Zuid-Afrika [The Netherlands Bank and Credit Corporation of South Africa] between 1888 and the 1950s. In signage this was often shortened to Nederlandsche Bank voor Zuid-Afrika [Netherlands Bank of South Africa]. For this discussion, reference to the bank during this period is made with *NBZA*.
- From the 2nd of January 1951, the bank started officially trading as the Nederlandse Bank van Suid-Afrika Beperk [Netherlands Bank of South Africa Limited]. In signage this was often shortened to simply Netherlands Bank. For this discussion, reference to the bank after 1951 is made with *NBSA* (notwithstanding the additional institutional changes in the late twentieth century). (Pfundt 1976).

While this is an effective tool to date these buildings, this name change also (and perhaps more importantly) holds an invaluable memory of the bank's changing identity, and indirectly of the social history during 1920 – 1960.

Pfundt (1976) dedicates the last section of his compiled records, *History of Nedbank*, to the discussion of the events and evolution of the NBZA to become the NBSA, which serves as culmination of the 63-year long history of the NBZA. They report talks, concerns, and negotiations

to establish a quintessentially South African bank from as early as 1930. In short, the NBZA realised the challenges they were facing – challenges of 'fitting in' and being 'relevant'. The Imperial banks were well-established, and in 1934 with the founding of Volkskasbank, the challenge to be a South African bank for the South African people was difficult to overcome (Pfundt 1976; Verhoef 1986). The negotiations towards a South African bank took four years to officialise; I argue the memory of these negotiations, the institutional challenge and desperate change to ensure relevance and prosperity was memorialised in every signage change on the branches. This change of *voor* [for] to *van* [of] seems simple when uncontextualised, but the associated memory should not be forgotten. While many of the Eaton Building photos by Studio Walt Verwey in *Figures 51 – 58* are indeed artistic with emphasis on architectural and stylistic elements, *Figure 53* expertly (yet perhaps inadvertently) captures this change. The focal point of this photo seems to be the main entrance to the building adorned with symbols and framed by brass columns, yet at the top this newly built head office of the NBSA is proudly adorned with *van*.

This is an opportune moment in my argument to introduce the second language of bank buildings: *Echoing from the Attic*. The signage on all the buildings in the folio embolden this argument, how memory manifests in these buildings as fragments of the institutional history and identity of the bank. These fragments are gone from the current buildings through further institutional growth and change, but they are not forgotten.

Furthermore, an abundant recurrence in the reading of these images has revealed a specific example of what can be likened to a 'sanctification' of the institution. As positioned earlier in this thesis, Bargenda (2015a, 2015b, 2018, 2023) and Schroeder (2002, 2003, 2010, 2012) are particularly forward in their discussions on the interrelationship between architecture and brand in the formation of corporate identity. The archival images presented as *Figures 24, 26, 28,* and *33* have been selected to reflect this. They depict the placement of a framed photograph of the 1950s-1960s head office in Pretoria, designed by Norman Eaton, in view of both clients and staff. *Figures 28* and *33* are especially interesting. *Figure 28* shows a shop-window scene to promote the Pietermaritzburg building under-construction, with the idolised head office photograph as centrepiece. Similarly, *Figure 33*, which depicts the back-office of the Salisbury branch, also boasts this photograph as pride-of-place. This is likened to contemporary usage of portraits of presidents and applicable government officials in spaces like the Post Office, Department of Home Affairs and so forth, as in *Figure 39* (an undated photograph presumably from the NBZA period) which has a portrait of the Dutch Queen Juliana displayed in similar fashion in the manager's office of the Port Elizabeth branch.

Interesting to note is while the bulk of the images depict the Norman Eaton head office building in these portraits, two depict different buildings. First, is *Figure 36* which depicts the Amsterdam head office during the period of the NBZA, which supports the sanctification of the institutional identity as seen in the Eaton portraiture narrative. Second, is *Figure* 23, and is however most peculiar as it has a portrait of the Port Elizabeth branch and office building, as represented in the folio as *Figures 7* and *8,* the rationale for which is unknown. From a purely speculative

perspective, a social narrative might explain this – perhaps the branch manager for the Bethlehem branch started at the Port Elizabeth branch and chose to use this photo as an homage to their roots. This will however require more research into the staff compliment of the bank, which is not the focus of this body of work.

Conversely to this, is the image depicted in *Figure 25* of a later Port Elizabeth branch in 1976, where the space is clearly split between client-facing and back-of-house operations. What is particularly interesting in this is the opposite characteristics of the staff-facing areas compared to those as represented in *Figures 23*, *24*, *26*, *33* and *36*, which show the continuation of workplace identity and corporate symbols being present in the operational sections whereas this branch appears to be devoid of these aspects, which again might be attributable to the branch manager's personal preferences.

That said, the sanctification of the Eaton Building stands not just as an element of corporate identity, but also as a cornerstone of the new, South African bank. The case study in *Chapter five* provides detail towards this discussion with additional argument towards the purposeful curation of corporate identity through the design and construction of the Pretoria head office.

Streetscapes and urban narratives: *the word on the street*

The previous two sections have identified two languages of bank buildings. It is argued that these languages are purposeful towards the creation (and attribution of past) corporate identity. This

section expands on this argument to include a social narrative, both in a public and corporate context.

As positioned earlier in this section, "urban landscapes are storehouses for these social memories" (Hayden 1995:5). Through the reading of these images, it became evident that site-selection favoured intersections and street corners. *Figures 5, 6, 7, 8, 9, 11, 12, 13, 14, 15, 16, 17, 19, 20, 22, 34, 37, 38 and 58* demonstrate a clear missive in having the bank buildings placed in a central, accessible, and high-traffic area. This can be argued firstly through the cementation of using architecture as branding, as Bargenda (2018) states "Corporate architecture not only makes a special symbolic statement about brand levels at a micro-level, but also connects the brand with societal, spatial, environmental and cultural realities at the macrolevel" (Bargenda 2018:865), and then through the physical, tactical and aggressive placing of the bank's operations in *ease of reach* (read as hegemonic monopolisation) for their clientele (Hou 2020).

Two images that are particularly interesting are *Figures 11* and *34.* These are depictions of the bank's operations in the same town, Bloemfontein, 60 years apart, with *Figure 34* being the branch and offices in 1905, and *Figure 11* being the same in 1965. While it is uncertain if these are the same premises, where the older building was pulled down and the new one built over it, which the bank was often one to do (Pfundt 1976, Nedbank. Documents. NEDC/30), the significance of recurring placement on intersecting roads cannot be ignored. The same can be said for *Figures 13*, *37* and *38* depicting Hartebeesfontein, Witbank, and Pietersburg respectively. In the images the buildings are placed where there are no paved roads, but the 'desire lines' indicated in axes around

the building's entrance clearly delineate that it is at the corner or intersection of two as-of-yet unpaved but well-utilised roads.

It is therefore argued that these streetscapes are crucial towards the purposeful site selection of the bank branches, especially to ensure accessibility and relevance. This essentially cements the targeted and designed spaces used to establish the branch network, allowing glimpses into the corporate identity.

Further to these observations are the consistencies in place-making. Throughout the collection of photographs, the images of streetscapes contain and continue a narrative of neighbouring businesses that the bank branches and offices were surrounded by. These were for the most part, florists, lawyers, and optometrists, which were peppered by household names still known today such as Woolworths, Ackermans, AVBOB, and Truworths as in *Figures 14, 15, 16, 19,* and *22*. *Figures 5, 6, 10,14, 15, 16, 17, 19, 20, 21, 22, 28, 29, 34* and *35* are clear and beneficial examples of indicating the areas in which the bank's branch networks were being established, and contribute the memorialisation of small non-franchised businesses that have otherwise been lost to time. These being like those depicted in *Figures 5*, North-East Opticians; *10,* Steyn's Fashion House; *17,* Wingold Trading, *18*, Aubrey Lurie and L.A. Fletcher & Co. Estate Agents; *21*, Rennie's Chemist; *29*, L.H. Shapiro Importers and Studebaker Cars; *34*, Silton & Co., Sam Noick Commercial Agents and the Central Boot Store; and *35*, Maison des Fleurs.

The above argues both corporate and social history. While the banks modus operandi is well-documented, these photos also depict social history and narratives, as argued by the memorialisation of small non-franchised businesses above. This narrative is however much deeper, as will be explained with several examples.

Figures 14 and *15* depict the Germiston branch several years apart. The first shows the branch as it was in 1959, with the second showing the branch before 1951 (undated, assumed by the signage of NBZA vs NBSA). While temporally continuous photos of small branches are sparse in the archive, this instance allows unique insights into the social history. Industrialisation is evident through the construction of a new building to left of the bank, with modernisation shown through the updated Ackerman's logo to the right. Perhaps more interestingly is the political narrative woven into these two photographs. In 1951, several flags adorn the top of the branch (notedly the only instance of a regional branch with flags on the roof). One of these flags, furthest to the right in the photo, is the British Union Jack, which conclusively dates this photo to pre-1951 when the NP government abolished its citizenship from the Empire in 1951. This is an interesting fragment of social history which is captured within the corporate archive.

Turning the focus back to the signage used on the buildings, *Figures 9* (Paarl), *10* (Parow), *13* (Hartebeesfontein), and *35* (Benoni) features the bank's name in either Dutch or Afrikaans. On the other hand, *Figures 6* (Salisbury), *17* (Durban City West), *18* (Durban Smith Street), *20* (Bulawayo), *34* (Bloemfontein) features the bank's name only in English. While both the English and Afrikaans names seem to have become standard practice after the change to NBSA in 1951

(*Figures 7, 11, 14, 16, 22, and 58*), the early preference to only one language in some of these early branches perhaps highlights the main client base served by that branch. In Durban, for example, the general population spoke English, compared to the generally Dutch and Afrikaans speaking populace of the (now) Western Cape. This provides insight towards not only the society within which these branches operated, but also into the bank's operational practices towards claiming space and place within the streetscape.

While the bulk of the argument made within this chapter is based on the building façades, streetscapes, and geographic location, the internal space contained within these buildings also provide important discussion points. In the earlier section in *Chapter* Two titled Banking *without Buildings,* reference towards the negation of the need for banking halls as argued by Bargenda (2023) was introduced, and while the function of traditional banking halls has certainly changed, the photos of banking halls that form part of this study is still an important discussion point.

Drawing attention to *Figure 30* (Fox Street Johannesburg, 1962) and *Figures 54* and *55* (Eaton Building Pretoria, 1953) a rich social and corporate narrative comes to the fore. These banking halls are documented (as photographs) as social spaces during what appears to be normal operation. In Fox street specifically the mixed banking hall appears to ignore the rules and regulations towards racial segregation instituted by the various acts at the time (Natives Land Act of 1923 and 1950 Group Areas Act). Truth be told, within the socio-political landscape before and during apartheid, this photo is puzzling. With clear references of racial segregation in other instances (a dedicated 'native only' entrance and counter in the Salisbury branch in *Figure 40*

(1951); dedicated 'native tellers' in the Pretoria branch in *Figure 57* (1957); as well as a glimpse of a street sign outside the Port Elizabeth building which indicates the 'native only' entrance to the Post Office in *Figure 8* (after 1951)) there is an apparent duality around the bank's attitude towards racial segregation. How and why would we see a photo showcasing the diversity of the Fox street banking hall in what is arguably apartheid's heyday (1962), while we also see a photo showcasing dedicated 'native tellers' in the bank's head office almost five years earlier?

When turning to the standard practices in other banks, specifically towards Volkskasbank, clear policy around racial segregation is reported (Silverman 1998). In fact, Silverman further argues that '… Volkskas, as the bank of nationalism, pioneered separate entrances in banks." (Silverman 1998: 142). They further posit that '… most of the "English" banks did not bother to segregate their public areas, at least not until the 1960s, when local managers in conservative towns began to demand it under pressure from their clients." (Silverman 1998: 142). While these notes on Volkskas provide some insight into what the other banks were doing, it unfortunately still does not provide clear indication of either an institutional agenda or policy.

The socio-political question asked and investigated in the preceding discussion introduces the argument around the political stance of the early NBSA. At this point in the research (with primary focus on the materiality of the buildings) this argument cannot yet be fully formulated – for that, deeper investigation into the archival record and discussion of the findings is provided in the sections titled *National, but not Nationalist*, and, *On the theme of Africanness* in *Chapter Five*.

Introducing these social questions and the associated argument here is purposeful, as this (and the rest of the argument within this section) introduces the third language of bank buildings: *Whispering through the Cracks*. These whispers are used to describe the intangible aspects communicated through the images these buildings, fragments of urban narrative, of social history, and of political discourse. These whispers firmly position these bank buildings within not only the corporate identity, but also within a multilayered social history.

The Language of Bank Buildings: *Buildings as archival sources*

The previous section on material traces of buildings within the archive presented and discussed a collection of Nedbank branch buildings, along with a set of arguments towards the existence of three languages within these photographs. Drawing attention now to the title of this body of work, *Memories in Mortar, The Language of Bank Buildings*, specific use of the term *Language* is transcendent of the boundaries of its associated denotations. While language is defined in general terms to be "the system of communication in speech and writing" (Hornby & Turnbull 2010:834), and architecturally speaking, language refers to the specific forms, styles, orders, functions, and phases that constitute the presentation of structures (Pelletier 2006; Donougho 1987; Zevi 1978; Unwin 1997). These are particularly concrete associations, requiring something tangible to give it gravity and meaning. However, language is also just as much an intangible construct. Language is embodied (and in many cases emboldened) by emotion; both being equally dependent on the other to be expressed and to be comprehended; by memory and by deep intergenerational association (Lindquist 2017; Smeets 2004; Rowan 2017; Eichler 2021). Language can therefore be viewed as being able to fulfil its communicative role through multiple modes and vehicles.

Unwin (1997:53) appeals to a similar discussion:

> Like language, architecture is not stagnant. Both language and architecture (as identification of place) exist through use, and are subject to historical changes and cultural variation… In language a particular meaning can be conveyed in different ways, using different words in different constructions. The words and their patterns have to be in accord with the intended meaning, other- wise it is lost in nonsense or a different, unintended, meaning emerges. The various ways of saying something may just be different; but variations in vocabulary and construction can also add subtlety, emphasis, stylistic nuance, or aesthetic quality. It is the same in architecture.

The concept and creation of the *language of bank buildings* is presented in three-fold; (1) the tangible, (2) the silenced, and (3) the intangible. It speaks to both the physicality of the buildings and structures, but also drawing on analogy to the stories they tell through not only their presence, but also what they hold (and or held) within, while acknowledging and creating space for the silences or omissions. Using the theme of language as being associated with voice, the following three subsections refer to and argue this concept. The three facets of *language* as discussed herein are not dissimilar to Vitruvius, one of the formative minds in early Roman 'architecture', components of *firmitas* [firmness], *utilitas* [commodity] and *venustas* [delight] (Macdonald 2001; Bargenda 2015b).

Through the association of the following discussion with photographs from the NHAR the exploration of the *language* of these buildings will be heard. "In elucidating the role of photographs in the production of social knowledge, it also furnishes insights into the function of photographs in society – in the business of life and in the life of business – and, by extension, sheds new light on the nature of photographs as documents and the place of photographs in archives" (Schwartz 2000:2).

While considering the following: "Monuments last much longer than words. Civilisations are remembered by buildings." (Gay 2008:289), it is important to note that the vast majority of the archived buildings in the NHAR no longer exist, leaving these images the sole records of the buildings' existence, materiality, and spatiality.

Talking to the Walls

As introduced in *Structure Tropes*, the first language argued focuses on the tangible and physical structures of (bank) buildings. As explored through the depictions of the branch buildings in the folio, elements of corporate identity and corporate history are woven into the materiality of these buildings. I note a steady and progressive evolution of the architectural languages and stylistic approaches used in the buildings. At first, in the early days of the NBZA, these buildings (specifically the regional branches) were nothing more than functional. Parallels between these early branches and the economic times are highlighted, culminating in the bank's preference to owned buildings towards the 1920s. The steady (albeit arguably slow) expansion of the branch network depicts not only the bank's growth, but also the changing identity.

At the start of the 20th century the bank had little resources, with a small footprint. By the middle of the 20th century the bank had grown not only in size but also into a corporation with a clearer identity. By 1953, the Pretoria head office screams this new-found identity, which aims to root NBSA as a proudly South African bank for South African people (as discussed in *Elements of Identity*).

These physical characteristics are the literal foundational elements of the first stage of reading or listening to the 'story' the building is telling. As above, the focus in this section is on the tangible structures that exist, the very walls that one could 'talk to' should they be in such a way inclined.

Echoing from the Attic

To proceed with the argument of the second language we turn towards silences. These silences are likened to an *echo*; in existing only after the original sound is gone (Hornby & Turnbull 2010). It is important to note that while an echo is arguably a memory, especially in the context of the usage of the term in this thesis, it is not related to nostalgia or reminiscing. These are associated more with a conjoining of emotions and memories that are triggered by a sense; seeing, tasting, or smelling something; or perhaps as an 'unwarranted flood' that springs to mind (Hornby & Turnbull 2010).

As argued in *Elements of Identity*, the argument towards these echoes and silences are especially powerful within *Figure 53*, which shows the main entrance to the Pretoria head office designed

by Norman Eaton. This is supported by the various (and varying) signage within all the other buildings within the folio. Essentially it comes down to institutional change which was needed (and will arguably always be needed) to accommodate changes within society, the example here being the incorporation of a South African (not Dutch) bank in response to a financial landscape dominated by the Imperial bank and Volkskasbank.

It is argued that these echoes or silences specifically exist as a response to circumstances or existences which has either been forgotten (from living memory), or changed to exist in an alternate form. Listening to or reading these buildings with this lens allows the identification of long-forgotten corporate history and identity, while also (perhaps inadvertently) memorialising the institution within corporate memory. I argue that these very echoes are invaluable towards considering the (past and changing) institutional identity while also contextualising it within public history. This is critical for the curation and management of corporate heritage as defined and discussed in *Chapter Two*.

Whispering through the Cracks

To put it romantically, this section discusses the *whispers* of the buildings, which is the third language argued in this thesis. The focus here is the intangible facets of the built environment. While at face value, these concepts seem to clash, they are requisites of each other and function in symbiosis to create their conjoined significance (Bouchenaki 2003; Chatzigrigoriou *et al* 2021).

This argument is especially supported through a discussion of *space*. To take from Darvill (2008:428):

> **Physical space** is of interest [to archaeologists] because human action is variously distributed in spatial terms and thus has to be explained. Distribution maps and, at a smaller scale, excavation plans help with this. Further detail can be added through studies of land use and the environment. More relevant, however, is social space, the arrangement of the world created by its inhabitants and defined by them in terms of differential values, emotions, and attributed meanings. **Social space** is defined and manipulated using material culture, and people's experiences of it and engagement with it are structured using the same means. Social space is also structured in terms of power, gender, and social relations through the subdivision of space and the control of access to it.

While this definition is from a dictionary within the archaeological praxis, the foundational concept is the same in respect of architecture (Suvanajata 2001; Hertzeberger 2000; Chatzigrigoriou *et al* 2021). Hertzberger (2000) adds "The essence of spatiality does not allow itself to be defined but at most described… Spatiality is a feeling, a sensation we undergo, and particularly when the thing we see as impossible to take in at a glance and thus unspecified. Or rather, that it has such a layeredness about it that we are incapable of surveying it in its entirety" (Hertzberger 2000:17).

In *Streetscapes and Urban Narratives*, much of the discussion revolves around social memory. Questions around the physical spaces occupied by the bank buildings as well as the social spaces these buildings arguably contain(ed) within them are posed. I argue that the social memory, identity, and social spaces that have been captured within these photographs are *whispers* of context uniquely found in this pictorial form, and that they can be used to discuss the unique value of the corporate archive towards not only corporate identity and heritage but also social history.

For instance, seemingly contradictory practices towards racial segregation in the bank branches between 1953 and 1962 exist. Attempts at contextualising the NBSA policy through comparative analysis with other banks were unsuccessful. Although these *whispers* create an unclear corporate identity, they also point towards the need for further contextualisation. They serve as critical reminder to look and listen closely and carefully; to explore these hints of deeper meaning and memory.

The importance of this socio-political anomaly cannot be emphasised enough. While the considered corporate identity at this chronological stage in the thesis is seemingly contradictory, it serves as introduction to a complex (yet purposeful) identity which is notably different from the other banks at that time. This is the core argument contained within *Chapter Five*.

Chapter Summary: *balance brought forward*

Return on Investment: Considering an Institutional Identity argues the existence of three languages of bank buildings. The existence of these languages was first formulated while working

through archival photographs of the branches within the bank's portfolio between 1888 and the 1960s. While the 1077 branch photographs make up less than 5% of the archival record, distinct observations about the bank's changing and maturing identity can be made. Additionally, social history and memory was also evident within these photographs.

Romantically put, these languages are characterised through *talking walls*, which discuss the tangibility and materiality of these bank buildings. Identity and memory are manifested within these photographs (and directly then within the archive) through *silent echoes*, which provide a unique lens through which the corporate identity is considered during times of struggling relevance. This linguistic narrative is finally underpinned by *whispers* of space-making, which provide hints and insights into not only the corporate identity, but also into public history during apartheid.

Although corporate archives have been used to discuss social memory and history before (Coller, Helms Mills & Mills 2015), according to my knowledge this research is the first of its kind within this multifaceted field (of memory, identity, architecture, and archives) especially within the post-colonial (and post-apartheid) context:

- The primary source for this research is archival photos of old NBZA and NBSA branches; and
- The main research question has a dual focus on the manifestation of both corporate identity as well as social history, viewed through lenses of memory and heritage.

This provides a strong foundation for the argument that Nedbank, through the NHC, can be considered not only a brand with heritage, but also a heritage brand (as defined by Urde, Greyser & Balmer (2007)). This will be further argued in *Chapter Five* where the NBSA's corporate identity is considered through a case study of the Pretoria head office and Norman Eaton, the designer responsible for capturing this unique identity.

Chapter Five

Fixed Assets: exploring Eaton, and the building of a South African Bank

Introduction

In the previous chapter, *Considering an Institutional Identity,* I introduced and argued languages of bank buildings, and how these languages can be used to explore, read, and consider institutional identity as well as public history. In this chapter, these languages are further used to discuss Norman Eaton's Netherlands Bank building in Pretoria. As positioned in *Chapter Four*, this building was used to cement the NBSA's identity as a South African Bank, for South African people. This building is one of the bank's most celebrated buildings and is considered by many to be an international masterpiece and "monument to banking architecture" (Pfundt 1976: 357; Pienaar 2013, 2015, 2017; Harrop-Allin 1975).

In this chapter, this building is discussed as a minor case study to explore the role of architecture in the establishment and creation of institutional identity and refers to figures in the folio of selected images, with supporting sources to contextualise the critical arguments.

While this politically neutral identity has been argued in extant literature (see Verhoef 1986), also based on this same archival record, the case study argues the manifestation of this corporate identity and memory within the actual bank building. This argument is rooted in:

- The NBSA's corporate identity was forged in political neutrality, which is supported through archival sources;
- Creating this neutral identity within a tumultuous apartheid society was difficult. This process of identity-making was bold and purposeful;
- Norman Eaton played a fundamental role in the establishment of the NBSA as a South African Bank; and
- Reading the Eaton building through the lens of the language of bank buildings as defined in Chapter Four is foundational to *consider* the manifestation of the corporate identity in the building and, due to photographical evidence, also within the corporate archive.

This chapter concludes with a discussion of the relevance of this neutral corporate identity in the post-apartheid heritage scene, providing new discourse on corporate heritage as well as corporate identity.

National, but not Nationalist: *notes on neutrality*

Considering the NBSA's institutional identity, *Chapter Four* argues that this identity is unique and notably different from the other banks (Imperial banks and Volkskas). *Streetscapes and Urban Narratives* raise the bank's political stance and highlights the ambiguity within the photographical material in the folio. Furthermore, the introduction to this chapter posits that the bank was forged in political neutrality, which lies at the core of this section.

What follows is a temporally contextualised discussion of the bank's relationships with specifically Volksas Bank between 1920 – 1951, which is when the NBSA came into fruition. This discussion provides additional argument and content around the curation of the considered identity. Timelines are crucial to support this argument and is based on the archival record, which specifically refers to Volkskasbank. *Ons bou vir die bank* sets the scene for the argument that follows.

Ons bou vir die bank / We build for the bank

The title of this subsection, *Ons bou vir die Bank,* comes after the work by Melinda Silverman (1998), of the same title (*'Ons bou vir die Bank': Nationalism, architecture and Volkskas Bank*), where they look at the architecture of Volkskas Bank and its relationship to and with Afrikaner nationalism. This forms an integral crutch to the discussions around the formation and promotion of identity, both during apartheid and within a post-apartheid South Africa. This section discusses the nationalist identity Silverman argues is created through the architecture of the Volkskas bank buildings.

Volkskas emerged in 1934 to enable the concept of *volkskapitalisme* [peoples' capitalism] "an indigenous amalgam of cooperative and capitalist economic relations" (Silverman 1998: 132), that is, a vehicle to enable *Die Volk* [the Afrikaner people] to partake in the predominantly Imperialist financial economy and to "ultimately take control of South African capitalism itself" (Silverman 1998: 132). This anti-Imperialist trend is prevalent in the establishment of many of the earlier

entities mentioned in the previous chapters, i.e. The Cape of Good Hope Savings Bank Society and Stellenbossche Distriksbank (Nedbank. Documents. COGHB/3, Booyens 1982).

{An aside about the use of the term *Die Volk* is its evolution in context over time in the South African vocabulary. While during the Nationalist period it was the term the Afrikaners gave to themselves, in what is assumedly a 'the people and the only people' vein based on the broader separatist agenda the Party adopted. However, in contemporary vernacular, the same term is now used derisively and as a microaggression towards African people as a racial slight.}

Volkskas was in sharp contrast with its rivals; "Standard and Barclays were colonial offshoots of substantial imperial banks based in England while the Netherlands Bank was an extension of a Dutch financial institution. Volkskas was home-grown, anti-imperialist, born out of economic need…" (Silverman 1998:132-133; Verhoef 2006; Steyn & Antonie 2012; Engelbrecht 1978). The first manager of the bank, J.J. Bosman, referred to Volkskas as "a distinguished institution of the Afrikaner Nation", elaborating that "The Afrikaner Nation is a distinguished one, and Volkskas therefore wishes to have distinguished buildings that make a dignified impression". This links the identity of the bank firmly with its nationalist ideology; which is further evident through the symbolism of the plough in the bank's first logo (Silverman 1998:133; Engelbrecht 1978; Tymbios 2017).

Interestingly, in 1932 Volkskas was founded as a cooperative institution for the Afrikaner people and only became a conventional commercial bank in 1940. Silverman (1998) argues this initial

cooperative form was always planned to be a temporary mechanism with which to gain co-operation with the Afrikaner population. This seems to be a particularly curated choice towards a larger commercial (and arguably nationalist) goal, which is supported by the sixty Broederbond members responsible for founding the bank. In 1941, when Volkskas was faced with hostility from the commercial and other volk's banks, extensive arguments were made for this necessity by trying to justify a for-the-greater-good or means-to-an-end argument (Engelbrecht 1978). I highlight this to indicate the elements of identity within this decision, and how Volkskas responded through architecture.

To curry favour once more with the Afrikaner population, the bank employed the services of Gerard Moerdijk, who became synonymous with the creation of an amalgam of this Afrikaner national identity and art deco style which has been coined in the architectural lexicon as "Boere Deco Style" (Artefacts 2023b). This after his various introductions into the Afrikaner household with his work on key nationalist structures such as the Voortrekker Monument, buildings at the University of Pretoria and University of the Free State, over 60 Nederduitse (both Gereformeerde and Hervormde) churches, among many others. This so-dubbed Boere Deco style, in Moerdijk's eyes, was as important to the Afrikaner architectural identity as the Cape Dutch style, which he strove to have recognised as a South African product, despite the very nomenclature of the style itself aligning it to having necessitated the Netherlands involvement that the movement was trying to dissociate with (Silverman 1998; Swart & Proust 2019; Wilson 2007).

> Early 20th-century Afrikaner memorial traditions were very different. Setting themselves against rival African kingdoms and against the forces of British imperialism that were changing the landscape with fortifications and barbed wire, they had little interest in the language of pastoral power. Instead, the entire focus was on the idea of originary inscription. (Bunn 1998:102)

It took nine years before Moerdijk's Market Street branch opened in 1949 in Johannesburg, which Silverman describes as "Moerdijk's most significant design for Volkskas…" (Silverman 1998:134). The marketing celebrating the Market Street branch was based on the unveiling of Moerdijk's Voortrekker monument during the same year. The Market Street branch was referred to as "Another Monument" and described the bank as "… the first pure national commercial bank…" (Silverman 1998:134).

To introduce my argument, I refer to *Elements of Identity* in Chapter 4, where the institutional change of the NBZA to the NBSA is discussed. Until now, the discussion around Nedbank to become a South African bank relies on archival material dating these discussions to the early 1930s. This was however predated by a proposed name change to the United Bank for South Africa, which was rejected due to *for* being too indicative of a foreign presence. Union Bank of South Africa was proposed in response, but this too was unsuccessful. These events transpired before early 1926, when in his last report to Amsterdam, Postmus (then manager) noted the "… still existing pressure amongst the young Afrikaners to have their own bank…" (Pfundt 1976:

172). Silverman (1998) and Engelbrecht (1978) also report this growing need between 1921 – 1924 for the Afrikaner community to have a bank of their own.

To address this need, Volkskas chose a paraded path of 'volkskapitalisme' which, after the NP government came to power in 1948, matured into nationalism. The NBZA, I argue, chose a different path, one which necessitated institutional change to become the NBSA, the first South African bank with a politically neutral stance.

A South African bank: *Considered neutrality in the NBSA*

Pfundt (1976), in his records as Company Secretary, speaks on multiple occurrences that the "…desireability to convert in one way or another the Bank into an organisation with a more South African character had always been in the minds of the gentlemen in power in Amsterdam as well as in Pretoria" (Pfundt 1976:358). It was a pressing matter for the bank's Netherlands-based management that that the bank, despite an impressive tenure, remained "in South African eyes a foreign bank managed in a foreign country, representing foreign interests" (Pfundt 1976: 359-360).

As the discussion of the formation of the NBSA has already been addressed, the argument is now informed through the archival record (and extant research based on the archival record) to discuss the bank's position towards nationalism and associated banking behaviours.

After WWII, a memorandum was written in June 1946, between Keuning (assistant general manager of the NBZA) and the Dutch management in Amsterdam, who belaboured the need for the NBZA to become a South African bank. This memorandum contained a detailed argument with a strong basis in the competition the NBZA was seeing with Volkskas, which had become a fully commercial bank with growing concern (Verhoef, 1986; Pfundt 1976). Some of Keuning's (and Kakebeeke's – the main agent of the NBZA in South Africa) concerns were the opportunity Volkskas would have had if it changed its overtly nationalist political views. Initial suspicions were that Volkskas had the intention to do so, which is attributed to an attempt at changing the Volkskas name to Bank van Suid-Afrika Beperk [Bank of South Africa Limited] when the bank became a commercial bank in 1943. This request was rejected by the Reserve Bank. No mention of this potential name change can be found in other literature (Silverman 1998; Engelbrecht 1978).

This seems to then conform with Keuning's sentiment that Volkskas had no real intention of abandoning their nationalist agenda. A request to amalgamate Volkskas and the NBZA was made by Bosman (of Volkskas fame) to Kakebeeke in what is termed a "personal conversation" (Verhoef 1986: 16), which was reiterated on two separate visits in October 1946 by Bosman to the NBZA (Pfundt 1976; Verhoef 1986). Towards this the NBZA was of opinion that the possibility could solely be entertained if Volkskas were to abandon their political sentiment, which seemed unlikely. These discussions formally ended in 1947, when Pruissen (general manager for the NBZA in Amsterdam) had another meeting with Bosman, concluding that "zulk een nauwere relatie buiten kwestie moet worden geacht" [such a close relationship should be considered out of

the question] due to the history of Volkskas and its strong Afrikaner agenda (Verhoef 1986: 24). This section serves as foundation for the politically neutral stance of the late NBZA.

Furthermore, Verhoef (1986) dedicates a thesis chapter towards the NBSA within South African politics. They discuss the obvious politically neutral stance of the bank until 1948. The NBSA attempted to retain this politically neutral stance, but evidence of strong criticism of the NP government and of Verwoerd in 1960 is found in reports, correspondence, and published yearly results. The chapter culminates in a discussion about this sustained neutrality towards banking matters within the racially segregated environment, concluding the bank had no specific policy, and preferred to never get involved within politic matters. This policy was still maintained in 1973 (when the bank fully became Nedbank Limited). Racial segregation was only implemented where it was common practice, for example in the Transvaal. Due to these societal pressures the 'native tellers' in Pretoria were opened in July 1957. Such measurements were not implemented in rural areas, where people of all races could make use of any branch. While this neutrality was clearly not favoured by the government, the bank's sentiments were clear: "… Politically we are, of course, also not favoured, but that is perhaps just as well." (Verhoef 1986: 671).

While this section is heavy with historical context and reference, the bank's persistence towards political neutrality is validated. This is in stark contrast to what Volkskas was doing, or as Silverman states in reference to branches from the 1950s onwards: "But Volkskas, as the Bank of nationalism, pioneered separate entrances in banks." (Silverman 1998: 138).

Similarly to the manifestation of nationalism within the Volkskas buildings (Silverman 1998), the manifestation of neutrality will now be explored in a minor case study of Norman Eaton's Pretoria building for the NBSA.

Norman Eaton - Netherlands Bank of South Africa, Pretoria Head Office

Norman Musgrave Eaton was born in Pretoria in 1902 to a relatively well-connected and well-to-do family, with a lineage spanning to both the Speakers of the early Cape Parliament, and to Presidents of the Oranje Vrijstaat. For his secondary education he attended the Diocesan College (Bishop's Boys) in Rondebosch, Cape Town before returning to the Transvaal (now Gauteng) to study architecture at the University of the Witwatersrand, where his passion was whetted by his work on 18th Century Cape Dutch structures and styles. He travelled extensively throughout Northern Africa and Europe before returning to South Africa to establish his practice in 1933 (Harrop-Allin 1975; Fisher 1997).

Eaton's early works, most of which are still as they were built, were residential properties in the blossoming suburbs of Brooklyn, Lynnwood, and Muckleneuk in Pretoria. As his name and comparatively contemporary and eccentric style became more known, he was commissioned for several public buildings such as The Children's Art Centre, and branches for both Barclays Bank and the Land Bank, in addition to the Little Theatre, and Anton van Wouw House, to name a few. The onset of the Second World War played a large role (as one would expect) on the amount of architectural work and expansion done, but post 1945, Eaton was employed as the mastermind

behind some of the most iconic buildings nestled within the Pretoria landscape (Harrop-Allin 1975; Pienaar 2013; Pienaar 2017).

Eaton was regarded as a progenitor of many stylistic approaches being included into the South African architectural lexicon, especially in terms of the adoption of granite into the exterior constructions of buildings which was described as bringing about a "moderne tydperk van die boukuns van die hofstad" [a modernisation / modern approach to the art of building in the capital city] (Engelbrecht *et al* 1955:168).

Pienaar (2017) describes Eaton's 1944 commission for the then Ministry of Transport as one of the most prestigious of his career while also questioning why such a large commission was given to Eaton (although the political circumstances prevented this project from ever being realised (Morphet 1998)). They note Eaton being a "marginal figure in more ways than one" due to his "well documented" reclusiveness and him being "leftist in his political convictions" (Pienaar 2017: 41). In 1938 Eaton also designed the house for struggle icon Advocate Bram Fischer, which became a symbol for the struggle against apartheid.

In their essay *Personal traits: The work of Eaton and Biermann in Durban*, Tony Morphet (1998) adds that Eaton's intensely private life can now, after decriminalisation of homosexuality be discussed: "… recently become possible to break the code of the 'intensely private life' and say, quite simply, that both men [Eaton and Biermann] were homosexual." (Morphet 1998: 154). They

link the expressiveness of Eaton's commissions to this marginality imposed on homosexuality in the 1960s.

Morphet firmly places Eaton as an architectural regionalist, while also noting the NBSA's need to not have ties to any political group. The essay's arguably most profound statements, at least in my opinion, are (Morphet 1998: 158-160):

> "Eaton's building reminds us that space can be made to carry different forms of meaning. Structured space holds the power to constitute and shape identity, and buildings work within and reproduce the broader cultural logistics of which they are a part. … The buildings carry a simple and critical legacy. They are spaces which invite and await the appearance of the human out of the flow of time. … The struggle to sustain the insights and to give them lasting form in their work measures the extent of the resistance with which the two men confronted the destruction that was taking place around them. A recognition of the significance of these artists and their works leads towards a revaluation of the meanings of modernism and regionalism in South Africa. and of the idea of cultural resistance itself."

Dealer's choice: *drawing a wild-card*

Some years back in the lead up to the publishing of *Common Ground: Dutch-South African Architectural Exchanges*, *1902–1961* (Clarke, Fisher & Kuipers 2021), architect and author Marguerite Pienaar had engaged with myself and the NHAR around Eaton being commissioned for the NBSA head offices in Pretoria.

Pienaar had a theory that the Dutch architect J.J.P. Oud was the original primary choice to design the new Netherlands Bank head office in Pretoria. They hypothesised that it was one of the bank's lead operations managers at the time, J. P. Kakebeeke, who had motivated for Eaton to design the building (Pienaar - Andreou 2019: *email*). While at the time of our engagements, the archive did not yield any information to support or deny their hypothesis, in 2022 I discovered a letter in the archive between the management in Amsterdam and Pretoria that confirmed the Netherlands management's desire for the bank to cement a trajectory as South African entity, and it was therefore imperative for the building to have not been designed and created by a Dutch architect, but a South African.

The document, *Figure 41* (Nedbank. Documents. NEDB/967) reads:

Wy stellen er prys op U mede te deelen, dat ons President Commissaris, de Heer Van Helde, er seer op aandringt dat by het ontwerpen van bouwplannen gestreefd wordt naar een gebouw in eenvoudigen trant en niet te hoog, hy is van oordeel, dat met inachtneming van deze voorwaarden een goede architect toch wel een gebouw kan maken, dat an noodzakelijke representatieve eischen voldoet. Wy stemmen hiermede gaarne in, evenals met het oordeel van den Heer van Helde, dat hat seker niet gewenscht is om voor den bouw een architect uit Nederland te ze den, waartegen - voor zoover wy weten- toch reeds bezwaren bestaan op grond van bepalingen in de Zuid-Afrikaansche architectenwereld.

[We are pleased to inform you that our President Commissioner, Mr. Van Helde, strongly insists that the building should strive to be designed in a simple style and not be too high, he is of the opinion that with considering these conditions, a good architect can make a building that meets the necessary representative requirements. We gladly agree with this, as well as with the opinion of Mr van Helde, that it is certainly not desirable to use an architect from the Netherlands for the construction, against which - as far as we know - there are already objections on the basis of provisions in the South African architectural world.]

At the time of writing, I am unsure as to whether Pienaar has progressed further in their speculation around the above connection between Oud, Eaton and Kakebeeke. I wish to note that despite my mentioning of it here, all credit and ownership of the theory is entirely vested to them, and my commenting on it here is purely anecdotal and I do not claim any right or affiliation to their theory.

However, expanding on my argument for the NBSA's considered identity, I argue that Eaton was in fact the only choice. Eaton was instrumental in creating the architectural identity the NBSA so desperately needed to cement itself as a South African bank, for all peoples of South Africa. In stark contrast to the Moerdijk's monument on Market Street, Eaton orchestrated what would become an unquestionable landmark to the NBSA's corporate identity and heritage.

Professor A.L. Meiring was initially joint architect on the design; he quickly discovered that Eaton was best left alone designing a building. Meiring was ultimately responsible for only the perspective drawing of the final design, which was the only drawing Eaton had allowed him to

make. The design of the façade had an unfavourable initial response, especially around the canopies over the street pavement and the face brick finishes. The canopies disappeared, but Eaton's face-brick remained. Lord Holford, Pretoria's official town planner, likened the qualities of the Pretoria building to those brought from Siena to Rome by Baldesare Peruzzi in his design of the Palazzo Massimi (Pfundt 1976; Harrop-Allin 1985).

Eaton's deep-rooted love for African themes, motifs and dialogue was a commonplace inspiration for many of his buildings and designs, which earned him the connotation as an 'Africanist architect' as he readily incorporated African flair into his practice (Marschall 2001; Harrop-Allin 1985; Murray 2010; Meiring 1980; Pienaar 2013; Pienaar 2017; Swart & Proust 2019; Scheffer 2019). While the exterior designs of Eaton's structures were more subdued in the exhibition of an Africanness, it was in the interior and fixtures that he brought these elements into the space. It was here that he celebrated the motifs of basketry, metallurgy, textiles, ceramics, and carving (Marschall 2001; Keeling 2016; Harop-Allin 1975; Pienaar 2013; Tymbios 2017).

Eaton's design and implementation of the bank's head office building in Pretoria, employs a vast array of African themes, both locally to South Africa, and further to the north, such as the Benin-style figure door handles in *Figures 1, 47,* and *49.* These handles, designed by the artist Alexis Preller, who proposed these to Eaton in place of the original door design by another artist and sculptor, the Belgian-born Willem de Sanderes Hendrickz. These were ultimately used in the motifs of the entranceway instead (see *Figures 46, 49, 53, 54, 55,* and *56*) (Keeling 2016; Harrop-Allin 1975; Swart & Proust 2019).

Eaton focussed a great deal of integrating African themes into his oeuvre, and in the Netherlands Bank of South Africa building especially. In addition to the earlier-mentioned aspects of basketry, metallurgy textiles and so forth, he also designed and created a specific tile known as a 'faggot', to emulate reeds, inspired by the Bas Relief in the temple of Ti which he saw during his time in Egypt, which were used extensively throughout this and many other buildings (Harrop-Allin 1975; Pienaar 2017). This is demonstrated in *Figure 51*.

The front entrance of the building is guarded by the Dutch lions (*Figures 1, 47,* and *53*), a direct link to the Netherlands, but it also bears a series of five different large circular plaques (*Figures 1, 47,* and *53)*. These plaques are striking in their dual-purpose, firstly in their depiction of themes relating to South Africa's socio-economic history through Dutch and British coloniality, and the ZAR. Secondly, in cementing this through elements of coinage, as they depict the obverse faces of various currencies used over South Africa's history from the mid-1700s to the 1960s. Maquettes of these were presented to the bank's General Manager at the time, Dr B.H. Holsboer to commemorate the opening of the building, highlighted in *Figures 59, 60, 61, 62, 63,* and *64.*

Eaton's success with the Pretoria building is only emphasised with his later commission for the Smith Street branch in Durban, as well as Dr Holsboer's private residence (Pienaar 2017; Pfundt 1976; Morphet 1999).

On the theme of Africanness: *rebellion in retrospect*

This section provides a reading of Eaton's Netherlands Bank building in Pretoria through the lens of the language of bank buildings as defined in Chapter Four. Pienaar (2017) notes Eaton's "… adoption of an African identity was noteworthy – in the architectural realm, it was a unique and original endeavour" (Pienaar 2017: 47), but they seem unconvinced that he was purposeful in his application of regionalism as a "form of subversion" (Pienaar 2017: 46).

Marschall (1998) specifically comments on regionalist architecture as "…a complex and controversial issue." (Marschall 1998: 4). On the topic of Africanness (and by extension regionalism), Marschall (2001) argues a preference towards "Afrocentric architecture" instead of Africanness, which they refer to with "… artificiality, inauthenticity, and (arguable) irrelevance…" (Marschall 2011: 15). Much of the criticism against Eaton's approach (while also recognising Eaton as a critical influence for more recent progress towards Afrocentrism) seems to be based in his "connection with the tradition of Afrikaner Nationalism" (Marschall 2001:5) due to its association within the Regionalist Movement.

Based on the arguments made in previous sections (e.g. Eaton's leftist political convictions, association with struggle icon Bram Fischer, and his marginality) I, along with Morphet (1999), reject the argument that Eaton should be read within the context of Afrikaner nationalism. As Morphet puts it, when commenting on Eaton's Durban commission for the NBSA, "They are critical instances in which the lines of force in the larger drama of space and power can be seen

with special clarity" (Morphet 1999: 161). Instead, I propose that Eaton's Pretoria building should be read through a lens of holistic awareness and inclusion.

While my language of bank buildings has been defined individually, reading Eaton's Pretoria building requires an amalgamation of language through juxtaposition of the tangible, silence(d), and intangible. *Talking to the Walls* on Thabo Sehume Street exemplifies what is arguably the start of regionalism towards Afrocentrism in the post-apartheid context. Noting that this research is not aimed towards the architectural fraternity, Eaton's meticulous and restricted use of material, colour, and space, creates a sense of awareness and relevance, which has profound importance towards the institutional identity the NBSA was curating. *Echoes from the Attic* of Thabo Sehume Street, as discussed in *Chapter Four*, maps the purposeful institutional change of the NBZA to become the NBSA through signage changes, with *Figure 53* being especially poignant. However, also reading Eaton's regional flavour of Africanness through Eaton's marginality, *echoes* of awareness become obvious. Through motifs of basketry, metallurgy, textiles, ceramics, carving, and Eaton's "bullying" (Fisher 1997:76) to accept local Kirkness brick, Eaton expressively contrasts the regionalism so abused in later Afrikaner nationalist architecture. These *echoes* reverberate through the NBSA's corporate identity and matures in the Durban branch in 1965, which is profound in relevance for Eaton's portfolio and for the bank.

While *echoes* and *talking walls* serve to manifest identity within the material space, *whispers through the cracks* of Thabo Sehume Street provides social commentary which is arguably

decades ahead of its time. I argue that the NBSAs corporate identity and neutral political view manifests within the building(s), well aware of present (1950s) slights and exclusions.

There are certainly concessions to be made to the opposite view – what about the segregated counters? In rebuttal, *Figure 57* was the only undated photograph as part of the Studio Walt Verwey collection documenting the Pretoria building. Mistakenly, it was assumed that this was only an administrative slight within the original archival process. However, archival sources have since shown that this counter was indeed only added in 1957 in response to local and governmental influences. This certainly does not negate the relevance the segregation created, but I argue that this should not be construed as wilful and blind congruence to imposed social orders.

Returning to the title of this section and to answer questions of *rebellion in retrospect*, I consider the NBSA (and the future of the bank) to have this identity of awareness which recognises imposed marginality, and which now, in retrospect, manifests in rebellion. This argument provides new thought towards the discourse (and consideration) of corporate identity, corporate heritage, and social history. Some might argue that some of the evidence presented herein is anecdotal, but I argue that this is certainly not the case. Within the political narrative of apartheid South Africa and within a now post-apartheid society, such examples from within the corporate archive provides unique insight into identity (corporate and personal), especially to previously marginalised peoples and the struggle for liberation.

An Evolution of Banking as Entity: *identity through innovation*

Considering Urde, Geyser and Balmer's (2007:8) "heritage quotient", this being comprised by a company or institutions' (1) track record; (2) longevity; (3) history important to identity; (4) core values; and (5) use of symbols, in relation to the Nedbank archive, the following trend emerged. I argue this trend to be specifically an evolution of identity within the banking sector. That being the transition of banks from what I consider to be *social entities*, to *asocial entities*, to now as *socially conscious entities*, this being not only on an operational perspective, but also in the architecture of the bank buildings themselves.

The Bank as a 'Social Entity'

Banks, aside from their role as caretakers of wealth, also played a very intimate role in the lives of their clients. Looking back at records, oral histories and in pop culture, a trip to the bank was a social outing that was prepared for in advance, with meetings scheduled with the bank manager by prospective loaners and depositors alike (Accenture 2022; McConville 2023; Bargenda 2019). It can be considered that this social environment, being through the banking halls and the prospect of 'getting dressed up to go to the bank' as an outing is a further extension of the money-trust relationship which is a key facet of banking psychology (Lynch 1996; Dijk 2017; McConville 2023).

A physical design to this is the banking hall, which second to the physical entranceway is the clients' first introduction into the bank's identity through the dedicated spatial design and its associated symbolisms and subconscious messages/signals (Bargenda 2015a, 2015b, 2018;

Strumiłło 2015). When considering the banking hall as a social construction, it is important to bear in mind that the initial structured communal banking spaces were designed for merchants and were "something between a market hall and a guildhall, a single space hall with or without aisles" (Strumiłło 2015:371). This nexus for transactional activity is the premise on which these spaces have evolved, which grew even more elaborate and purposeful in their design and layout to communicate specific and desired symbolisms or encoded messages (Strumiłło 2015; Bargenda 2015a, 2015b, 2018)

The Bank as an 'Asocial Entity'

In this context, asocial is not used as a synonym to antisocial. Asocial denotes a reluctance or stepping back from a situation, whereas antisocial on the other hand denotes an aggressive avoidance of situations (Saxena 2021; Rakshit 2020). While these are primarily terms associated with human psychology, business is after all created and operated by humans and, when subjected to a slight greying of lines, this analogy is applicable. Traditionally, the asocial epoch of this evolutionary cycle comes with the advent of the internet and mobile applications and their subsequent introduction into society (Ameme & Wireko 2016; Obiri-Yeboah, Kyere-Djan & Kwarteng 2013; Strumiłło 2015). As is argued throughout this chapter, this asocial (or differentiation from social, i.e. imposed social order imposed by apartheid) can with certainty be argued as the start of an asocial entity, with a further clear delineation in time through the use of the NHAR.

In 1964 Netherlands Bank of South Africa launched a very basic form of computerised banking to their clients, this was soon followed by Nedcor's internet banking solution, NetBank, and telephone banking offering, NedTel in 1996 and 1997. Before long, banking apps were introduced which brought ever-greater self-service potential to clients; now with the latest Nedbank Money App it is possible to apply for loans, open accounts and even trade in stocks. It also expanded the potential of small business operations, which brought the concept of banking quite literally into one's own hands, giving rise to the Retail Business Banking tagline of "Digital when you want it, human when you need it" (Nedbank. Documents. NEDC/30; Nedbank 2023i; Nedbank 2023j; Nedbank 2023k). Additionally, some banks now operate entirely digitally; no branches, no paperwork, such as BankZero, Tyme Bank and Discovery Bank (BusinessTech 2022; Buthelezi 2021; African Rainbow Capital 2021; Labuschagne 2023; Discovery Bank 2022). Tyme Bank admittedly does have what they refer to as 'kiosks' where one can sign up, but for the most part the rest of their presence is purely digital. These kiosks are found in Pick 'n Pay, Boxer and Foschini Group Stores (Tyme Bank 2023).

The involvement of Pick 'n Pay in a retail banking service however has a deeper history than just Tyme Bank. In 2001, Nedcor and Pick 'n Pay unveiled a joint venture called Pick 'n Pay Go Banking, which was later rebranded as Go Banking in 2007. Pick 'n Pay Go Banking, as the partnership suggests, was only available in Pick 'n Pay stores and clients could sign up while doing their groceries, cards purchased off the shelf similar to sim cards still today. (Aurigin 2023; Nedbank. Documents. NEDC/30; Nedbank. Documents. PGB/01; Gunnion 2006; Entrepreneurship Hub SA 2021).

The Bank as a 'Socially Conscious Entity'

The focus has now shifted into the socially conscious era of banking, with these institutions putting a focus on future-proofing society through sustainability. This both in the structural sense, as illustrated in the upcoming chapter with reference to the Menlyn Maine Falcon Building by Boogertman + Partners, but also in the move to progressively cease the financing of fossil fuel producers, in favour of renewable energy producers (Nedbank 2021; Boogertman + Partners 2023). This social consciousness extends to facets that are, and have been for many years, central to the Nedbank Identity. These being the long-standing affinities, outreach and social development initiatives that enact the Nedbank purpose of "using our financial expertise to do good for individuals, families, businesses, and society" (Nedbank 2023a; Chavez 2018).

This concept is incidentally referred to as 'social banking' within the financial lexicon, and departs from the philosophy I explored in the earlier section pertaining to social entities in that in this instance social aspect is vested in the social and corporate responsibility of the bank (Weber & Remer 2011)

In line with this, the three core focal areas that Nedbank acts on its purpose; these being the promotion of sustainable futures through the Affinities and Corporate Social Responsibility. The Affinities Programme is an offering that earns a percentage of donatable funds for a group of four initiatives simply through a linked savings or investment account activated in support of one of the four initiatives; The Green Affinity for Wildlife and Nature Conservation, The Children's

Affinity, The Arts Affinity, and the Sports Affinity (Nedbank 2023h; 2023f; 2023g; 2023e). This is alongside the Nedbank Foundation, a community-development orientated initiative that is founded on basic strategic principles; Agriculture, Waste, Water, and Energy, which are combined into what is referred to as *Green Economy*. Through this, and alongside organisations such as Buhle Farmers Academy, Kgabisa Palesa Cares NPO, Indalo Inclusive SA and the Tafara Foundation, Nedbank is active in supporting communities to achieve broader knowledge, skills and independence in terms of regenerative agriculture, appropriate land-use, emission reductions, access to and management of green energies, maintaining active water ecosystems and creating access to clean water, and mitigating pollution and landfills (Nedbank 2023d; Buhle Farmers Academy 2023; KP Cares 2023; Indalo Inclusive 2023)

Chapter Summary: *The Bank as a 'Heritage Brand'*

Throughout this research I have argued the manifestation of identity, meaning, and memory within the Nedbank buildings and archive. Building on the definition of the language of bank buildings in Chapter 4, *Exploring Eaton, and the building of a South African Bank* provides further detail into purposeful and curated identity of the NBSA. The argument is made through comparison to Volkskasbank, rigorous archival study to contextualise the bank's political position, and a mini case study of the Netherlands Bank building on Thabo Sehume Street in Pretoria designed by Norman Eaton.

This chapter provides an alternative view of Eaton's regionalism and argues reading Eaton rather through a lens of holistic awareness instead of the Afrikaner nationalist lenses they are often scrutinised. Reading the Thabo Sehume Street building through this lens paves the way for the *language of bank buildings* to speak of retrospective rebellion, of purposeful identity making, and of critical social commentary through the corporate archive. This answers the primary research question, providing new tools with which to assess a considered institutional identity.

However, using these tools enables a secondary result: cementing Nedbank as not only a brand with heritage, but also a heritage brand. While *Chapter Four* provided the proverbial *mortar* for this argument, this chapter quantified the *memory* to fully justify this argument. It has been shown that Nedbank has a high heritage quotient which is arguably distinct from its contemporaries. For this reason, I support the notion that Nedbank is indeed a heritage brand.

Chapter Six

Accrued Interest: Discussion and Conclusion

In a financial sense accrued interest refers to accumulation (interest) on an investment or loan – which serves as metaphor of the impact corporate archives have (and can have) towards corporate and broader South African history and identity. Contemporary corporate archives in South Africa are few and far between, with the Nedbank Heritage and Archival Repository (NHAR) being one of the most extensive collections. The NHAR boasts the full complement of what has been retained of Nedbank's collective history, which goes as far back as 1831, with the founding of the Cape of Good Hope Savings Bank. Nedbank as it is known today has resulted from amalgamation and merging ('accrual') of more than 20 financial institutions; a collective of entities referred to as the Nedbank Historical Collective (NHC). The NHC exists only through the NHAR and is used as core source to study institutional identity and social history through the manifestation of memory and heritage through the corporate archive.

The NHAR hosts a collection of roughly 22000 items of various materiality (paper-based material, photographs, metals, wood, plastic, and ivory). The NHAR came into being after I joined the bank in 2016 as Heritage & Arts Manager and is one of my core responsibilities. The current assemblage of items has grown from the original 4000 items that had been consolidated by the Nedcor Knowledge Centre between 2013 and 2016, prior to my arrival at the bank. This research sprouted form my active engagement with the archival photographs of the early Netherlands Bank of South

Africa (Nedbank Group Ltd today) branch buildings, from the early to mid-1900s. Most of these buildings now only exist in this archive, which sparked the questions around materiality of bank buildings and eventually that of corporate identity through the archive.

The NHC buildings in the NHAR are explored as texts, which identifies a previously unknown aspect of the NHAR and offers languages of understanding through this thesis, as if these buildings could and do speak. The financial entities of the NHC are inextricably linked with the people who visited and worked in these institutions, a concept which is here explored through *talking*, *whisper*s, and *echoes*. These languages are shown to be foundational to assess the memory and meaning of these bank buildings, and how they contribute to creation of identity.

The identity of Nedbank through the NHC has been quantified and assessed through the NHAR, which contributes to the research on the history of the bank. The existing work by Verhoef (1986), Joubert (1986), Nieuwenhuizen (1988), and van der Merwe (1985) focused on the history of the bank between 1888 (founding of the Nederlandsche Bank en Credietvereeniging) and 1980. Much of the NHC was only merged into the Nedbank group after the above research was completed, notably:

- The merger with the Cape of Good Hope Savings Bank Society in 1986.
- The merger with the South African Permanent Building Society in 1988.
- The merger with the Syfrets Group Ltd in 1997; and
- The merger with BoE in 2003.

The NHC became the oldest collective financial institution in South Africa through these mergers, specifically through the merger with the Cape of Good Hope Savings Bank Society. Additionally, the merger with Syfrets Group Ltd affords the Nedbank Private Wealth business unit the tagline "Since 1834". This merger incorporated The South African Association for the Administration and Settlement of Estates into the Nedbank collective, which still operates as the globally oldest still-operating trust. This identity would have been lost permanently had it not been for the NHAR and the research done into the NHC, as The Association was almost closed in 2021. This is testament to the critical importance of the corporate archive in exploring, documenting, and preserving the institutional and corporate identity. As this research does not aim to provide an encompassing history of the NHC, the historical aspects thereof should be explored in future work.

The creation of memory and identity through the bank buildings and the archive is fundamental to my arguments. It is shown that each of the considered buildings served specific goals towards the identity of the bank, which, when combined with argument supported by the archival practice (as discussed in *Chapter Two*), cements this identity-making into language. This language is explained through:

- *Talking*. The tangible and physical structure of the (bank) buildings; typically spoken during the first reading of the building, with detail from the stylistic and architectural elements. Examples here are the stylistic approaches to the architectural lexicon in the Nedbank branch buildings.
- *Whispering*. The intangible facets of the buildings; typically quantified through physical and social space. This is the feeling or sensation the building creates. An

example here is the intangible association of memory, time, and space for each person visiting or using the building.

- *Echoing*. The lingering presence of the buildings; typically, evident through the silences once the buildings are gone (physically or from their original purpose). An example here are the quintessential African elements in Eaton's designs, supported by themes of rebellion towards a pro-African identity; it's what the building says in retrospect.

History and identity-making through the corporate archive is shown as multifaceted, especially for an institution with a collective history of almost two centuries. When reading the NHC buildings as texts and supporting the argument with archival content from the NHAR, an evolutionary process is identified:

- The bank started off as a social entity. The architectural elements across the property portfolio served in cementing the bank as arduously building a neutral, South African identity. This is shown to be in stark contrast to the bank's contemporaries (discussed in Ons bou vir die bank in *Chapter Five*), which were characterised through either British imperialism and classicism (e.g., Standard Bank), or though nationalist design (e.g. Volkskas Bank). Reading of the Eaton building in Pretoria confirms this argument (discussed in *Chapter Five*).
- A transitional a-social (not antisocial) entity in the post-apartheid landscape. The bank's identity is characterised through a uniquely neutral view on imposed social

order during apartheid, evident in buildings and the archival record. Technological innovation towards depersonalisation is evident in the NHAR.

- A socially conscious entity has emerged with the current 'green' revolution. This epoch is characterised by the attempt to future-proof banking through sustainability and expanded with a strong sense of corporate social responsibility, as detailed in the bank's affinities. Nedbank has become more progressive through ceasing financing of fossil fuel producers and focusing on renewable energy. It is also argued that the bank maintains a unique position from which to employ heritage to present as a distinct heritage brand.

The body of this work concludes with a minor case study of the Norman Eaton Netherlands Bank Pretoria Head Office. This case study, alongside the discussions and reading of archival photographs assembled in the folio, serves to exemplify the language of bank buildings, and how the institutional (and social) identity can be made and supported through the corporate archive. The case study provides an alternative view of Eaton's regionalism and argues a lens of holistic awareness instead of the Afrikaner nationalist lenses they are often scrutinised with. Reading the Thabo Sehume Street building through this lens paves the way for the *language of bank buildings* to speak of retrospective rebellion, of purposeful identity making, and of critical social commentary through the corporate archive. This answers the primary research question, providing new tools with which to assess a considered institutional identity, specifically within the post-apartheid context.

Future Debts: *Limitations and Future Work*

While this study concludes how the corporate archive impacts corporate and broader South African history and identity-making, further research into the concept of archivability is recommended, specifically within the corporate archive. This work has shown the impact the corporate archive has, but research into the procedures to ensure the purposeful and continued identity-making through quantifying archivability should proceed.

This work also posits the importance of a representative presentation of memory with examples (in Appendix) detailing the purposeful creation of space to remember through the regional Heritage Hubs, which is based on work with the NHAR. Incorporating the language as defined by this work will prove instrumental towards solidifying Nedbank as a heritage brand.

Conclusion: *Closing Balance*

This research originated from feelings and thoughts I had when I first started working with photos of the old NBZA and NBSA branch buildings. Through a new definition of the language of bank buildings, I have managed to turn those feelings and thoughts into important tools with which to approach corporate and social identity, history, memory, and meaning, to name a few. Within the post-apartheid context, this provides valuable insight towards the discourse of both corporate and social identity and heritage as it manifests within the corporate archive.

In closing, I quote Pfundt – arguably the bank's first historian, "…the institution which had started very modestly in 1888 but was destined to play an ever-increasing role in the financial and economic development not only of the old South African Republic, but also and especially of the Union and later the Republic of South Africa." Pfundt 1976:308).

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Appendix A

Nedbank neglects its heritage

James Ball - June 2013

A few months ago a group of heritage enthusiasts discovered a large collection of abandoned documents in a basement storeroom of a building on Main Street in downtown Johannesburg. The caretaker of the building informed the group that Nedbank, the vacating tenant, had instructed him to clear the storeroom and all its contents. After a preliminary inspection the enthusiasts felt that some of the material might be of great historical significance. They initially found documents written in Dutch from the 1890s, the earliest days of Nedbank in South Africa (then known as the Nederlandsche Bank voor Zuid-Afrika). They then proceeded to open files that contained material related to the Bank's Golden Jubilee in 1938 and were intrigued by coded telegrams relating to sanctions on Italy in the mid 1930s. The group also discovered boxes and boxes of microfilms that may just contain snippets of priceless history.

The team from the Heritage Portal was informed of the case and, after discussions with the caretaker, arrangements were made for the documents to be moved to another storeroom for short-term protection. The hope was that once Nedbank 'head office' became aware of the situation swift action would be taken and at the very least a small team would be appointed to conduct an inventory and provide feedback.

Unfortunately the opposite has occurred. Heritage Portal representatives have been passed from pillar to post in the hunt to find someone willing to take responsibility. A glimmer of hope emerged when Nedbank responded quickly via social media. Alas, the conversation turned out to be largely superficial. Requests for feedback were met with mundane responses such as 'We are looking into the matter', 'We have reported the matter to the relevant department' and 'Please send us your contact details and we will stay in touch'. At the time of going to press no feedback had been received.

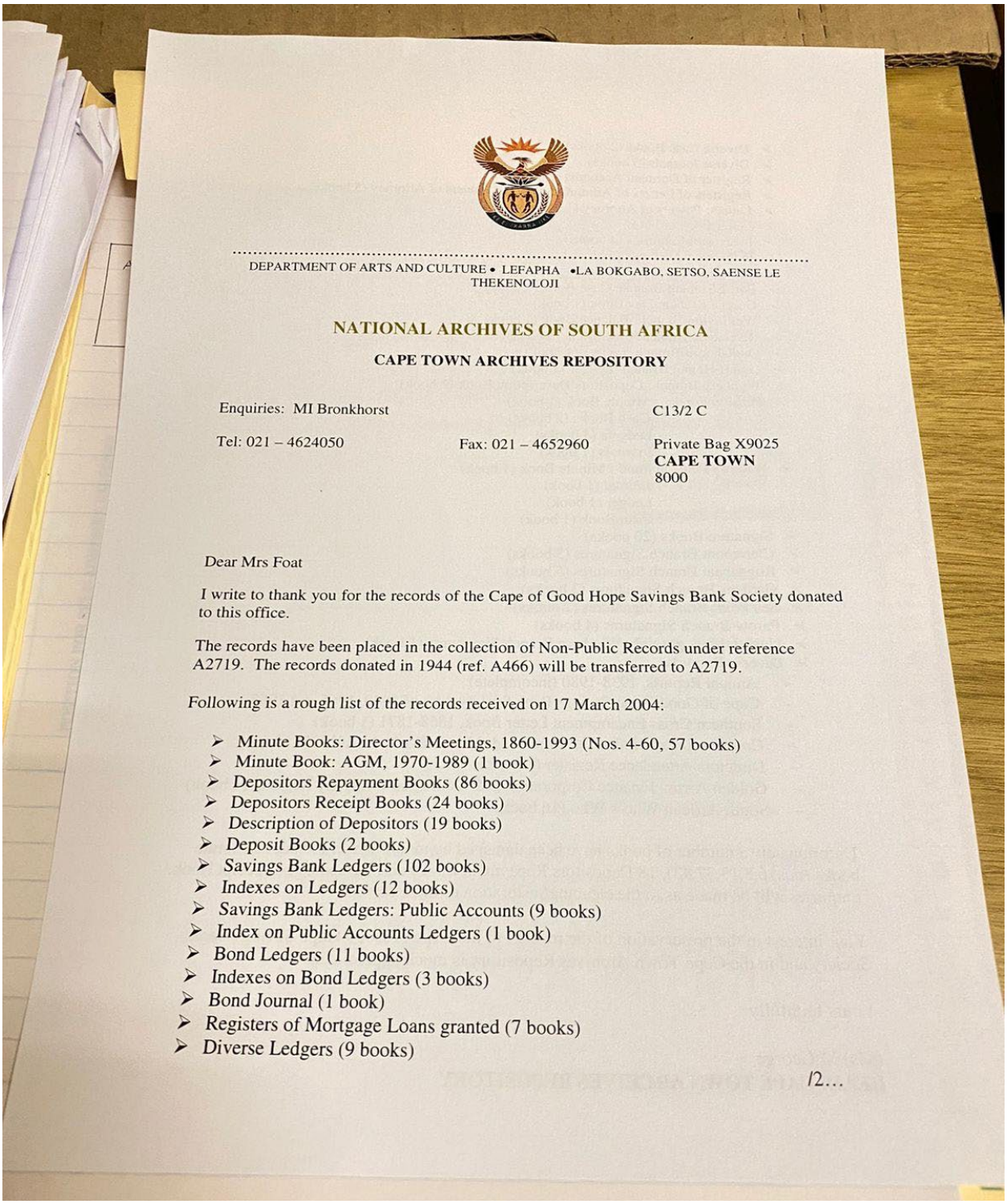
The overall attitude of Nedbank in this matter is deeply concerning. One would expect a company with deep roots in South Africa to set the example when it comes to the management of its heritage. The situation is even more disappointing when you look at the initiatives of one of the Bank's biggest competitors.

Standard Bank, operating a dedicated Heritage Centre, sets the bar when it comes to archives management. The Bank's leaders understand the benefits of nurturing the memory and soul of the company and are not afraid to invest in it. Highly experienced archivists backed by state of the art systems and equipment look after the bank's priceless collection and assist with unlocking its huge potential. When partners, prospects and dignitaries visit the bank they are often taken on a tour of the Heritage Centre and shown highly significant documents and photographs from the Bank's early history. Departments and branches across the group actively use the archive to celebrate important anniversaries and

milestones and staff members receive regular snippets of history that contribute to a sense of place and pride in the company.

Unfortunately the attitude of most businesses in South Africa is similar to that of Nedbank. This is a major issue that requires debate, discussion and action.

Appendix B



DEPARTMENT OF ARTS AND CULTURE • LEFAPHA •LA BOKGABO, SETSO, SAENSE LE THEKENOLOJI

NATIONAL ARCHIVES OF SOUTH AFRICA

CAPE TOWN ARCHIVES REPOSITORY

Enquiries: MI Bronkhorst

C13/2 C

Tel: 021 – 4624050

Fax: 021 – 4652960

Private Bag X9025
CAPE TOWN
8000

Dear Mrs Foat

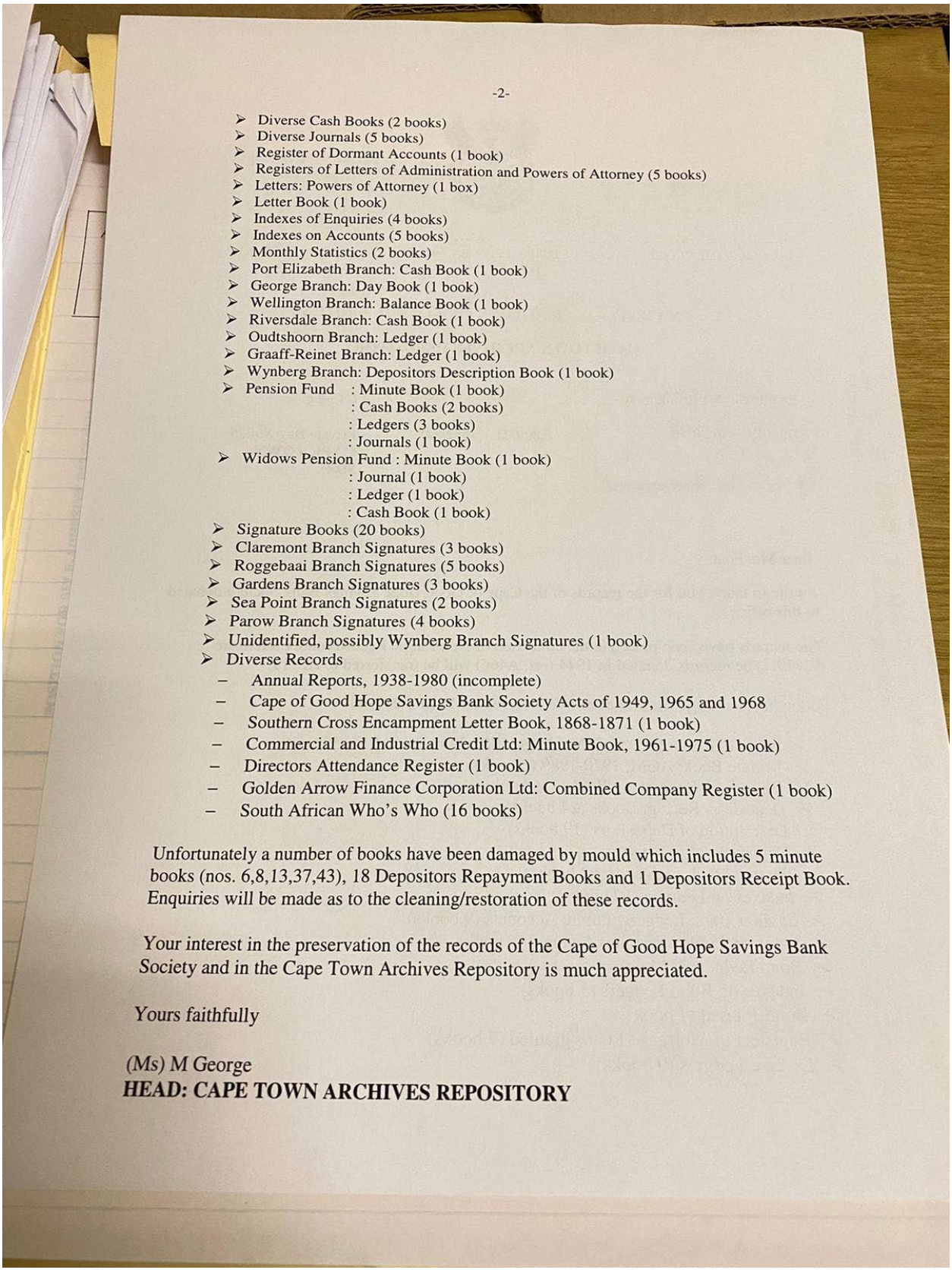
I write to thank you for the records of the Cape of Good Hope Savings Bank Society donated to this office.

The records have been placed in the collection of Non-Public Records under reference A2719. The records donated in 1944 (ref. A466) will be transferred to A2719.

Following is a rough list of the records received on 17 March 2004:

- Minute Books: Director's Meetings, 1860-1993 (Nos. 4-60, 57 books)
- Minute Book: AGM, 1970-1989 (1 book)
- Depositors Repayment Books (86 books)
- Depositors Receipt Books (24 books)
- Description of Depositors (19 books)
- Deposit Books (2 books)
- Savings Bank Ledgers (102 books)
- Indexes on Ledgers (12 books)
- Savings Bank Ledgers: Public Accounts (9 books)
- Index on Public Accounts Ledgers (1 book)
- Bond Ledgers (11 books)
- Indexes on Bond Ledgers (3 books)
- Bond Journal (1 book)
- Registers of Mortgage Loans granted (7 books)
- Diverse Ledgers (9 books)

/2...



- Diverse Cash Books (2 books)
- Diverse Journals (5 books)
- Register of Dormant Accounts (1 book)
- Registers of Letters of Administration and Powers of Attorney (5 books)
- Letters: Powers of Attorney (1 box)
- Letter Book (1 book)
- Indexes of Enquiries (4 books)
- Indexes on Accounts (5 books)
- Monthly Statistics (2 books)
- Port Elizabeth Branch: Cash Book (1 book)
- George Branch: Day Book (1 book)
- Wellington Branch: Balance Book (1 book)
- Riversdale Branch: Cash Book (1 book)
- Oudtshoorn Branch: Ledger (1 book)
- Graaff-Reinet Branch: Ledger (1 book)
- Wynberg Branch: Depositors Description Book (1 book)
- Pension Fund : Minute Book (1 book)
  : Cash Books (2 books)
  : Ledgers (3 books)
  : Journals (1 book)
- Widows Pension Fund : Minute Book (1 book)
  : Journal (1 book)
  : Ledger (1 book)
  : Cash Book (1 book)
- Signature Books (20 books)
- Claremont Branch Signatures (3 books)
- Roggebaai Branch Signatures (5 books)
- Gardens Branch Signatures (3 books)
- Sea Point Branch Signatures (2 books)
- Parow Branch Signatures (4 books)
- Unidentified, possibly Wynberg Branch Signatures (1 book)
- Diverse Records
  - Annual Reports, 1938-1980 (incomplete)
  - Cape of Good Hope Savings Bank Society Acts of 1949, 1965 and 1968
  - Southern Cross Encampment Letter Book, 1868-1871 (1 book)
  - Commercial and Industrial Credit Ltd: Minute Book, 1961-1975 (1 book)
  - Directors Attendance Register (1 book)
  - Golden Arrow Finance Corporation Ltd: Combined Company Register (1 book)
  - South African Who's Who (16 books)

Unfortunately a number of books have been damaged by mould which includes 5 minute books (nos. 6,8,13,37,43), 18 Depositors Repayment Books and 1 Depositors Receipt Book. Enquiries will be made as to the cleaning/restoration of these records.

Your interest in the preservation of the records of the Cape of Good Hope Savings Bank Society and in the Cape Town Archives Repository is much appreciated.

Yours faithfully

(Ms) M George
HEAD: CAPE TOWN ARCHIVES REPOSITORY

Appendix C

The Cape of Good Hope Savings Bank Society: At a Glance

The Cape of Good Hope Savings Bank Society was founded on the 8th of June 1831 as the first private bank, and the second Southern African bank following the Lombard Bank (1792 – 1883) (Mbuya 2008, Nunah 2016, Sita 2019, Ekama & Ross 2021, George 1980). This was a controversial move, as the British colonial government disapproved highly of private banks which would act as competition to the Imperial banking system. The passing of the legislation which allowed it to exist is seen as one of the earliest revolutionary documents in South Africa. The bank was famous for its avoidance of having shareholders and held its focus on storing all profits as reserves which from 1838 it distributed 10% of annual net profits to 150 charitable and educational institutions. Over 39 years, it donated a total R300 475.00 to these causes, which in those days was an incredible and almost unfathomable amount of money (Nedbank. Documents. COGHB/3; Nedbank. Documents. COGHB/5). The bank officially opened its doors on the 25th of June 1831 in a double-storeyed structure on St. George's Street, Cape Town. Within the first five days, a total of R5,000.00 was deposited by new clients. In July of the same year the bank was able to grant its first loan of 15,000.00 rijksdaalders, which the client used to build their first house (Nedbank. Documents. COGHB/3; Nedbank. Documents. COGHB/5).

The bank was founded before the abolition of slavery, and before the Groot Trek making it one of the earliest metaphorical landmarks in South Africa's history. By 1890 the bank had 27 branches throughout the Cape Province – one of the largest institutional footprints at the time. Due to the

bank having been one of the earliest institutions in the Western Cape, it is intimately entrenched in the history of the area and was often referred to affectionately as 'The Grand Old Lady of St George's Street' (Rosenthal, 1953; (Nedbank. Documents. COGHB/3; Nedbank. Documents. COGHB/5). The available records then bring us to 1980, where the now Cape of Good Hope Bank Ltd became a wholly owned subsidiary of Finansbank. Six years later, following a merger with Finansbank and Nedbank which created Nedbank Investment Bank it meant that The Cape of Good Hope Bank entity was officially part of the Nedbank Group. During the time that followed The Cape of Good Hope Bank made a momentous expansion out of the Western Cape and into Gauteng. In 2002, Nedcor tabled an offer to purchase all remaining stakes in Nedbank Investment Bank and by 2003 all the associated entities had been dissolved and were rebranded as part of the Nedcor Group (Nedbank. Documents. COGHB/3; Nedbank. Documents. COGHB/5).

Appendix D

The South African Association for the Administration and Settlement of Estates: Two Centuries of Trust

On 22 April 1834, twenty-two Cape Town business-makers met to form the South African Association for the Administration and Settlement of Estates. The organisation based its business on the already present Orphan Chambers which functioned to oversee the legal administration of monies and assets belonging to orphans, widows, and persons under tutelage. This continued until the Chamber's abolishment by Sir Lowry Cole, the Cape Governor at the time, in 1833. This abolishment was in the process of English rule to phase out the Dutch laws and regulations that were in place at the time. This meant that there was no longer the concept of heir as successor, and all estates needed to be administered by an executor of the Master of the Supreme Court. To aid in the populace's distrust of the British, the South African Association came in to facilitate the relationship with the Supreme Court. As guarantee that the Association would be one of integrity and trust, each client had to pay £375.

On the 18th of March 1836, the Association was written into effect as an Act of Parliament and published in the Government Gazette. The Ordinance was initially for a period of 21 years, which was extended for an additional 21 years in 1855 until 1875 where it was written into perpetuity provided that there was a minimum of 30 members. Currently, the South African Association is the oldest still functioning Trust Company in the world. The success of the Association as the world's first Trust Company spread across the Commonwealth and started a movement of similar

institutions being established in Canada, Australia, and North America. In South Africa, The Board of Executors followed on as the next Trust Company to cater to the populace, which opened its doors in 1838 in Cape Town. During the First World War, the Trust continued to function with a solid foundation as many of its contemporaries had to close their doors for good. By 1915 as the War began, the South African Association administered a total of £300 000, which increased to an incredible £ 4 250 000 by 1935. By 1965, the Association administered £26 500 000. In 1970, The South African Association for the Administration and Settlement of Estates ceded its autonomy and merged into Syfrets where it continued to function and administer as it still does today under Nedbank (Savage 1994). The business unit *Nedbank Private Wealth* who sports the great tagline of "Since 1834" (Nedbank Private Wealth 2023), are the current iteration of pedigree of the South African Association (Andreou 2021d; Andreou & Kruger 2022; Nedbank. Documents. NEDC/30; Nedbank AHC 2021a; Nedbank AHC 2021b; Nedbank AHC 2021c; Nedbank AHC 2022).

Appendix E

Insights into the History of BoE: The Board of Executors

The Board of Executors was founded through an Act of Parliament as a Trust Company on 22 August 1838. The fifty-founding shareholders were for the most part lawyers and winemakers who came together to fund the establishment of the Board with a pledge of £200 pounds each, a total of £10,000. This made the BoE the first Trust Company in the world (Nedbank. Documents. NEDC/30). In 1856, the Board purchased a two-storey structure on the corner of Wale and Adderley Streets. This structure had been built over the site where one of the earlier Dutch East India Company hospitals had once stood. The Board began construction of a building on the same site in 1893, and by 1896 it was a revolutionary structure having both gas-powered lighting and the first electrically operated elevators in Cape Town. It is uncertain whether the earlier building was demolished in order to construct a new building, or if they merely conducted major upgrades to the original. The Board was also during this time the proud owner of one of the early copying machines – which they bought for the then extravagant sum of £8 (a measure of paper for the machine was an extra cost of £7). In 1905, The Board was able to acquire their first typewriter, and five years later, with the purchase of a second typewriter, the first female employee was hired (Baïkoff 1988; Nedbank. Documents. NEDC/30) In 1928, the Board purchased two lots on Wale Street where they began construction on the iconic Wale Street Building that living memory might associate with the Board. The building, known as Temple Chambers, was seven-stories tall and was possibly most famous for the sculpture known as Widow Twankey, who was the Board's logo, which stood on the building's corner balcony. This ubiquitously famous sculpture could not be

moved to the new Clock Tower building due to its unfortunate degradation over the years, so a replica of the original was made and still stands outside the entrance to the current Nedbank building (Baïkoff 1988; Nedbank. Documents. NEDC/30).

The Board was a household name in the Cape Province before its gradual spread across the country by making the move from a Trust Company to a National Investment House which saw the Board's expansion to Johannesburg and Natal by 1978. This came about after nearly 140 years of operating solely out of Cape Town. This same year, the Board decided to also branch into the money market, which expanded their books and status exponentially (Baïkoff 1988; Robertson 1983). In 1987, the Board of Executors changed its name to BoE, and listed on the Johannesburg Stock Exchange for the first time. This was followed by the next headline event of 1998 where BoE amalgamated its banking interests into the entity known as BoE Bank Ltd. This included NBS Bank, BoE Bank, BoE Investment Bank and BoE Private Bank. This led to the sale of the famous Wale Street building in favour of the construction of what would be the new head office building at the V & A Waterfront, which we still occupy today as the Clock Tower Campus (Baïkoff, 1988). This new construction led to the uncovering of an incredibly important heritage resource; the Chavonnes Battery, which had been lost to the world deep underground for nearly 150 years – which no doubt would have remained uncovered should BoE have not built there (Halket, et al., 1999; Hart, 2001; Hart, 2000). In 2002, Nedcor's proposal to merge with BoE had been accepted (to the value of R7,5 billion) and the conversion of BoE infrastructure began. By 2003 the new Nedcor Group was created through the combining of Nedcor, NIB, BoE, and The Cape of Good Hope Bank.

Appendix F

Syfrets Trust Company / Syfrets SA: Setting the Scene

The Syfrets Trust Company Limited was established by Edward Syfret on Adderley Street, Cape Town on 27 April 1851. The first estate to be entrusted to the fledgling company and its 29-year-old founder was for the sum of £400. Its success was explosive and between 1851 and 1876, there were a series of premises expansions and moves before settling down in St. George's Street. By 1887 the Syfrets Trust Company had centred itself around being a business of investing capital in mortgaged property, raising loans, handling executorships and trusteeships, and in managing private business affairs (Savage 1994; Nedbank. Documents. NEDC/30; STC 1983). Financial markets the world-over were shaken during the early 1900s, with the onset of World War I, its subsequent depression on both international and national levels.

Despite these times of difficulty, Syfrets Trust Company remained firm and continued to grow. This was spurred on by the moving away from the Gold Standard in 1932 which resulted in an influx of interest and investment in the country which all sectors began to benefit greatly from, with Syfrets alone reporting an annual profit of £37 831 for the year. The success was short-lived, as by 1937 the infamous Black Friday occurred, and the international slump returned. This was followed shortly thereafter by the onset of World War II (Nedbank. Documents. NEDC/30; Savage 1994; STC 1983). After the war, Syfrets sought to expand once more and immediately bought 393 of the 400 shares of the General Estate and Orphan Chamber in 1952 (Nedbank. Documents. NEDC/30.; Rosenthal 1956).

Not long after this, a separation of entities was announced and the Syfrets Trust Company separated into E R Syfrets and Company, and Syfrets Trust. Syfrets Trust, being part of our historical collective, soon announced their first point of presence in Johannesburg would be opened in 1959 (STC 1983; Savage 1994; Nedbank. Documents. NEDC/30).

In the years that followed, 1968 saw Syfrets merge with the South African Association for the Administration and Settlement of Estates (the world's oldest still-operating Trust) to form Syfrets SA. The following year, Syfrets was awarded a listing on the Johannesburg Stock Exchange in August 1969 with a total company capital of R 15 million. This listing sparked further ongoing success for Syfrets, and the entity was soon joined by Union Acceptances Limited in 1973 (Nedbank. Documents. NEDC/30; STC 1983; Savage 1994). In 1985 Syfrets launched their Syfrets Managed Assets division, which dealt with large-scale institutional investments. This was followed by the Syfrets Participation Mortgage Bond Scheme reached the R1 billion mark and was the first company in South Africa to do so in 1986. In 1989 Syfrets SA became a fully owned subsidiary of Nedbank Limited and changed its name to Syfrets Group Limited. By 1997 Syfrets, Union Acceptances Limited and Nedbank Investment Bank merged their stockbroking interests to become Nedcor Investment Bank. In 1999 Nedbank Private Bank and Syfrets Private Bank merged to create the largest private bank in South Africa (Savage 1994; STC 1983; Nedbank. Documents. NEDC/30).

Appendix G

Getting to Know the General Estate and Orphan Chamber

On 7 February 1856 the 30 founding members of the General Estate and Orphan Chambers met on 28 Adderley Street, Cape Town, and the trust company was born. The Chambers were a formalisation and extension of the old Dutch Weeshere [Orphan Masters] who saw to the custody and administration of funds and estates belonging to orphans, widows, and persons under tutelage. The General Estate and Orphan Chambers were signed into existence as an Act of Parliament, which is still in effect today (Rosenthal 1956; Ehlers 2003). Less than a month later on the 4th of March 1856, the deposits made to the institution were an incredible £280 and soon took up a business residence in Adderley Street, as well as opened their official business banking accounts opened with both the Union Bank and the Cape Commercial Bank (so as to avoid allegations of favouritism it seems). By the 27th of March, the Master of the Supreme Court handed the Trust its first insolvent estate to administer and so began the official business of the Orphan Chambers. By the following year, the Orphan Chambers moved to a larger premises on Adderley, and in not needing as much space as they had, opened some of the rooms for rent by other businesses; namely the offices of Scott Tucker, an engineer for the state; F. York, who was one of South Africa's first photographers; the legal offices of Advocate Barry, as well as Sir Thomas Maclear, an astronomer who was conducting South Africa's first trigonometrical survey.

By 1860, the host of institutions active at the time in the Western Cape (many of these are entities that have merged into the Nedbank Historical collective) had regular dealings amongst themselves;

the General Estate and Orphan Chamber, Syfrets and Board of Executors serving as worthy contemporaries. By 1870, the Chamber had expanded its business out of the Cape Province to the then Orange Free State, by conducting business to the sum of a few thousand pounds with local farmers and miners in the area. Its presence in the area was at perfect timing, with the discovery of the goldfields in the Rand soon thereafter in 1889. The following year saw an unforeseen ripple in the South African economy with the mysterious closure of The (original) Cape of Good Hope Bank {not to be confused with The Cape of Good Hope Bank that merged with Nedbank, which evolved out of a different and separate entity, The Cape of Good Hope Bank Savings Society, (Graham 2021b: *email*), and the loss of nearly £1,000,000, the Orphan Chambers were of course able to step in and provide assistance to those who had suffered any losses during the collapse of the once proud entity.

By 1906 the Chambers had grown in all strengths and was the spear-heading figure of a novel moment in South African history whereby all active trust companies at the time joined forces to build the Cape Supreme Court on Victoria Street, Cape Town. In 1910, South Africa saw the dawn of the Union, which was the perfect launching moment for the Chambers to announce their diversification into the insurance business. The Chambers continued to grow further and create much needed betterment to the Union and especially to the Western Cape Province until 1952, where they merged into the core Syfrets Group.

Appendix H

Stellenbossche Distriksbank: Through the Grapevine

The year 1882 saw the opening of the Stellenbossche Distriksbank by means of a gazetted act of Parliament. The bank was established with the aim to preserve Stellenbosch culture and operate as a family bank within the community. The bank was founded with an initial shareholding of 1 000 shares, at £15 each (Booyens 1982; Giliomee 1987). The act declared that the bank would have five directors, the criteria for their appointment being ownership of more than 10 shares each. By 1883 the first set of payment promissory notes were printed for circulation, with a total of 800 notes of varying values (Booyens 1982). Tragedy struck in 1886 when a phylloxera plague fell on Stellenbosch, which caused many of the wine farms (the bank's primary clientele) to close production and their farms for good. This led to a drastic decrease in flow to the bank, as farmers were withdrawing all their savings (Booyens, 1982). One of the only instances of this recorded in the archive, but in 1911 the bank was broken into and emptied of all notes, gold and silver which amounted to a total of £3 246,15 (Booyens, 1982). The year 1920 saw the bank's first step towards 'automation' with the purchase of its first typewriter, to the tune of £35. In 1947 the bank's proposal to the Reserve Bank to be registered as a commercial bank was accepted (Booyens, 1982). The last 30 years of the Stellenbossche Distriksbank was a time of progressive changes; in 1970 there was a merger with Boland Bank and the Vogdy Bank. Nearly a decade later in 1979 the Stellenbossche Distriksbank had become a fully owned subsidiary of Boland Bank. By 1981 the Stellenbossche Distriksbank was renamed to the Distriksbank and not long after in 2003 the entity merged into the Nedcor Group (Booyens, 1982).

Appendix I

Remembering the Perm: Kimberley Permanent Mutual Building and Investment Society

The Kimberley Permanent Mutual Building and Investment Society was founded on the evening of 16 November 1883. While it was not South Africa's first building society (the Natal Building Society and The Cape of Good Hope Land Building and Investment Society both hold that status), it was Kimberley's first Permanent Building Society, with two Terminating societies having operated before it. By the end of its second month the company had 668 shares in issue and 77 borrowers (Robertson 1983). Seven years later in 1889, the Kimberley Permanent Mutual Building and Investment Society had already expanded its footprint wide and opened its first branch in Johannesburg. By 1892, they underwent a name change and became known as the South African Permanent Building Society, which later became known as Perm by popular usage (Robertson, 1983). Never ceasing in their expansion and innovation, the Perm was the very first building society in South Africa to hire a female teller in 1920. This was the same year they reported its first R1 million in asset value. By 1976, the Perm had left Kimberley and had taken up headquarters in Johannesburg at 64 Eloff Street. 1988 saw Nedbank Ltd merge with the Perm to form the NedPerm Bank Ltd, which catered for high tier personal banking. This was followed swiftly by the amalgamation of Nedbank, Perm and Nedfin into Nedcor in 1992. Three years later, the Perm announced a split of its operations into two separate entities – Permanent Bank and People's Bank (Robertson, 1983). In 2001, Permanent Bank and Old Mutual Bank announced a merger which planned to focus on wealth management and financial planning. This culminated at the end of 2002

with it being a joint venture in place of a full merger. By 2005, all Perm entities were part of Nedbank Group.

Appendix J

A nod to the Nederlandsche Bank en Credietvereeniging voor Zuid-Afrika

De Nederlandsche Bank en Credietvereeniging [The Netherlands Bank and Credit Corporation] opened in Amsterdam on 01 April 1888. During this time, despite South Africa being largely a British Colony, there was a large and active Dutch community who still called it home. As a result, on the pleading of J. Calkoen, King Willem III, authorised the establishment of a Pretoria-based agency of the Bank (that was eventually to be) called De Nederlandsche Bank en Credietvereeniging voor Zuid-Afrika which opened on 01 August 1888 on Church Square with a starting capital of £50 000 (Nedbank. Documents. GSSC/1a; Nedbank. Documents. NEDC/30; Pfundt 1974).

De Nederlandsche Bank en Credietvereeniging celebrated explosive growth, and in their first two years of business had opened branches in Johannesburg and Potchefstroom, and by the end of 1890 had begun print runs of the first their very own bank notes (the very same as displayed earlier in this chapter in the section *Bank Notes and Payment Promissories 1782 - 1910)*. On the eve of the 20th Century in 1899, and the last stand between the British forces and the Transvaal colonies during Second Anglo-Boer War, the government of the Zuid Afrikaansche Republiek stored £3 million in gold in the vaults of the Nederlandsche Bank en Credietvereeniging on Church Square.

A year after the end of the war, in 1903, the bank started making its move to a nationalised presence and was rebranded as De Nederlandsche Bank en Credietvereeniging voor Zuid Afrika [The Netherlands Bank and Credit Corporation for South Africa]. This coincided with the first of the

bank's expansion out of the old Transvaal, which saw the opening of a branch in Cape Town (Nedbank. Documents. NEDC/30; Pfundt 1974; Hern 2010). 1904 saw an added element of turmoil hit an already tumultuous South Africa with the country slipping into a two year long economic depression. During this time, the bank was able to restructure much of its capital to take over from decreased banking activities, which still allowed it to close the first year with a dividend of 4 %. The cloudburst post-depression in 1906 allowed for the expansion of the bank's branch network to continue, with the first presence in Bloemfontein to be opened, as well as in London on Great Winchester Street (Nedbank. Documents. NEDC/30.; Pfundt 1974).

By 1925, De Nederlandsche Bank en Credietvereeniging voor Zuid Afrika had grown to such an extent that they were in the position to embark on their first (of many) mergers, by means of the acquisition of one of their competitors, an 1892 founded bank called De Transvaalsche Bank en Handelsvereeniging [The Transvaal Bank and Trade Corporation]. The continued success of the South African agency made it so that the parent bank in Amsterdam was able to transfer all their moveable assets and reserves (totalling to over £10 million) and place the Pretoria branch as the global bank's head office during World War II (1939 - 1945) (Nedbank. Documents. NEDC/30; Pfundt 1974).

By 1951 the bank had grown in such popularity and in presence that it was nationalised as South African Banking company and underwent a full rebrand to be known as The Netherlands Bank of South Africa / Die Nederlandse Bank van Zuid Afrika. This prompted further expansions and over the next decade the bank's presence had spread into both Windhoek and Salisbury in Namibia and Southern Rhodesia (Zimbabwe) respectively. From its second building in Church Square, the bank's head office operations moved in 1953 to a newly designed building by Norman Eaton on

Andries Street (now Thabo Sehume), whereafter in 1960 it joined its contemporaries in the 'new' hub of business and industry in Johannesburg they took up offices at 81 Main Street. This allowed for a triumphant boom in the future-fitting of the bank's business operations and through the efforts and ingenuity of the trio formed by Dr Bernard Holsboer, Gerry Muller and Albie Saayman who revolutionised the way not only the Netherlands Bank but also their contemporaries did business with the introduction of computerised banking services to the South African industry in 1964. This springboard allowed for further international interest to be drawn to the sector and saw the introduction of American Express (AMEX) into the country by means of their first offering; The American Express Gold Card in 1967 (Nedbank. Documents. NEDC/30; Pfundt 1974; Harrop-Allin 1975).

While the global West and East were setting their eyes on the Moon, in 1969 the Netherlands Bank also had their eyes firmly fixed on new horizons in the acquisition of the 20% stake owned by the bank Mees en Hoop of Amsterdam. This brought the Netherlands Bank's South African shareholding to 100%. With this formalisation of a deep root system in South Africa, the bank was rebranded to Nedbank Ltd on the 1st of October 1971. The 1980s was a decade of further exponential success for Nedbank, at the height of apartheid. During this time, they were the first bank in South Africa in history to generate an annual R100 million profits before tax and became the first bank to pay their clients interest on current accounts. It was a time of incredible international growth, seeing the establishment of branches in New York, Jersey, Hong Kong, Gran Canaria, Zurich, and Frankfurt between 1984 and 1986. 1986 was also a year that saw a momentous merger between Nedbank and Finansbank which went on to form Nedbank Investment

Bank (NIB), as well as the acquisition of The Cape of Good Hope Bank (Nedbank. Documents. NEDC/30; Pfundt 1974; Nedbank. Documents. COGHB/3; Nedbank. Documents. COGHB/5).

This grand merger required a bigger head office, which led to the purchase of 100 Main Street, which opened in 1987 with a total combined asset figure of R14.3 billion. This merger was swiftly followed by the acquisition of the South African Permanent Mutual Building Society in 1988, which was rebranded as NedPerm Bank Limited, and later the acquisition of Syfrets Group Limited in 1989. This resulted in another global rebrand for Nedbank in 1991, which was then positioned as Nedcor Limited. Six years later in 1997, Syfrets, Union Alliance Limited (UAL) and Nedbank Investment Bank merged their stockbroking divisions to form Nedcor Investment Bank. This was followed by the introduction of NetBank, the first internet banking offering to South Africa, which coincided with the country's first debit card NedCheque being made available for international use through MasterCard and Visa. Just before the Y2K (Year 2000) panic in 1999, Nedbank Private Bank and Syfrets Bank merged to form the largest Private Bank in South Africa. This was followed by the 2001 acquisition of a 50% stake in Permanent Bank alongside Old Mutual, where the new entity was to focus on wealth management, financial planning as well as deposit and investment accounts. Trailing on the momentum of this in 2002, the full complement of minority shares in Nedcor Investment Bank and The Cape of Good Hope Bank were bought over by Nedcor Bank Limited. This was soon joined by the Board of Executors in 2003, and by 2005 Nedcor Bank Limited had changed its name back to Nedbank Limited. (Nedbank. Documents. NEDC/30; Nedbank. Documents. COGHB/3; Nedbank. Documents. COGHB/5).

Appendix K

Back in Time with Paarlsche Afrikaanse Trust Maatschappij Beperkt / Boland Bank

In 1890 De Paarlsche Afrikaanse Trust Maatschappij Beperkt was established in Paarl as a general regional bank. It operated as such until 1954, where in partnership with local lawyers, the Paarlsche Trust established the Wes-Kaaplandse Afslaers as the Trust's presence had begun to spread further afield. The Trust's reach and growth was explosive and by 1960 De Paarlsche Afrikaanse Trust Maatschappij Beperkt changed its name to The Paarl Trust Limited (Nedbank. Documents. NEDC/30; Walters 1975). Three years later in 1963, The Paarl Trust merged with African Mutual Trust and Assurance Company Limited, whereafter it changed its name to the Boland Board of Executors Limited. The Boland Board of Executors listed on the JSE on 21 August 1969, with total funds of R86,1 million. In the same year, the first branch building was opened in Cape Town. The year 1970 saw a merger with Stellenbosch Distriksbank and the Vogdy Bank and a 30% shareholding of Mercabank Limited. (Nedbank. Documents. NEDC/30; Walters 1975; Booyens 1982). As a result, they began construction of a new, bigger head office in Paarl. On 5 August 1971 the Boland Board changed its name to Boland Bank Limited and by December the first branch out of the Western Cape was opened in Pretoria. By 1975 there were 65 Boland Bank branches across the country. In 1976 Boland Bank made its momentous move to computerised banking, which was followed by its first TV advert in 1978. By 1984 Boland Bank had introduced ATMs across the country known as the 'BankMan ATM' and had started offering foreign exchange facilities at select branches (Nedbank. Documents. NEDC/30; Walters 1975).

Boland Bank saw an incredible stride in its internet banking service offering by securing safe credit card transactions for online payments in 1998. In April that same year it changed its name to Boland PKS and in a surprising turn delisted from the JSE in July as it merged with NBS to form NBS Boland. The entity then merged with BoE in 2002 and then the following year had merged into the Nedcor Group (Nedbank. Documents. NEDC/30; Walters 1975).

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