Architecture of the National Bank of Czechoslovakia in the Territory of Present-day Slovakia (1918 – 1938)

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Abstract. The end of the Great war brought about many changes in the European political, social and economic climate. Monarchies were replaced with more democratic systems, countries lost their territories, and new states based on national principle were established. In 1918, after a period of ethnic oppression and magyarization in the Hungarian part of the Habsburg Empire following the Austro-Hungarian Compromise, the Bohemian and Slovak people declared their independence and founded a new national state - the Czechoslovakia. The period short after its foundation was one full of enthusiasm and joy stemming from the newfound freedom and opportunity for cultivation of national culture, identity and politics in democratic environment on the one hand, and challenges brought by the dissolution of the Austro-Hungarian economy and political system on the other. As a result of establishing the new state, the need arose to define its nation by architecture and the issue of National Style re-emerged. After the brief period of Rundocubism preference, for some time, the official buildings retained certain expressive character and massive features. Even after giving way to Modernism, the sense of traditionalism was evident. In the Slovak part of Czechoslovakia, bank buildings, as buildings of institutions that once supported national-emancipatory aspirations of Slovak people, bank architecture often used well-established schemes and preferred more traditional designs to convey desired messages. The institution in charge of monetary separation and management of the new currency was the Banking Office of the Ministry of Finance and subsequently the National Bank of Czechoslovakia (since 1926). After the collapse of Austro-Hungarian Empire, all the buildings of branch offices of the former central bank – the Austro-Hungarian Bank - were took over by the Czechoslovak government. These were often extended, as were the cases of branch office buildings in Bratislava, Košice and Žilina. When they no longer fitted the formal or capacity criteria, three new branch office buildings were built on the territory of present-day Slovakia: a neo-renaissance building in Banská Bystrica (Ladislav Skřivánek, 1930 – 1932) and two buildings in the style of regional modernism with notes of traditionalism and classical features in Ružomberok (Vladimír Fischer, 1930 – 1932) and Bratislava (Emil Belluš, 1936-1938). The article examines stylistic, ideological, formal, and layout requirements for an architectural concept of a central bank institution demonstrated on the examples of branch office buildings built during existence of the First Czechoslovak Republic in the territory of the present-day Slovakia. As a part of a systematic research focused on Slovak bank buildings, the chosen buildings will be analysed, compared with relevant examples, and interpreted in the context of political, social, and economical situation, and style and typological particularities.
1. Introduction

On 28th of October 1918, after four years of war, Czechoslovakia was founded. Its foundation was built on the period concept of so-called national self-determination, even though, its territory wasn’t inhabited by one nation. [1] The decision made was to proclaim Czechs and Slovaks one nation – the Czechoslovaks. This definition, however, was based on ethnicity rather than political and cultural common ground. [1] After the period of ethnic oppression and cultural unification intensified following the Austro-Hungarian Compromise, the general atmosphere was one of joy and hope. Foundation of the new state was seen as an opportunity to cultivate national culture, identity and politics in democratic environment. However, not long after the dissolution of the Austria-Hungary, the issues of disintegration of Austro-Hungarian economy, infrastructure, single market, and flows of trade, as well as introduction of new customs frontiers and laws made their impact on life in Czechoslovakia clear. [2]

One of the most effective ways of overcoming the initial difficulties following the foundation of the new state and reinforcing the national, cultural and political identification of the people with the said state, was to deploy art as a mean of achieving it. In architecture, the authorities relied upon well-established schemes and traditional concepts in order to reach the masses. [1] Thus, the external appearance of buildings and their special arrangement became the instrument of state propaganda. [1]

As far as the bank buildings of National Bank of Czechoslovakia are concerned, they are to be seen as both monumental and representative architecture. Their purpose is to represent not only a stable, powerful and wealthy banking institution, but, taking into consideration its function, above all, the state itself. [1] According to Bartlová, the term representative refers to sublime forms that in a language reliant on tradition, is comprehensible to the greatest possible percentage of population expresses the power of state. [1] The monumental architecture, as understood in 20th century architecture theory, served society to express political ideas through symbols and artwork. [1]

The propounded study is a part of a long-term systematic research focused on Slovak bank buildings in the context of political, social, and economical situation, and their style and typological particularities. The study examines three buildings of branch offices of the central banking institution of Czechoslovakia - the National Bank of Czechoslovakia – built between 1918 and 1938 in the territory of present-day Slovakia.

2. The National Bank of Czechoslovakia

After the dissolution of the Austria-Hungary the new-founded Czechoslovak Republic adopted the Austro-Hungarian currency, but due to extensive issuing of banknotes on the part of Austro-Hungarian bank and to prevent the disruption of the finances of Czechoslovakia the decision was made to introduce a separate currency in Czechoslovakia. [2] In March 1919, the Czechoslovak government took over all the branch offices in the territory of Czechoslovakia and the role of a central bank in managing the monetary separation and new currency was undertaken by the Banking Office of the Ministry of Finance as an interim measure. [2] In April 1926 the National Bank of Czechoslovakia was founded. [3]

Among the main activities of the National Bank of Czechoslovakia were management of the currency and ensuring its metal coverage, maintaining a stable exchange rate, controlling foreign exchange transactions, and providing credit to businesses. [2,3]. The National Bank of Czechoslovakia was founded as a join-stock company with shares held by the state (about one third) as well as public. [2] In 1937, there were 34 branch offices and 136 sub-branch offices in Czechoslovakia, of which 6 branch offices and 22 branch offices were in the Slovak territory. [2] In 1930-ties, three branch office buildings of the National Bank of Slovakia were built in the territory of today’s Slovakia - in Banská Bystrica (1930 – 1932), Ružomberok (1930 – 1932) and Bratislava (1936 - 1938). [2, 4]
2.1. The branch office building of the National Bank of Czechoslovakia in Banská Bystrica

The story of the branch office in Banská Bystrica has been a complicated one ever since establishing the branch of the Austro-Hungarian bank there. The town had pleaded for institution of a branch office for quite some time, when it was finally founded in 1897 with the help of the Chamber of Commerce in Banská Bystrica. [5] After the war, the small, old, and inconvenient building was taken over by the National Bank of Czechoslovakia. Following the acquirement of the corner ground on streets Národná and Sokolská, the public competition for a new representational branch office building of the National Bank of Czechoslovakia in Banská Bystrica (figure 1) was announced in summer of 1929. [6] The requirements were for the building to be simple and monumental and for its appearance to clearly state its purpose. [6] The state flag was to be incorporated into the design in a way that it occupied a dignifying spot within the structure. Interior was to match exterior in its representative qualities and was to be appropriated according to the building’s purpose. [6] The layout of the structure was also given by the competition requirements – the banking hall was to be situated on the first floor and made accessible via representative lobby and monumental staircase. [6]

So far, we were unable to gather information concerning architects who entered the competition and their designs. However, we have acquired extensive project documentation for erected building by Ladislav Skřivánek from the Archive of the National Technical Museum in Prague. Most of the building ground is occupied by the L-shaped structure inspired by the renaissance architecture, the rest of the space is taken by a courtyard. The corner of the branch office building is accentuated by its curvature and a concave curving of the attic on the corner. The situation of the banking hall can be determined by the greater dimensions of the windows and height of the floor, following the established practice of the bank building practice.

Figure 1. The former building of the National Bank of Czechoslovakia in Banská Bystrica, Ladislav Skřivánek (1930-1932). The building now serves as the National Bank of Slovakia.

Photo by the author
The monumentality of the building is achieved by the enclosed, block mass of the building derived from the palace model of architecture, underling its power and stability. Its representative character is gained through elaborate decoration. Skřivánek uses the *sgraffito* to decorate his building composed of elemental geometrical shapes, it this case rectangular prisms and a cylinder. These are the main components of his singular late style – combining renaissance, classical and modern architectural elements – that he adopted during the 9120-ties and 1930-ties. [7] This was made possible because of the education he acquired during the late 19th century at Technical University and Academy of Fine Arts (student of Friedrich Ohmann) in Vienna and at Technical University in Berlin. [8] Understanding the principles of historical architecture and schooled in typological eclecticism, combining modern and historical elements in architecture was his second nature.

*Figure 2.* Sculptures representing Czechoslovakia (left) and abundance (right), former building of the National Bank of Czechoslovakia in Banská Bystrica, *Ladislav Skřivánek* (1930-1932). The building now serves as the National Bank of Slovakia. Photo by the author
As far as decoration is concerned, Skřivánek uses elaborate language of symbols applied to every detail. Into the exterior sgraffito decoration he incorporated Czechoslovak flags, Slovak double cross with mountains of Tatra, Matra and Fatra, and monogram NBČ (the National Bank of Czechoslovakia). At the corner, in the part occupied by the safe-deposit, there are two women statues - allegories of abundance and of Czechoslovakia (concluding from the linden spring and “Slavic” arm bracelet) or the national bank itself (concluding from the bowl full of money) (figure 2). [1] The last expressive element of the building’s exterior is the written word. From the archival documents it is clear that Skřivánek gave a lot of thought to inscriptions on the façade. Originally he wanted the inscription to cover the cornice of the building, but at last inscriptions relating to banking and national identity only appear on crests under the statues. [9]

Monumental interiors are divided rhythmically by giant order pilasters and adorned with costly materials. The national symbolic language is applied there as well. Further backing of the national identity are the proposed portraits of the “great men” of the nation – namely Štefánik, Masaryk and Rašín. [10] They are portrayed as the nation’s heroes, helping them on their way to self-determination. Even though, this architecture might seem as retrogressive [11], it was largely popular for the official building commissions, [7] such as school, offices and banks. Viewed through the prism of national styles after the redefinition and establishment of new states in Europe, use of Skřivánek’s distinctive style is completely comprehensible.

Figure 3. The former building of the National Bank of Czechoslovakia in Ružomberok, Vladimír Fischer (1930-1932). Source of the photo: The Archive of the National Bank of Slovakia: Buildings of branch offices of the National Bank of Czechoslovakia in Czechoslovakia in 1929 – 1947.

2.2. The branch office building of the National Bank of Czechoslovakia in Ružomberok
The branch office building of the National Bank of Czechoslovakia in Ružomberok (figure 3) represents a more modest concept of the institution’s architecture. Its character might be determined by the environment of a small town, by the economic crisis of late 1920-ties to mid 1930, or combination of both factors. The building was erected by architect Vladimír Fischer, professor at Technical university in Brno. [2]
The branch office building of the National Bank of Czechoslovakia in Ružomberok is composed in the style of classic inspired modern, its mass is block and compact. The entrance and the banking hall is accentuated by a portico motive and flanked with flagstaffs. The situation of the bank hall on the first floor is deducible from its height and larger dimensions of the windows. Fischer combines the stone used for the accentuation of the architectural elements such as portico, base and window frames. If we have a look at the correspondence between architect Belluš and the management of the National Bank of Czechoslovakia concerning the building of the branch office of the national bank in Bratislava, we will find out, that this solution was proposed by the management for the Bratislava branch as well.

Fisher, similarly to Skřivánek and Belluš, viewed sculpture as the integral part of the building’s decoration. Space under the three central windows of the first floor is occupied by three reliefs by Josef Axmann. [12] In the centre, there is a depiction of a happy, provided for family (indicated by a cornucopia). The figures on the right side were identified as allegories of commerce and industry, the ones on the left as education (or knowledge) and agriculture.

According to Zatloukal, Vladimír Fischer was an architect who all his career deployed the principles of historicism. [13] The building of the branch office building of the National Bank of Czechoslovakia in Ružomberok, is an example of a smaller scale representative building of the national bank with more limited budged. The similar examples of branch office buildings of the National Bank of Czechoslovakia can be found in Uzhhorod (František Šrámek, 1933) [14] or Olomouc (1936). [15]

![Figure 4](image_url)

**Figure 4.** The former building of the National Bank of Czechoslovakia in Bratislava, *Emil Belluš* (1936-1938). The building now serves as the prosecutor’s general office.

Photo by the author.

2.3. *The branch office building of the National Bank of Czechoslovakia in Bratislava*

After the former branch office building of the Austro-Hungarian Bank in Bratislava, taken over by the central banking institution of the new state, didn’t fit the requirements for the National Bank of
Czechoslovakia, the competition for a new building (figure 4) was announced in 1936. [16] The competition was public, anonymous and architects had to be of Czechoslovak nationality. Out of 42 architectural projects meeting the formal requirements of the competition, the first prize was awarded to two projects - the one of architect Emil Belluš and the one of architects Šrámek and Vichra. [16] The jury composed of the representatives of the national bank itself (including the general director and the head of the technical department) and established architects (namely E. Králík, E. Bára, F. Roith). [16] At last, the execution was entrusted to Emil Belluš. [4] The projects rewarded 1st, 2nd and 3rd prize (with the exception of the one by Belluš) were published in the journal STYL alongside with the project of B. Hübschmann. [17]

The official requirements were for the building to be sublime and representational, and it was meant to fit to its both current (early 20th century, both pre-war and post-war) and future “modern” (metropolitan) surroundings. [16] The building program also stated that when designing the building’s set-up and decoration, authors should bear in mind that the cost cannot exceed 200 crowns per cubic metre. The emphasis on monumentality, dignity, architectural and artistic qualities, and expressing the building’s purpose, even though not strictly mentioned in the building program, can clearly be derived from the comments of the jury. Rejected projects are often described as “artistically unfit”, having an appearance of a “department store” or “block of flats”, not monumental enough, “uneasy” or “not expressing the character of the bank sufficiently”. [16] Another quality assessment criterion, according to the survived documents, was the lighting. The proper and sufficient lighting, above all of the banking hall, has been the subject of discussion ever since the late 18th century in both architectural manuals and magazine articles and was still valid. [18, 19, 20]

When comparing the 4 projects awarded with a prize, they are quite similar in both their block character and accentuation of the body of the bank. [16, 17] This is partly the matter of the security issues and assignment, as the bank required an inner courtyard with a garage, and partly the matter of tradition. The form of both executed building of the National Bank of Czechoslovakia in Bratislava and the 3 proposed buildings is derived from the palace model of a bank building established during the 19th century based on its connection to the tradition of Italian renaissance banking families, such as Medici family. [18] Placing the main banking hall on the first floor (also required by the bank) refers to the motive of piano nobile and underlines the sublime character of the building. Another requirement was a representative staircase, the motive derived from the baroque palace architecture as a symbol of power, adopted for its majestic effect during the 19th century. [21]

The surviving correspondence between the management of the National Bank of Czechoslovakia and Belluš illustrates the importance of architectural expression derived from the building’s purpose and its semiotic context for the author. Against the wishes of the client Belluš insisted on stone cladding of the building as opposed to plaster coating with the stone accentuation of the central avant-corps and the base. He argues that the plaster coated building of the National Bank of Czechoslovakia would seem inferior compared to near-standing buildings (/Slovak/ General Credit bank, Moldavia Generali, Municipal Savings Bank, Central Coop headquarters or department store Bohuslav Brouk a Babka), thus putting the expressional qualities of architecture over the issues of economy. [16] Despite protestations, the bank finally gave in and allowed for the building to be lined with stole. Had the management succeeded, the final work would probably have more resembled the above mentioned branch office buildings of the National Bank of Czechoslovakia in Uzhhorod, Olomouc, and Ružomberok.
The sculptural decoration was seen as an integral part of the official architecture, as can be demonstrated on all afore mentioned buildings of the National Bank of Czechoslovakia. In the case of the Bratislava branch office, Belluš suggested the statue of Mercury - the ancient god of banking and commerce – to be placed on the top of the avant-corps (figure 5). In his design, the two wings linked with a lintel create a framework for the statue. However, the sculpture was never fitted. Even though Belluš is repeatedly asked to specify the sculptural decoration and draw up the competition concept, in the end it was postponed indefinitely. [16]

![Figure 5. Design of the building of the National Bank of Czechoslovakia in Bratislava, Emil Belluš (1936). Source: The Archive of the National Bank of Slovakia, files U-0001-4855 and U-0001-4856.](image)

Architect Emil Belluš created a remarkable piece of architecture. The monumental palace scheme building in the style of classical modernity occupies the space determined by the streets Gorkého, Štúrova, and Jesenského. The monumentality of the design is achieved by mastering the composition of the building masses, symmetry and is based on principles of classical architecture. The articulate way of dealing with the theme of bank building stems from Belluš’s familiarisation with the principles and form language of the historical architecture. [22] He attained this knowledge during his study in Budapest and subsequently in Prague, where his views on architecture were formed by the former student of Wagner – Antonín Engel, whom Belluš held in high regard. [22] According to Kubičková, Belluš’s work has binary character in the terms of style: the functionalist line is linked mostly with utilitarian and industrial structures, while traditional line is reserved for monumental buildings, where symbolic qualities of architecture are required. [23] Belluš never rejected the past, he saw the architecture as an ever evolving organism, which led him to further development of time-proven schemes and motives and their adaptation to the current situation in architecture. [22]

3. Results and discussions

The submitted study presents partial the results of the research focused on the form of bank buildings in the territory of present-day Slovakia between 1900 and 1939. It is focused on a building type which so far received only little attention in the Central European architectural historiography. 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 character of institutions. This approach does not view individual bank buildings as isolated works of art, but assigns them to specific institutions.

Attention is paid to three branch office buildings of the National Bank of Czechoslovakia built in the territory of Slovakia during the existence of the First Czechoslovak Republic. Their authors, Ladislav Skřivánek, Vladimír Fischer and Emil Belluš, were all architects well-acquainted with the forms and tradition of historical architecture and were well-aware of its qualities. They received their education in the context of late historicism, which equipped them with rather eclectic approach to architecture.
The fact, that in the late 1920-ties the neo-renaissance concept of the building was awarded the first prize in the competition for the branch office of the National Bank of Czechoslovakia, points out that in the name of representation and monumentality it was still acceptable to reach out to historical models of architecture. The elaborate iconographical program of the building must have succeeded in conveying the message of power, tradition and importance of the institution. Sentimental connection with the public was made through the allegorical figures depicting such values as family, prosperity, solidarity and ennoblement of labour.

The presented type of research takes into consideration the evolution of the architectural disposition, expression and symbolism from the historicism to the modernism. We focus on observing how this symbolism evolved and to what extend bank buildings kept their traditional elements and from when a more abstract concept of architecture began to be introduced. It also allows to asses which institutions were more and which less progressive. Gathered information and their interpretation in the context of political, economic and social history will contribute to better understanding of an overlooked building type.

4. Conclusions
As has been demonstrated on examples of building program for the branch office building of National Bank of Czechoslovakia in Banská Bystrica and the article concerning the competition for the branch office building in Bratislava, the official architecture in Czechoslovakia was still required to express the ideals and convey meanings as a way of building and supporting national, cultural and political identity of the people.

It is not to be forgotten, that all above mentioned architects had theoretical background stemming from the 19th century context. Innovations and novelties were absorbed into existing and time-proved schemes in terms of eclectic tradition. These architects and their designs were chosen on purpose based on their pluralism. The traditional, in the case of Banská Bystrica branch office even retrogressive, look of the new-built bank buildings of the National Bank of Czechoslovakia relied on inertia of public’s taste. One way of viewing this is to blame the constitution of the competitions’ juries for the traditionalism of the national bank’s buildings, however, on the other hand, these rather conservative architectural forms were used to communicate in the most efficient way with the public. Using well-established vocabulary and architectural schemes, the buildings were more likely to be well-received by the general public and their reliance on tradition evoked trust and stability.

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