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Architecture of Tatra Banka and Phenomenon of Tradition

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Abstract. The bank building features a distinctive building type in the history of architecture. Its particularities were still little explored in Slovakia before and after 1918, i.e. in the context of diversity of the institutional spectrum of the Austrian-Hungarian monetary sector and under conditions of Slovak finance in the newly established Czechoslovakia. A lot of them can be illustrated on the example of Tatra banka's architecture. Since its inception, it has had an exceptional position among Slovak banks. Its name became a national symbol and the bank was to serve as a showcase of Slovak banking. Since the beginning it was intended as a central nationwide Slovak bank to support Slovak industry and entrepreneurial activity and to help set up, organize and educate smaller banks all over Slovakia. Despite the fact that, in comparison with the original plan, the Tatra's operating was considerably curtailed due to counteraction of the state power in the Hungarian part of the monarchy, its connection with the national emancipatory efforts was deeply embedded in public awareness. In the long run, the bank has maintained a leading position among Slovak financial institutions, it has carried business in industry, cooperated with Czech banks, systematically built an extensive network of branches and as the first Slovak bank penetrated into eastern Slovakia, which was under strong Hungarian influence. After establishment of the new state of the Czechs and Slovaks Tatra belonged still among the strongest banks in Slovakia, but in the context of the national economy it belonged only among medium-sized institutions. The term Tatra was, at that time, an important marketing sign and the national character of the bank was a part of it. The presented work is the result of systematic research of that building type. It presents on selected examples how the aforementioned circumstances were reflected in the architecture of the flagship of Slovak banking under the conditions of two different state establishments. The intersection interprets the style preferences, typological particularities and the link to the traditional concept of a bank building from the historic building of the first headquarters in Martin (1912), the eclectic building of the branch office in Bytča (1920 – 1921) and Liptovský Mikuláš (1925), through the new office in Bratislava (1925) in the spirit of official monumentality to the functionalist regional appearance of the modern branch of Modrý Kameň (1930 - 1932) in the style of regional modernism. The lack of a central European context is documented by comparisons with selected bank buildings at the centres of architectural events in the Austro-Hungarian Empire and Czechoslovakia. At the same time, the demand is demonstrated for the connection of representative architectural forms with the pragmatism of the layout solution in the sense of building an institutional (corporate) Tatra brand.

1. Introduction: From the history of Tatra banka

„Tatra“ - an Upper Hungarian bank, a shareholder's company had an exceptional position since its inception among Slovak banks. This is not only due to its real strength, but rather to the hopes that were put into it, and the idea of its functions as a catalyst for the national economy. [1] This was fully



reflected in its architecture, from the choice of an architect to the building externalization itself. In order to understand the different contexts, it is necessary to present the brief history and circumstances of this institution origination.

The first considerations about the need for a central Slovak banking institution that would cover individual Slovak banking businesses and help the development of Slovak industry emerged from the 70s of the 19th century. [1] In the 1980s, these plans were taking shape. Due to the insufficient financial resources of the Slovak nation, the initiators of the project of the central Slovak bank decided to turn to the most powerful Slavonic nation of the Austro-Hungarian monarchy – the Czechs. [1] Martin was selected as the place for a new bank. In 1861 the Memorandum of the Slovak Nation was accepted here at the National Assembly and in 1863 they established the Matica slovenská. Following these events, Martin becomes an important national political centre. There was another important Slovak financial institution in Martin - the Turčiansko-sväto-martinská akciová sporiteľňa founded in 1868. [2] In addition, there were two other banking institutions.

The foundation of the "Tatra" Upper-Hungarian bank, a shareholder's company with a capital of 800,000 guildens, took finally place in 1886 with the participation of exclusively Slovak capital. [1] The founders of this institution - Ján Milec and Rudolf Krupec and strong Slovak financial institutions such as the Martinská Sporiteľňa, the Žilinská Vzájomná pomocnica, the Kníhtlačiarsky účastinársky spolok in Martin or Ružomerský úverový spolok contributed a significant share. [1] From the point of view of the Hungarian authorities, Tatra had clear signs of economic nationalism, and national politicians were active in its leading positions, and therefore, from fear of pan-Slavism, they tried to make the creation of a national bank of the Slovaks impossible. [1]

The bank began its activity in the summer of 1886 after many deferments and big concessions from the Tatra initiators. Despite the disgrace from Hungarian authorities, it was able to finance the establishment of 22 Slovak financial institutions until the beginning of the First World War. [2] In order to support the Slovak economy and industry, the bank tried to expand and in 1911 it had four branches - in Dolný Kubín (1887), Senica (1888), Bytča (1889) and Prešov (1909). [1]

The end of the First World War and the emergence of an independent Czechoslovakia in 1918 brought national-political as well as economic-political changes, influencing the economic and political position of Tatra banka. Tatra was still perceived by the Slovak public as a central Slovak bank supporting national-emancipation efforts and improving the economic state of the country. [1] This kind of thinking about it was also supported by the signing of the Declaration of the Slovak Nation at the Bank's premises in October 1918, as well as its close personal connection with Slovak political elites and government circles. [2] Since February 1919, it was also involved in monetary reform by stamping money. [1] Brand building was also supported by a change of name to Tatra banka, a shareholder's company in 1920.

Despite the strong brand, the Tatra banka was burdened with losses from the pre-war period, in particular with unpaid US receivables, and from 1913 was in the temporary arrangement. [1] Tatra banka reconstruction was completed in July 1919 and in autumn the Tatra's capital increase was approved from 1.6 to 3.2 million KCS. The 1920-1921 period was characterized by rapid credit investment and fusion, by increasing equity capital and by direct capital inputs into the factory, business, hotel and construction sphere. [1] Among the 15 companies in which the Tatra banka held a majority share, the Československá stavebná účastinná spoločnosť in Banská Bystrica also built two of the Tatra branches - in Liptovský Mikuláš and Modrý Kameň.

In the coming period, the consequences of irresponsible investment, rapid growth and the process of concentration of money in the form of an economic and banking crisis were fully demonstrated. [1] Through contacts of agrarians with the Banking authority at the Ministry of Finance, Tatra managed to gain one of the largest shares in whole Czechoslovakia from the reconstruction fund. The whole second half of the 20s of the 20th century was in the spirit of general stabilization of the Tatra institute. [1] The construction of the head office of Tatra banka in Bratislava (1925) became materialization of the current prosperity of the institution. The traditional concept of the bank palace boosted the solidity and prosperity of the monetary institute, which was also the leader in the field of Slovak financial industry after 1929. [1]

2. Prototype of bank palace

The origin of the word bank is derived from a fold-out desks (*banchi*), used by medieval bankers to carry out their handicraft [3]. Bank operations were mostly executed in squares in sheltered or covered areas such as loggia or stock-markets [3]. An important turning point occurred at the turn of the 14th and 15th centuries in Italy when, with the emergence of private banks of wealthy business families, banking operations got into the privacy of their dwellings, defining for more than 3 centuries the form of bank premises [3]. At that time, the main premises of the banks - the bank hall and the safe (optionally also the archive) - were also defined.

With the development of banking, the shape of a bank building developed as well. With the onset of typological eclecticism of a long century, there were two types of designs for a bank building. The first type was a temple scheme that referred to the function of ancient temples as treasuries. The second model was a palace scheme based on the tradition of Italian Renaissance banking families [4]. From the middle of the 19th century, the temple scheme recedes the palace scheme, and in the last third, the stylish repertoire of the palace scheme of the bank building enriched the medieval Baroque, Rococo, eclectic and secession solutions of the *fin-de-siècle* and the early 20th century.

In the first decades of the 20th century a type with a bank hall was formed from a dispositional point of view on the ground floor and a type with a bank hall on the floor. The first type represented the institution that highlighted its accessibility to the client, while the second type refers to the *piano nobile* motif underlining the power and status of the institution. In addition to the bank's own premises, the bank also included flats for a chief executive officer and a building service engineer, and flats and shop spaces for rent.

Under Austria-Hungary conditions, the comprehensive banking system evolved after the crisis that came in 1873 [5]. After that, from 1895 until the outbreak of the First World War, the monarchy experienced stable economic growth, coupled with expansion of the existing banking network and establishment of new institutions [5]. The Austro-Hungarian banking network is often referred to as over-developed.

Even two or three banks or savings banks resided in smaller towns [1]. Within this structure, splendid buildings of head offices of the Austro-Hungarian Bank, the Royal Postal Savings Bank and the large commercial banks arose in the metropolises - Vienna and Budapest - with branches of these banks in local centres adapted to their provincial environment. Tatra banka, as a financial institution of a national character, built a headquarters in Martin and Bratislava based on the traditional palace scheme. Its branch offices in smaller Slovak towns are adapted to local circumstances.

2.1. Headquarters of the Tatra banka in Martin

The Tatra banka in Martin, founded in 1884 as a shareholder's company, initially operated in temporary premises. The new building of the bank was to be located in the town centre, and its design came from an anonymous architectural competition, where a winning project was that of architect Michal Milan Harminc (1869 - 1964) and the second prize was won by Jozef Hlavaj [6].

The nationwide importance of the institution (still in the context of Austria-Hungary) required representative architectural forms enhanced by the phenomenon of urbanization. These factors found their way into the concept of a bank palace in the central location of the square. The core of the layout became the Grand banking hall, conceived as a splendid hall space divided by pillars, between which the marble desks separated the space reserved for clients from the wooden working tables of the bank officials (figure 1). From above it was lit from above by daylight. The room of bank's chief executive officer was accessible through office space. The architect proposed a room for accountants and an exchange office in adjacent to the archive and a safe in the basement on the opposite side of the courtyard. From the banking hall the staircase led to the second floor where two generously designed flats were located, intended for the bank's chief executive officer and a senior official. Harminc placed a one-room flat with facilities for bank administrator and modern technical background of the building in a partially sunken basement [7].



Figure 1. The Tatra banka in Martin – the entrance façade and bank hall, sources of the figures: [8], [9]

The architect paid regular attention to the building interior and movables in the banking area on the ground floor - wherever there was contact with clients, and where the reasonably impressive sense of solidity, seriousness and prosperity of the institution should be evoked. However, the largest development from a country-style bank to a bank palace type is the exterior design of the bank in the spirit of eclecticism [10]. The architect highlighted the entrance with avant-corps. The entrance was flanked by a pair of caryatids (a female allegoric figure with industry attributes and an ancient Greek patron of trade and banking Hermes) that support the balcony on the second floor. In the attic of the building's corners, as part of the decoration, the Art Nouveau TATRA inscription, part of the corporate identity, dominates. Plastic decoration of façades in terms of style represent a combination of Neo-Baroque and Art Nouveau motifs. They are the expression of stability, representation and consistency with the official monarchy style [10]. These features are also found in Budapest's banking architecture (the headquarters of Austro-Hungarian Bank, I. Alpár, 1902-1905, the Royal Postal Savings Bank, E. Lechner, 1901) and Vienna (the Austrian Postal Savings Bank, O. Wagner, 1906) [11].

2.2 Headquarters of Tatra banka in Bratislava

The project of the Tatra Banka Palace in Bratislava was designed by architect Harminec between 1922 and 1923 as a representative building for the institution, which at that time was the "flagship" of the Slovak financial sphere in conditions of new statehood.

In a corner location next to to the eclectic building of the former Postal and Telegraph Office, he constructed a multi-storey building on the four-winged ground plan view. In addition to bank operation and flats for bank employees, the cinema and three smaller retail spaces were included in the building. The proposal was based on the well-established scheme of the bank palace (figure 2), whose spatial layout was already verified on the concept of the Martin's Tatra banka. The core of the disposition was also formed by a magnificent two-storey central banking hall, accessible through the main street entrance and the grand staircase. The offices, the exchange office and the easy-to-access safe were connected to the hall on the ground floor. Representative rooms - staircase hall and gallery, accounting office and offices of the bank's headquarters with a meeting room were on the second floor of a hall. On the other four floors and in the garret, the architect designed comfortable flats for bankers, accessible from the gallery [6].

At the level of two basements, with a separate entrance from the street, he placed a cinema with a large hall, a waiting room and a buffet, and in the second part he placed the security areas of the bank with the main safe. Thus, he created a model of an optimally functioning multifunctional building which, besides the main bank operation, also offered urban, cultural and commercial development activities. In this way, the palace of Tatra banka clearly represented the importance of the institution,

which was located in the building, in its spectacular and yet solid architectural form. Harminec again did not lose his soul of an eclectic and created a monumental Neo-classicist facade. Its central part, with its main entrance, is surrounded by two massive Doric columns. The identity of the building is complemented by a pair of Ionic columns at levels of the second and third floors, bearing the inscription TATRA BANKA.

In the style of modern official monumentality, the interiors of this leading institution are also proposed in the world of the Slovak capital at that time. A precision craftsmanship detail, nobleness of moulds and materials, as well as considerations of user comfort gave the building a distinctive feature. The interiors with elements of historicism, Biedermeier, Wagner's secession, and even the folk motifs show the sensitive combination of decorative elements [12]. Together with the utilitarian solution of the disposition, they typically form a historical alignment of the content and form of the Harminec architectural work. The concept of modern official monumentality, support line of Harminec's production between 1917 and 1927, found appropriate application in connection with the institution's stableness requirement that architecture should represent in its form [6, 12, 13].



Figure 2. The Tatra Banka Palace in Bratislava – the entrance façade and bank hall,
Sources of the figures: [14],[9]

3. Regional variations of the traditional concept

One of the significant features of architecture that originated in Slovakia in the first decades of the 20th century was the adequacy of architectural forms, the utility of disposition, and the latent link to traditional schemes. In addition to the modern appearance, the long survival of the historicizing line in the 20th century was mainly in the architectural periphery. This model is also typical for the architecture of the first urban and rural branches of financial institutions based on Slovak capital. The branches of Tatra banka in the smaller Slovak towns did not make an exception. Selected examples in Bytča, Liptovský Mikuláš and Modrý Kameň are local modifications of the concept of a bank palace adapted to the environment of Slovak provincial towns. They show adequacy of the architectural form, sufficient degree of solidity of the institution, and reflection of current trends in style [6, 10].

3.1. Branch of Tatra banka in Bytča

The Branch of Tatra, the Upper Hungarian bank, seated in Bytča in temporary premises since 1889. Between 1920 and 1921, a new building was built among the attached houses of the square, according to plans by the court architect of the Tatra banka M. M. Harminec. They are dated from 1918 to 1920 [6, 8].

The layout is a modification of the bank palace type, adapted to local conditions. The corner position among the attached houses of the square allowed the ground to be used to the depth of the parcel. The bank hall was accessible from the square through the corridor. In the hall there was a clear division of the client's and employees' zone, headquarters, safe and facilities (figure 3). Through the staircase and through courtyard gallery in the back section, the architect made the flats available on the floor [10].

The two-storey façade finished by the mansard roof was designed by architect in the spirit of late eclectics. The monumentality of the modest mass of the building was achieved by the accent of the bay window on the symmetry axis. In its gable, he placed the figural stucco decoration and bee-hive motif as a symbol of saving behaviour. The inscription "BANKA TATRA" at the bottom of the bay window clearly determines (identifies) the purpose of the building, whose form adequately follows the function. The pragmatic eclecticism of its creator is indisputable [10].

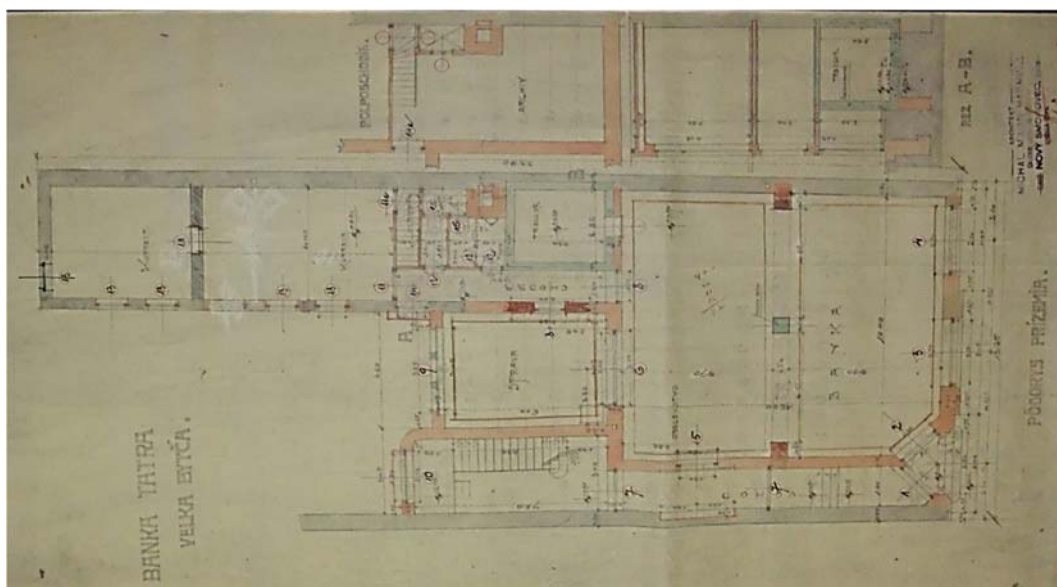


Figure 3. The branch of Tatra banka in Bytča – the ground plan with the bank hall
Source of the figure: [14]

3.2. Tatra banka branch in Liptovský Mikuláš

The persistence of historicism line in the Tatra banka's urban branch architecture is represented by a branch in Liptovský Mikuláš. Its plans come from February 1925 and are stamped by a Slovak-Czech shareholder's company in Banská Bystrica. Architect's signature is illegible. Modest concept of the banking palace in the town square with attached houses is also adapted to local circumstances. The bank hall with the upper lighting (skylight) forms the core of disposition (figure 4). There is a separate clients' and employees' zone, a manager's room, safe, meeting room, facilities and two flats on the first floor [15].

The eclectic two-storey façade is designed symmetrically. It is accentuated by a pair of bays and triangular gables. The central gable is flanked by bee-hives on the sides, the symbols of saving behaviour. The sign BANKA TATRA, which was a part of the corporate brand, was probably above the entrance.



Figure 4. The branch of Tatra banka in Liptovský Mikuláš – the interior of the bank hall
Source of the figure: [9]

3.3. Tatra banka branch in Modrý Kameň

The same creator - the Slovak-Czech shareholder's company in Banská Bystrica, built a much more intimate concept of a branch of Tatra banka in Modrý Kameň (figure 5). Its plans arose around 1930, when functionalism entered Czechoslovak architectural field. From the point of view of style, the architecture of Tatra banka in Modrý Kameň represents a perpetual expression of regional modernism. The operation of the solitary building was simple, on the ground floor there was the office and a director's room, on the first floor there was one flat and, in the basement, there were designed archive premises and technical background of the building. Above all, the two visible TATRA BANKA inscriptions placed in the parapet between the first and the second floor were the only visible affiliation to the institution. They are the only identifier of the purpose of this stylishly confused building [15].



Figure 5. The branch of Tatra banka in Modrý Kameň

Source of the figure: [9]

4. Results and discussions

The submitted study presents the results of the research focused on the form of bank buildings in the territory of present-day Slovakia between 1900 and 1939. It follows a building type, to which, until now, little attention has been paid in historiographic writings in the Central European historiography. Individual buildings were examined only as solitaires in the overview and inventory architectural writings lacking wider context. The most important contribution of this study is a complex view of the issue in the context of the political and economic situation, stylistic orientation, authorship and the capital capabilities of individual institutions. This approach does not view individual bank buildings as isolated works of art, but assigns them to specific institutions. This allows us to observe not only the overall stylistic and ideological shift of the building type of a bank building, but also to assess whether individual institutions have built up a certain kind of corporate identity.

Attention is paid to the exceptionally high-quality designs of Tatra banka's buildings in Martin and Bratislava. Their creator, architect M. M. Harminec, a doyen of Slovak architecture (figure 6), held up in competition at the time when public construction projects in the Slovak territory were commissioned to architects from Bohemia, Vienna and Budapest, or in general, they were winners in competitions. It was at the same time when the architecture expressed the unmitigated effort of the Slovak social elite for the economic and national revival of the Slovak nation. Changes in architectural views the historicism to the modernism express the adequacy of the choice of style in relation to the building type.

Even after the foundation of Czechoslovakia, when various things started anew, the banks remained the type of institutions for which the representative character of their buildings was of utmost importance. From the previous period, which was associated with the unprecedented growth of banking and the adoption of features typical of bank architecture, the banks carry characteristics and a certain symbolism (bee-hive, Mercury, allegories of abundance, industry, trade and agriculture). This kind of research allows us to observe how this symbology evolved, when the bank buildings kept it as a

traditional element, from when a more abstract concept of architecture began to be applied, and whether some institutions were more progressive than others.



Figure 6. Michal Milan Harminec (1869 – 1964), a doyen of Slovak architecture and author of Tatra banka buildings [8]

5. Conclusions

The architecture of Tatra banka, the flagship of Slovak banking in the first three decades of the 20th century, reflected the sketched socio-political development in Slovakia before and after 1918. Archival research focused on the objects of two buildings of the Tatra banka in Martin (1912) and Bratislava (1925); and branches in Bytča (1920-1921), Liptovský Mikuláš (1925) and Modrý Kameň (1930 - 1932) brought key insights into the building-historical development and the personality background of the construction of these buildings.

Bank branch projects were entrusted to Slovak-Czech construction companies operating in the regions. The headquarters in Martin and Bratislava were designed by Michal Milan Harminec (1869 - 1964), a doyen of Slovak architecture, a much-sought-for pro-national oriented architect with significant ties to Slovak political and business circles. From the point of view of creating an architectural concept, the prestige of the financial institution and the idea intention were transformed into several criteria. These manifested themselves in the selection of the site and the architect himself, in the choice of style or symbolic language of morphological elements. Conservative preferences, typical for architectural events in Slovakia, were also confirmed not only in the context of a *long* century. The phenomenon of tradition in relation to the architectural form, the issue of style and the specific symbolism, or the need for the representation and solidity of architecture, were reflected in the prototype of the city bank palace and its modifications for local purposes. Both models are a variation of the traditional type of bank building adapted to the regional needs of forming financial institutions in Slovakia in the first decades of the 20th century. At the same time, they are a reflection of efforts to

build a corporate brand of a major banking institution that complements the mosaic of a diverse image not only of the Slovak but also of the wider European architectural heritage.

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