A Brief Study on the Aesthetics of Modern Financial Architecture in Hankou

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Abstract: To study the historical evolution and overview of modern financial architecture in Hankou, and to analyze its aesthetic characteristics and aesthetic significance. There are three main styles of modern financial architecture in Hankou: classical revival, eclecticism and modernism. They bring people into the life course and spiritual world preserved by architectural art, and make people understand "existence" in a moment, and "existence" in a philosophical (aesthetic) sense.

1. History of Modern Financial Architecture in Hankou

1.1 The opening of the trading port in Hankou in modern times and the development and changes of urban architecture

Wuhan is located at the convergence of Yangtze River and Han River, with the convenience of Yangtze River shipping and Beijing-Han and Yue-Han railway, and is known as the thoroughfare of nine provinces. The most striking feature of Wuhan's urban form is that it is separated by the Yangtze and Han rivers, and has become a pattern of three towns: Hankou, Wuchang and Hanyang. This pattern was established in the late Ming and early Qing dynasties, and through historical development, the urban division of labor among the three towns has been clearly established in modern times, with Wuchang becoming the political and cultural center, Hanyang becoming the political and handicraft center, and Hankou becoming the business center and transportation hub.

Starting from the late Ming Dynasty, Hankou gradually developed into a national commercial center, which became a hub for trade between the middle reaches of the Yangtze River and other regions of the country through trade in grain, salt and tea. After the Second Opium War, the Treaty of Tianjin signed in 1858 made Hankou a treaty port, and the British Concession was first established in Hankou in 1861, followed by Germany, Russia, France and Japan since 1895, gradually forming a concession area of about 2,800 acres, which was equivalent to the area of the old city of Hankou at that time. [1] The concession area in Hankou is arranged along the northwest bank of the Yangtze River, and the locations of the five concessions are centrally connected, facing the Yangtze River golden waterway on one side and the Beijing-Hankou railway on the other side, taking advantage of the convenient water and land transportation. On the northwest bank of the Yangtze River, wharves, warehouses and freight yards were opened for waterway transportation and distribution of goods, and along the waterfront, river avenues were built and large public buildings were constructed along the streets, serving as an important urban landscape for Wuhan. In the five countries' concession area, a commercial street was opened parallel to
the Yangtze River, namely Zhongshan Avenue. Many commercial and public buildings were built on this avenue, making it one of the most famous commercial streets in Wuhan.

The old Hankou city was in the area south of today's Zhongshan Avenue, between Jianghan Road and Qiaokou. After the opening of the trading port, the city developed gradually and prosperously through construction measures such as building the Houhu long dike, getting the Beijing-Han railway open to traffic, demolishing the old city walls, and widening the roads. Later on, the real estate craze emerged, and many famous li-fen houses and a combination of Chinese and Western public buildings were created in the urban road planning, residential area construction, and public building design and construction, all influenced by the concession area.

1.2 Overview of modern financial architecture in Hankou

The financial industry in Hankou at the end of the Qing Dynasty still followed the old folk form, with money circulation by means of money houses, pawnbrokers, short-term mortgages and loans, etc. The scale of operation was not large, the business premises were relatively simple, and there was no independent professional building of functional type. [2] After the opening of the trading port, Hankou entered a period of relative economic prosperity, and trade activities increased dramatically, while the backwardness of financial institutions has not been able to meet the needs of the times. Foreign businesses often had to go through foreign banks in Shanghai and then transfer to Hankou, which was inconvenient and costly. Therefore, foreign banks began to set up branches in Hankou. The entry of foreign banks into China had a great impact on our financial market. In this context, official financial institutions and national financial institutions began to emerge in modern China, and many Chinese-funded and Sino-foreign joint venture banks were established in Hankou.

1.2.1 Foreign financial institutions. In 1861, the Commercial Bank of India first set up an agency office in Hankou, and in 1863, the British Chartered Bank began to provide loans and exchanges to foreigners in Hankou. 1865 saw the establishment of the Chartered Bank in the British Concession, which was the first foreign bank in Hankou. Afterwards, more than 20 banks, including HSBC, Deutsches Bank, the Banyue Indosuez, the Japanese Yokohama Specie Bank, and the American Citibank, took Hankou as their base and expanded into China's interior. For nearly 50 years before and after the Revolution of 1911, foreign banks dominated the financial market.

After World War I, the Grand Commercial Bank and the Deutsche Bank closed down, and in 1927, various groups in Wuhan held anti-British movement meetings and dozens of foreign banks and other Chinese employees went on strike, resulting in the closure of foreign banks and the subsequent contraction of their business. By 1937, only 10 foreign banks remained in Hankou, including the Bank of Taiwan, the Yokohama Speciee Bank, and the Chartered Bank. During the War of Resistance against Japan, foreign banks in Hankou were taken over by the Japanese army one after another. After the victory of the war, the Japanese banks were taken over, and only three foreign banks remained, including the Chartered Bank, HSBC and the Banyue Indosuez.

1.2.2 Chinese-funded and Sino-foreign joint venture financial institutions. In 1896, Zhang Zhidong, the governor of Huguang, founded the Hubei Official Monetary Bureau in Wuchang, and in 1897, the commercial Bank of China set up a branch in Hankou. After that, the Ministry of Finance Bank (Bank of Qing Dynasty), Bank of Communications and National Commercial Bank also set up branches in Hankou. From the beginning to the rapid development of modern national financial institutions, there were 19 Chinese-funded banks in Hankou by 1950. [3]

There were also some Sino-foreign joint venture banks in Hankow, such as the Russo-Chinese Bank and the China Maoye Bank jointly owned by the United States and China.
2. List of Modern Financial Buildings in Hankou

| No. | Building name            | Design agency | Construction agency          | Completion time | Funding        | Address                                                                 |
|-----|--------------------------|---------------|-------------------------------|----------------|----------------|-------------------------------------------------------------------------|
| 1   | The Chartered Bank       | unknown       | Fadepo Foreign Company (UK)   | In 1865        | Britain        | No. 41 Dongting Street, Hankou                                          |
| 2   | Russo-Chinese Bank       | unknown       | unknown                       | After 1896      | China, Russia   | Li Huangpi Intersection, Yanjiang Avenue, Hankou                        |
| 3   | The Banyue Indosuez      | unknown       | unknown                       | After 1902      | France         | No.171 Yanjiang Avenue, Hankou                                          |
| 4   | Bank of Taiwan           | unknown       | Hanxiesheng Construction Factory | In 1915        | Japan          | No.23 Dongting Street, Jianghan Road, Hankou                            |
| 5   | HSBC                     | Pinar(UK)     | Hanxiesheng Construction Factory | From 1917 to 1920 | Britain        | No.143 Yanjiang Avenue, Hankou                                          |
| 6   | Bank of Qing Dynasty    | British Tonghe Co., Ltd. | Hanxiesheng Construction Factory | In 1917        | China          | No.593 Zhongshan Avenue, Jianghan Road, Hankou                           |
| 7   | Zhongfu Bank             | unknown       | Hanxiesheng Construction Factory | In 1921        | China          | No.25 Nanjing Road, Hankou                                              |
| 8   | Shanghai Commercial Savings Bank | Hemming and Berkley | Shanghai Sanhexing Construction Factory | In 1921        | China          | No.60 Jianghan Road, Hankou                                              |
| 9   | The National Commercial Bank | Hemming and Berkley | Kanglishi Construction Factory | From 1920 to 1925 | China          | No.561 Zhongshan Avenue, Hankou                                         |
| 10  | Bank of Communications   | Hemmings, Hemming and Berkley | Hanheshun Construction Factory | In 1921        | China          | No.2 Shengli Street, Hankou                                              |
| 11  | Speciee Bank             | Hemmings, Hemming and Berkley | Hanxiesheng Construction Factory | In 1921        | Japan          | Nanjing Intersection, No.129 Yanjiang Avenue, Hankou                    |
| 12  | Citibank                 | Henry-Murphy (US) | Weiqingji Construction Factory | In 1921        | US             | Qingdao Intersection,Yanjiang Avenue, Hankou                            |
| 13  | Bank of Guangdong        | unknown       | Liliji Construction Factory   | Unknown         | China          | Yangzi Street, Hankou                                                   |
| 14  | Yien Yieh Commercial Bank | unknown       | Hanheshun Construction Factory/Hanxiesheng Construction Factory | In 1926        | China          | Intersection of Beijing Road, No. 988 Zhongshan Avenue, Hankou           |
| 15  | The National Commercial Bank | Sanyi Foreign Company | Shanghai Sanhexing Construction Factory | In 1921        | China          | No.910 Zhongshan Avenue, Hankou                                          |
As can be seen from the table, these financial buildings were distributed within the modern concession area of Hankou, mainly located on today's Yanjiang Avenue, Zhongshan Avenue and Jianghan Road, which have been important commercial streets and urban landscape areas since the opening of trading ports in Hankou in modern times. These financial buildings, with their high cost, large scale, stately and beautiful shapes, and exquisite decorative techniques, can be said to represent the very high level of architectural design and construction in modern Hankou. Today, they have become an inseparable part of the city's history and an important component of the city's landscape image, not only profoundly expressing Hankow's historical deposits, but also shaping the city's appearance today.

3. Aesthetic Features of Modern Financial Architecture in Hankou

3.1 The style of modern financial architecture in Hankou

The styles of modern financial architecture in Hankou reflect the influence of Western architectural thinking on Chinese architecture at the turn of the century. In general, there are three main styles: classical revival, eclecticism and modernism, and the boundary between classical revival and eclecticism is not absolutely clear, and there is often a mixture of them.

| No. | Bank Name       | Architect        | Construction Company | Year   | Country | Address                          |
|-----|----------------|------------------|----------------------|--------|---------|----------------------------------|
| 16  | Continental Bank | Zhuang Jun       | Liliji Construction Factory | 1934   | China   | No.912 Zhongshan Avenue, Hankou |
| 17  | Continental Bank | unknown          | unknown              | After 1927 | China   | No.8 Mingxin Street, Hankou     |
| 18  | Golden Bank     | Zhuang Jun       | Hanxiesheng Construction Factory | In 1931 | China   | No.2 Baohua Street, Zhongshan Avenue, Hankou |
| 19  | Dafu Commercial and Savings Bank | Hemming and Berkley | Zhonghengji Construction Factory | In 1936 | China   | No. 934 Zhongshan Avenue, Nanjing Intersection, Hankou |
| 20  | Ningpo Bank     | Lu Yongbiao      | Hanxiesheng Construction Factory | In 1936 | China   | No. 45 Jianghan Road, Hankou    |
| 21  | The National Industrial Bank of China | Lu Yongbiao | Hanxiesheng Construction Factory | In 1936 | China   | No. 45 Jianghan Road, Hankou    |
| 22  | Bank of China   | Lu Yongbiao      | Liliji Construction Factory | In 1934 | China   | No. 635 Zhongshan Avenue, Hankou |
| 23  | Juxingcheng Bank | Hemming and Berkley | Liliji Construction Factory | In 1950 | China   | No.116 Jianghan Road, Hankou    |
| 24  | Hankou Commercial Bank | Chen Nianci | Hanxiesheng Construction Factory | In 1931 | China   | No.86 Nanjing Road, Hankou      |
| 25  | First Trust Company | Lu Yongbiao | Shanghai Hongtai Construction Factory | After 1936 | China   | No.908 Zhongshan Avenue, Hankou |
| 26  | Yongli Bank     | unknown          | Six Sino-Overseas Joint Venture | In 1949 | China   | No.20 Jianghan Road, Hankou     |
3.1.1 Classical Revival. After the opening of trading ports in Hankow, Western authentic academic architects entered the architecture industry, as well as many first-generation Chinese architects who returned from overseas, and their designs were full of tributes to Western classical architecture. There is a clear line of classical architectural thought inherited from Ancient Greece and Rome to the Renaissance and then to Classicalism in the 17th century, and Classical architecture is the most influential and representative form of architecture in Western civilization. In the 19th century, before the sprouting of Modernism, the thought of Classical Revival still dominated the field of Western architecture. Therefore, most of the designs of both Western architects and Chinese architects who returned from overseas were in the classical revival style.

![HSBC Bank](image)

Figure 1. HSBC Bank. Photographer: Liu Congru

Among the modern financial buildings in Hankou, HSBC, Bank of Communications and Citibank belong to the Classical Revival style. But they still carry a bit of eclecticism in them, which is expressed in the architectural decorative details. Just as a whole, the dominant architectural idea is Classical Revival.

Taking the HSBC Bank in Hankou as an example, its front facade is typically divided into three sections, with the base, body and eaves presented vertically in accordance with the three-section principle of the column. The horizontal section is divided into five sections as in classical architecture, with the middle section of the facade being the most prominent and emphasized by curved windows and pediment at the top. The left and right ends of the facade also protrude slightly, echoing and symmetrizing with the middle section. The front facade of HSBC adopts ten ionic columns with a relatively even distance between them, forming a stable and exquisite outer corridor-like space. As a whole, the facade form of the HSBC Bank in Hankou is composed in three sections, emphasizing the central axis of the facade and the symmetrical pattern, creating an architectural image of harmonious proportions, unified form and elegance and dignity, which is in line with the classical revival architectural style.

However, the facade of the HSBC in Hankou has many carvings, decorative lines, heraldic ornaments and other details, which do not belong to the simple and rational characteristics required by the Classical Revival style, but rather have some eclectic flavor. This situation is also common to many Classical Revival style buildings, and our generalization of architectural style is mainly to grasp the general direction and overall view. From this perspective, the HSBC in Hankou belongs to the Classical Revival style.

3.1.2 Eclecticism. Eclecticism was a popular architectural style in the West in the 19th century, and it is also the most common architectural style in the modern building of the concession in Hankou. It does not stick to a specific style, but often combines architectural techniques from different periods, regions and styles to create a magnificent and varied architectural image. Among the modern financial buildings
in Hankou, the Chartered Bank, the Banyue Indosuez and the National Commercial Bank belong to the eclectic style.

![Figure 2. The Banyue Indosuez. Photographer: Liu Congru.](image)

The Banyue Indosuez, for example, is a very exotic and multi-styled building. The exterior of the building is mainly made of red brick with a few gray bricks, which is very different from the public buildings made of gray granite along the river avenue. Although the front facade is symmetrical, it is not as strict as classical architecture. The facade is in the form of arch columns and has seven standard rooms, which are not of the same scale with a slightly larger one in the middle axis. The columns dividing the standard rooms also vary, with the columns on either side of the central standard room being double columns, while the rest are single columns. The columns of the Banyue Indosuez are distinctive, not in the traditional classical column style, but in a variation of it. The columns on the first floor are based on variations of the Tashkent column style, which complicates the column bases and capitals, adding moldings and layers and even the column heads are superimposed on the column heads. The columns on the second floor are a variation of the combined ionic and Corinthian columns, which are more gorgeous and elaborate. The columns in the central standard room extend to the top of the building with additional small columns, and these four small columns end in onion-shaped tops, with traces of Byzantine architectural techniques. Many architectural details of the Banyue Indosuez, such as the curved pediments, the fine jagged moldings, and the vase-like handrail, are not uniformly styled architectural forms. This multifaceted mix of varied architectural styles is a common feature of eclectic architecture.

3.1.3 Modernism. Among the modern financial buildings in Hankou, there are a group of buildings completed in 1936, consistent with the modernist style, or called modern style. They are Dafu Commercial and Savings Bank designed by Hermings And Berkley, the Ningpo Bank designed by Lu Yongbiao Architectural Firm, the National Industrial Bank of China and the First Trust Company. This time the modernist architecture in Europe and the United States is the climax of the popular, and at that time, the imitation of modernist style of Chinese architecture has become a trend.
In these several modernist style buildings, Lu Yongbiao Architectural Firm designed the National Industrial Bank of China is the most radical form of modernism. Its appearance is in fact very similar to the Dafu Commercial and Savings Bank and the Simeon Bank, both using the vertical lines from the bottom to the top of the building to build a simple facade, the size and shape of the uniform rectangular windows sandwiched between these lines, the top floor of the building towers upwards, emphasizing the lofty and towering building. Unlike the Dafu Commercial and Savings Bank and the Ningpo Bank, there are few decorative moldings or carvings on the facade of the National Industrial Bank of China, and its exterior is made up of a smooth, unadorned black marble on the first floor and the rest of the facade is painted red, completely free from the materials and colors of stone buildings. As a result, the architectural form of the National Industrial Bank of China is more prominent in its simplicity and clarity, and its rejection of the historical methods of the past is more complete.

We need to pay attention to this: the emergence of modernist architecture in China at this time was basically just learning or imitating the Western modernist approach from the stylistic level, not launching a revolution against the old architectural culture as the West did, and not moving from the retro trend to the new architecture. Modernism here, like Classical Revival and Eclecticism before it, is only one of the manifestations of modern China's pursuit of Western culture.

3.2 The Aesthetic Significance of Modern Financial Architecture in Hankou

When we discuss the aesthetic significance of architecture, we are actually thinking: what kind of feelings can architecture bring to people? If it can bring the same pleasant experience to different groups of people, then why does this experience arise? [4]

3.2.1 Aesthetics of architecture. First, we will discuss whether modern financial architecture in Hankou is aesthetically pleasing in a general sense? How can we judge whether a building is aesthetically pleasing or not? The judgment of beauty is a perceptual understanding rather than a logical and conceptual generation; it is even transcendental. I am not able to convince people to find it beautiful from the design logic of architecture such as the organization of space, the logic of form, and the completeness of function. In fact, a complete layman of architecture cannot be excluded from the
experience of architectural aesthetics.

Therefore, it is enough for us to pay attention to the observation. The location of modern financial buildings in Hankou is the main commercial street and landscape area of Hankou. So whenever you go here, you will find that these buildings are always the most popular spots for photo shoots, and not only for tourists to take pictures, but also for wedding photo shoots. From morning to night, day to night, I couldn't even manage to take an uninterrupted, pure photo of the building's exterior (which used to deeply distress me as a person studying architecture). I don't think anyone would put a building they find unattractive into the longing and memory of a beautiful marriage.

Although the presence of beauty has been found unquestionable from observation, I still tried to find more evidence. I have done several random street questionnaires on Hankou's financial architecture. And in the question "Do you think it is beautiful?", more than 90% of the answers to this question were "yes". In fact, the design of the questionnaire relies on words, so the expression and understanding of "beauty" is inevitably inaccurate, but the 90 percent rate can still support our previous observations. In addition, there is only one existing modern financial building in Hankou that is not listed as an "excellent historical building in Wuhan", and many of them belong to provincial and municipal level cultural preservation units. Although the listing and designation as cultural preservation units is mainly a rational judgment, it can also prove their aesthetic value indirectly.

3.2.2 The generation of beauty. It was already shown above that the beauty of modern financial architecture in Hankou is true, and even the existence of beauty is transcendental and self-evident. Since all the so-called search for evidence is a usefully "futile" exercise, it becomes very urgent to clarify how beauty is generated. Although the experience of beauty is a perceptual judgment, the study of how it is generated requires the use of logical reasoning.

The experience of architectural beauty is not limited by knowledge or rationality. While architectural expertise and education may make the sense of beauty more accessible and deeper (cf. The Role of Education in Aesthetic Studies), the aesthetic pleasure of modern financial architecture in Hankou does not exclude the layman. (The results of a survey of people who took wedding photos in front of the building showed that the layman was in the majority). Therefore, the production of architectural aesthetics does not depend on whether people "correctly" understand the historical style of architecture, architectural techniques, architectural functions, architectural spaces, building materials and technologies, and other professional contents.

When ordinary people, or all people who feel the beauty of these modern financial buildings, they reach the unity of "contemplation " and "passion" in an instant. [5] They don't need to think and they don't have time to think. The concept of these buildings is actually abstract and vague. If we have to extract the concepts and judgments about these buildings from people's minds, there are only two: they are historical (modern) and they are of exotic (non-Chinese) cultures. These two concepts are also the entire summary of the previous narrative about the evolution and stylistic features of the architecture.

These two vague concepts are enough to bring people into the life course and spiritual world preserved by architectural art. This life course shows the complex and vivid era of the fierce collision of Eastern and Western cultures, the novel experience of exotic cultures and arts, a highly concentrated visual display of the unfamiliar human civilization, and the miracle of the sudden appearance of more than one hundred years. In fact, all of these are what make people understand "existence" in a moment, and "existence" in a philosophical (aesthetic) sense. [6]

4. Conclusion

The acquisition of beauty does not depend on any precise concept, but the study of architectural theory wants to trace the origin of which architectural form or detail triggers the unity of "contemplation" and "passion", which triggers the experience of "life emotion", and which makes people acquire the sense of "existence". This is the purpose and meaning of our subsequent research.

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