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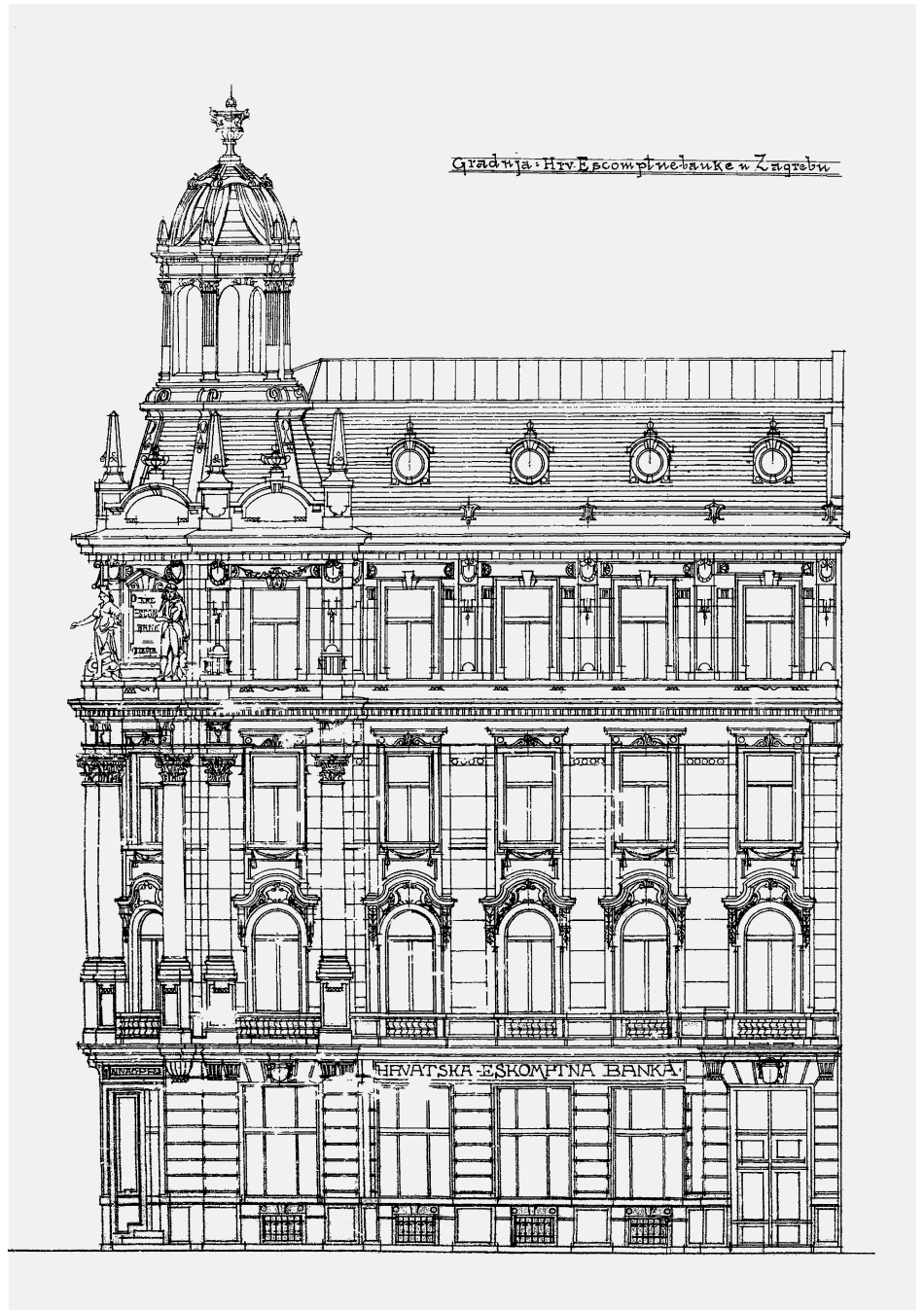


FIG. 1 CROATIAN ESCOMPTE BANK, NORTH FAÇADE,
FELLNER AND HELMER, 1898

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MONETARY INSTITUTIONS AND THE EMERGENCE OF A NEW BUILDING TYPE

FELLNER AND HELMER'S DESIGN FOR THE CROATIAN ESCOMPTE BANK IN ZAGREB

CROATIAN ESCOMPTE BANK
FELLNER AND HELMER
MONETARY INSTITUTIONS
TYPOLOGY
ZAGREB

In the late 19th and early 20th centuries, Zagreb witnessed the appearance of a new building typology meant to accommodate various sorts of monetary institutions: banks, savings banks, insurance companies and stock exchanges. This paper presents one important early example of that type – the seat of the Croatian Escompte Bank in Zagreb. It was designed in 1898-1899 by the Vienna-based studio Fellner and Helmer for a prominent location at 3 Ilica Street and it heralded the defining features of the new building type, such as the union of

diverse facilities within a single structure, imposing architectural features and overall grand appearance, and a highly prominent role in the urban fabric of the city.

In particular, it contributed to the definition of a spatial and formal scheme for commercial corner buildings, as the most exposed and attractive segments of downtown city blocks. In that sense it served as a productive model for a number of corner buildings intended for business purposes that were to follow.

INTRODUCTION

The second half of the 19th century saw a wave of accelerated social and economic development. In the midst of these advances, a distinct new architectural type emerged – buildings constructed for monetary institutions. They included banks, savings banks, insurance companies and stock exchanges, and were undergoing a period of swift expansion. In Zagreb, at the same time as this new institutional and building type was developing, another urban process was intensifying – the construction of the modern city in the new urban area, the so-called Lower Town. The formation of the new architectural type thus coincided with the formation of the new modern city, with its novel structure and overall urban prospect. The principle of an orthogonal grid and a system of perimeter blocks, rendered in a selection of Historicist idioms, was chosen as the basis of the city's future development.

A small yet significant episode in that overall development, important both in terms of establishing the new building type and as a confirmation of its urban position and role, was the building of the Croatian Escompte Bank. Constructed in 1898-1899 according to a project by the Viennese architects Fellner and Helmer, the building was located in a prominent position at the very beginning of Ilica Street, as an emblematic link between the historical and the modern parts of the city. This influential building has already been considered from various perspectives

in the scholarly literature: primarily the art historical, the history of architecture and the history of banking and the economy in Croatia. However, the building itself has rarely been the sole focus of scholarly research, and it has not yet been the subject of a detailed monographic study. Of the studies that have been undertaken it is worth mentioning those by Đurđica Cvitanović (Cvitanović, 1978), Olga Maruševski (Maruševski, 1993, 1997), Aleksander Laslo (Laslo, 2003), Jasna Galjer (Galjer, 1997, 1999), Siniša Lajnert (Lajnert, 2008), Iskra Iveljić (Iveljić, 2007), Mira Kolar-Dimitrijević (Kolar-Dimitrijević, 1992) and Igor Karaman (Karaman, 1973, 1991, 2000). Relying on their valuable insights, this paper undertakes a detailed spatial analysis of the building, primarily in order to determine its significance for the establishment of the new building typology, as well as for confirmation of its significant urban role.¹ The most important features of this new typology are namely materialised particularly vividly in this building. They include: the union of diverse facilities within a single structure, imposing architectural features and overall grand appearance, and a highly prominent role in the urban fabric of the city. The position of the building on the very corner of a city block is particularly interesting. It is the most exposed and attractive segment of the Lower Town block, but it also requires a specially configured spatial and design scheme. This building was not only a success in terms of its own spatial scheme, but also had a productive influence on a range of commercial corner buildings as the city continued to develop.

¹ This paper is the result of the first author's ongoing research for a PhD thesis at the University of Zagreb, Faculty of Architecture.

² Monetary institutions are legal entities and enterprises whose main business is dealing with cash and valuables, or those that use substantial amounts of cash and valuables for their main activities, or else whose premises are used for activities that involve cash and valuables. <https://www.zakon.hr/z/784/Zakon-o-za%C5%A1titivnosti-i-ov%C4%8Darskih-institucija> [Accessed: 7 February 2021].

³ Szabo, on the other hand, in addition to the Croatian Escompte Bank, mentions only savings banks in Osijek and Sisak. (Szabo, 1985: 41)

⁴ Although similar to savings banks, commercial banks are separate financial institutions. In contrast to savings banks, they do not focus primarily on savings, but rather accept funds in the form of deposits and place them in loans with the goal of maximising profit. In terms of their functional design, meanwhile, they do not differ significantly from savings banks; differences are apparent rather in terms of programme. Savings banks frequently incorporate public facilities into their structure, given that by their very nature they are connected with the broadest possible range of social classes. This can be seen in examples from Zagreb, which tended to integrate cafés, bars and even libraries, as is the case with the First Croatian Savings Bank at 5 Ilica Street, the Croatian-Slavonian National Central Savings Bank at 25 Ilica Street, the City Savings Bank on Ban Jelačić Square and others. (Lajnert, 2008: 9)

⁵ The Croatian version of the bank's name was *Hrvatska eskomptna banka*. The term *escompte* (Croatian *eskompt* or *eskont*, English *discount*) is a French term for a legal

THE EARLIEST MONETARY INSTITUTIONS IN CROATIA

At the time of the 1868 Croatian-Hungarian Settlement, there were five monetary institutions² in northern Croatia (Karaman, 2000: 217): four savings banks (the First Croatian Savings Bank in Zagreb and the savings banks in Rijeka, Osijek and Varazdin),³ and the newly established Croatian Escompte Bank in Zagreb. The Croatian Escompte Bank was founded in 1868, as the first banking institution of this kind in Croatia, and the second monetary institution after the First Croatian Savings Bank, which had been established earlier, in 1846.⁴ (Karaman, 1973: 96; Bagarić, 2011: 167; Iveljić, 2007: 269)

The establishment of the Croatian Escompte Bank was initiated in 1864 by the Foundation Board of the Zagreb Chamber of Commerce and Industry headed by Guido Pongratz (Karaman, 1991: 96). The scope of its banking activities was supposed to include “receiving and accumulating cash, discounting bills of exchange⁵, granting loans to debentures issued by the state and transport companies, and to goods and money-transmission and clearing activities” (Iveljić, 2007: 75). Unlike all previous such initiatives, the establishment of this bank was required to be backed by domestic capital, and the bank was supposed to be accessible to every competent inhabitant of Croatia.⁶ After a long establishment process, the bank was finally launched on 16 November 1868 (Szabo, 1985: 38).

The Croatian Escompte Bank operated successfully for years, so in 1898 plans were

process referring to the encashment of a bill of exchange before the date of its maturity. The bill of exchange is discounted at an agreed rate (discount credit). The bank's name is usually translated into English as the Croatian Discount Bank or the Croatian Escompte Bank. (***) 2011)

6 For more details on the bank's establishment, key participants and overall socio-political circumstances, see: Szabo, 1985: 38 and Iveljić, 2007: 74-81.

7 Researching the circumstances around the adaptation of the Pongratz Palace, Dragan Damjanović and Iskra Iveljić argue that Helmer, who was Fellner's junior by two years, had worked as an architectural draftsman in the studio of Fellner's father, and that their collaboration had begun even before the company was officially founded in 1873 (Damjanović and Iveljić, 2015: 124).

8 The pavilion was originally built for the Budapest exhibition according to a design by the Hungarian architects Korb and Giergl. Fellner and Helmer subsequently reworked the design, and the new structure was ultimately placed on Franjo Josip I Square (today King Tomislav Square). For more details on the construction of the pavilion, see: Perusić, 2015.

9 Out of a total of 30 branches of the Austro-Hungarian Bank in the former Czechoslovakia, Fellner and Helmer worked on 3 buildings: in Olomouc in 1898-1899 and Ostrava and Trutnova in 1900. https://www.historie.cnb.cz/cs/bankovni_budovy_a_pobockova_sit/vyvoj-pobockove-site/1919_1926.html [Accessed: 7 February 2021]. We also know of their work on branches of the Austro-Hungarian Bank in the cities of Bielsko-Biala in Poland, Lviv, Chernivtsi and Drohobych in Ukraine and Oradea in Romania (***) 2001).

drawn up for a new building for the bank's headquarters and offices. The Bank functioned successfully until 1928, when it merged with the Croatian-Slavonian National Mortgage Bank and became the Yugoslav United Bank (Kolar-Dimitrijević, 1992: 162).

In 1898, following the decision to build new bank headquarters in Zagreb, the Croatian Escompte Bank entrusted the task of its design to the renowned Vienna-based Fellner and Helmer architecture studio.

FELLNER AND HELMER'S PROJECTS IN CROATIA

The architecture studio Fellner and Helmer was established in 1873, when Ferdinand Fellner Junior (1847-1916), following the death of his father, the builder and architect Ferdinand Fellner Senior, entered into a joint practice with his former schoolmate Hermann Helmer (1849-1919).⁷ Although they designed and constructed as many as 48 theatre buildings throughout Europe, their production included numerous other public and private buildings as well, primarily prestigious and sumptuous public palaces as symbols of the thriving new bourgeois society and of intensely growing metropolises, as Zagreb was at the end of the 19th century, especially after the earthquake of 1880 (Dobronic, 1983: 99). In their designs, they relied on a Historicist stylistic palette, primarily the Neo-Renaissance and Neo-Baroque styles, only to turn to the inspiration of Art Nouveau after 1900, developing their own version of it with somewhat more moderate and more reduced decoration (Damjanović and Iveljić, 2015: 124).

Fellner and Helmer's first project in Croatia was the construction of the Croatian National Theatre in Varazdin, following an architectural design competition in 1870. It was followed by the theatre building in Rijeka (Teatro Comunale) in 1885, the Rijeka Savings Bank building (Palazzo Modello) in 1883-1885, the National Theatre in Zagreb in 1895, and the extension of the National Hall (the seat of the Croatian Falcon sporting association and the Kolo singing society) with a third wing that would house the theatre's power generator (Knezević, 1996: 408). Fellner and Helmer also reconstructed a pavilion for art exhibitions, later called the Art Pavilion, which opened in 1898 after the end of the 1896 Millennium Exhibition in Budapest for which it had originally been built.⁸

Through their work on seven branches of the Austro-Hungarian Bank in the Czech Republic, Poland, Romania and Ukraine at the turn of the 20th century⁹, Fellner and Helmer gained abundant experience in designing buildings for monetary institutions. Before the bank in Zagreb, they also made a valu-

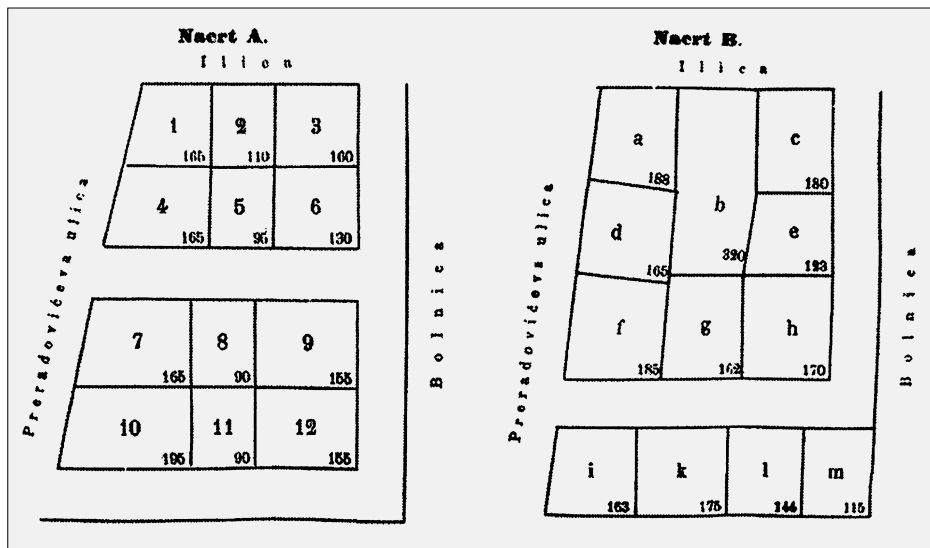


FIG. 2 TWO VERSIONS OF PLOT SUBDIVISION MADE ON THE LAND OF THE "THEATRE FOUNDATION" AND REGULATION OF THE AREA WITH THREE NEW STREETS. VERSION B WAS EVENTUALLY IMPLEMENTED.

able contribution to this building typology in Croatia, with their design for Palazzo Modello for the Rijeka Savings Bank (Glavović et al., 2002: 204-205).

THE CROATIAN ESCOMPTÉ BANK BUILDING – ITS DESIGN AND CONSTRUCTION

The construction of the Croatian Escompte Bank in Zagreb, in a prominent location at 3 Ilica Street, was preceded by many years of debates about the site. However, these debates related not to the construction of a new bank, but rather of a new theatre. Namely, the first master plan of Zagreb from 1865 envisaged the construction of a new theatre building precisely on that very same location in Ilica Street, on land belonging to Baron Jelčić Buzimski (1813-1871), who had announced that he would donate his part of the family estate for the construction of a theatre (Knežević, 1996: 100). The plot was situated between the Merciful Brothers Hospital block on Jelčić Square and Svilarška Street, i.e., a block formed by today's Ilica, Petrićeva, Bogovićeve and Margaretska Streets.¹⁰ The plot was situated between the Merciful Brothers Hospital block on Jelčić Square and Svilarška Street, i.e., a block formed by today's Ilica, Petrićeva, Bogovićeve and Margaretska Streets (Fig. 3). In 1881, Fellner and Helmer made a conceptual design for a theatre building at that location (Knežević, 1996: 100). The selected site was also confirmed in the new master plan of 1887 (Knežević, 1996: 107). However, Ban Khuen-Héderváry (who served as ban¹¹ from 1883 to 1903) advocated for the theatre to be situated on another location – on what was at that time known as Sajmiste (meaning "the Fairgrounds" in Croatian; later University Square). As a result, the conceptual design was revised, and Sajmiste

confirmed as the new building site (Knežević, 1996: 100-101). After the final decision was made¹², the land on Ilica Street was subdivided into plots (Fig. 2) and a part of the land on the corner of Ilica Street and the newly formed Baron Jelčić Street (today Petrićeva Street) was bought by the Croatian Escompte Bank with the intention of constructing a building that would serve as its headquarters and branch office.

Therefore, the choice of the Fellner and Helmer studio for the task of building the new bank was most likely based on the fact that 17 years earlier, they had designed a new theatre building for that very same location. Additionally, the decisive part was arguably played by the fact that Fellner and Helmer, while working on the design for the Art Pavilion, which they had started in 1896, met Gustav Pongratz, a member of the Art Pavilion Construction Committee, who was the son of the presiding member of the Croatian Escompte Bank's foundation committee, and a member of the bank's board of directors.¹³

These circumstances led to the commissioning of the Fellner and Helmer studio for the construction of the bank. In 1898, their design was finished, and the building permit obtained. The construction, run by the firm Hönigsberg and Deutsch, was completed as early as 1899. In that same year, a certificate of occupancy was issued. Also worth noting that while working on the Croatian Escompte Bank, Fellner and Helmer simultaneously participated in a design competition for the First Croatian Savings Bank's new building, which was to be built on adjacent plots located at 5 Ilica Street.¹⁴ However, the winner of the competition was Josip Vancaš who, in 1898-1899, built his famous bank, which inte-

FIG. 3 SITE PLAN



¹⁰ For more details on Baron J. Buzimski's land, see: Knežević, 1996: 100, footnote 36; and Buntak, 1984: 156-157.

¹¹ "Ban" was a title akin to that of viceroy.

¹² For more details on the plans for the theatre's construction, see: Knežević, 2011; and Knežević, 1996: 168-185.

¹³ The president of the foundation board of the Croatian Escompte Bank was Guido Pongratz, a member of one of the most important entrepreneurial families in Croatia and Slovenia from the late 19th to the early 20th centuries. His son, Gustav, served as a member of the bank's board of directors from 1876 (Damjanović and Iveljić, 2015; Bagarić, 2011: 167).

¹⁴ The plan was for both monetary institutions, the Croatian Escompte Bank and the First Croatian Savings Bank, to be built on the aforementioned piece of Baron Jelčić's land.

¹⁵ For more on the construction of the First Croatian Savings Bank, see: Vancaš, 1900: 76-79; Maruševski, 1997: 225.

¹⁶ More in: Marović, 1968

¹⁷ According to the design kept in the Bankhistorisches Archiv der Oesterreichischen Nationalbank, file no. 2505, item no. 252.

¹⁸ Maruševski, 1993. The Croatian Commercial Bank had offices at 20 Ilica Street, but these were clearly inadequate, and so a new space for the Bank was planned as

grated a public passage into its structure, today popularly called the Octagon.¹⁵ It should also be noted that the First Croatian Savings Bank was the first Croatian monetary institution to start investing in new buildings for their business needs; its branches in Zagreb included the savings bank on the corner of Ban Jelačić Square and Praska Street built in 1871 (designed by Grahor and Klein), and the savings bank at 30 Radićeva Street, constructed in 1880-1882 (designed by Janko Josip Grahor)¹⁶, thus introducing this particular building type to Croatia.

It is worth noting that all of these monetary institutions were located in the very heart of the city, on Ban Jelačić Square or its immediate vicinity. This also includes a branch of the Austro-Hungarian Bank that was placed on the first floor of Stanković House at number 1 Ban Jelačić Square in 1882¹⁷, and the extension of the Croatian Commercial Bank's 1880 building on the corner of 20 Ilica Street and Tomiceva Street (the former Brdovita Street), which was the work of the architects Herman Bollé and Kuno Waidmann.¹⁸ It was in this representative central zone of the city that the Croatian Escompte Bank's new building would eventually be built.

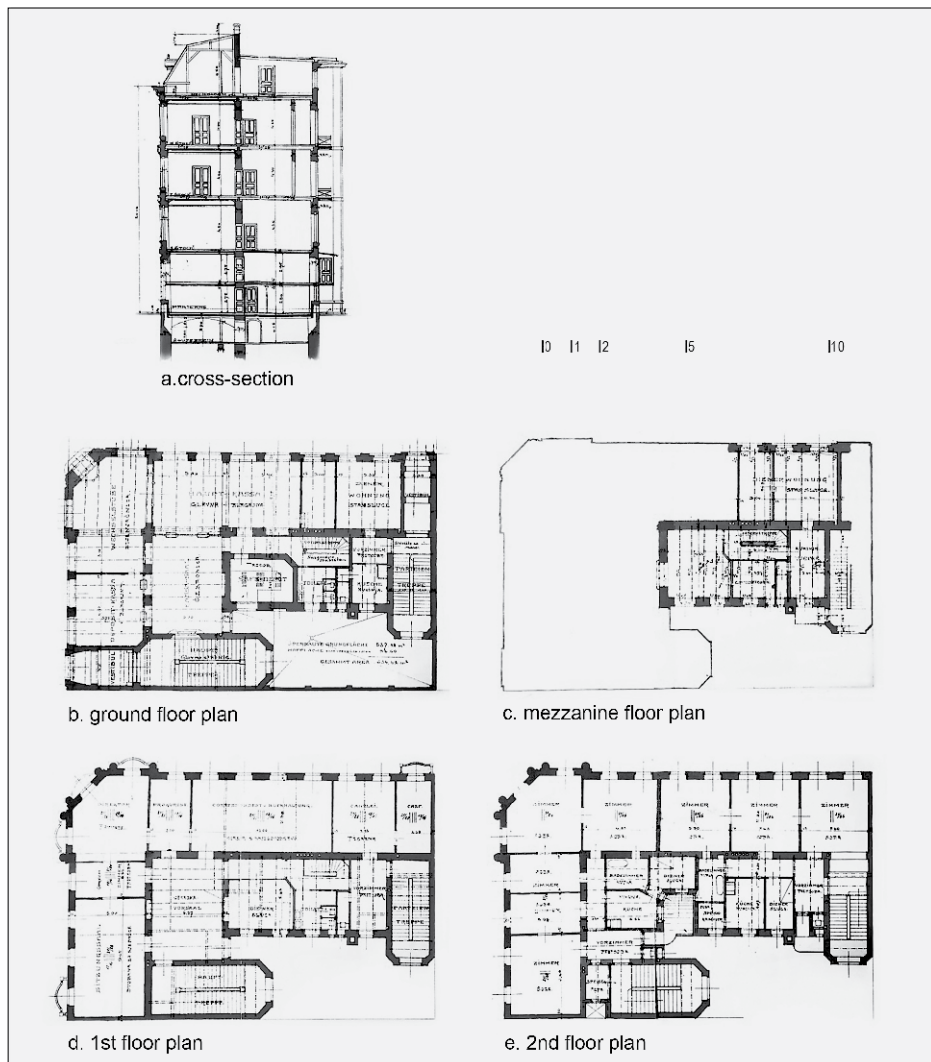
• **The main elements of the programme and the building's spatial structure** – In the case of the Croatian Escompte Bank, the task was to create spacious, functional and imposing bank spaces: a cashier's hall with accompanying chambers on the ground floor and offices for the bank on the first floor. The architects also needed to design a sumptuous, elegant and high-profile building that would highlight the bank's important position in the social and urban fabric of late 19th century Zagreb. The 634 m² plot was planned to contain

part of the designs for the First Croatian Savings Bank's new public palace at 5 Ilica Street, built in 1898-1899. Plans dating to 1880 for the remodelling of the building at 20 Ilica Street (on the corner with Tomiceva Street) for the Commercial Bank show that only one part of the ground floor was in fact designated for the bank. It consisted of two rectangular spaces about 100 m² (5 × 20 m) in size along with ancillary spaces, which was clearly insufficient for the bank's needs. Plans in HR-DAZG. For more details, see: Damjanović, 2013: 569.

¹⁹ Since 1896, the defined minimum of the open courtyard for a corner building had been 15% of the entire plot area. The building code came into force in 1857, but only the 1896 amendments prescribed the maximum construction of the plot and the ratio of the courtyard depth to the building height, i.e., the incidence angle of sunlight. For details see: Kahle, 2004: 203-205. With the later extension of the bank's Currency Department on the ground floor (plan in HR-HDA, fonds 535, box 101, not dated), the building covered the entire surface of the plot.

²⁰ The text about the bank building published after its completion in the *Wiener Bauindustrie-Zeitung* is a valuable source of information on the tasks and execution, as well as the impression, perception and valorisation of the building at the time. *** 1899: 57

²¹ In the text "Nova zgrada Eskomptne banke" (***) 1899a, no pagination).



85% of the built structure, which was the maximum plot ratio for a corner building according to the building code of the time.¹⁹ Although the specified functional programme could not be found in the documentation of the bank that is kept in the archives, the spatial and functional organisation can nevertheless be faithfully reconstructed using the original drawings, which have been preserved (Fig. 4). Moreover, a detailed description of the bank, published immediately after its completion in 1899 in the Viennese magazine *Wiener Bauindustrie-Zeitung*, provides additional information for its reconstruction²⁰, as does a description in the local paper.²¹

The building is an L-shaped structure, whose longer wing faces Petriceva Street, and has a total of seven levels: the basement, ground floor, mezzanine (only in one part of the building), three upper floors and the attic. The entrances and main stairways are situat-

FIG. 4 – CROSS-SECTION THROUGH A PART OF THE BUILDING WITH THE MEZZANINE, B – GROUND FLOOR PLAN, C – MEZZANINE FLOOR PLAN, D – FIRST FLOOR PLAN, E – SECOND FLOOR PLAN. IN THIS VIEW, THE CASHIER'S HALL EXTENDS THROUGH THE ENTIRE HEIGHT OF THE GROUND FLOOR AND MEZZANINE.

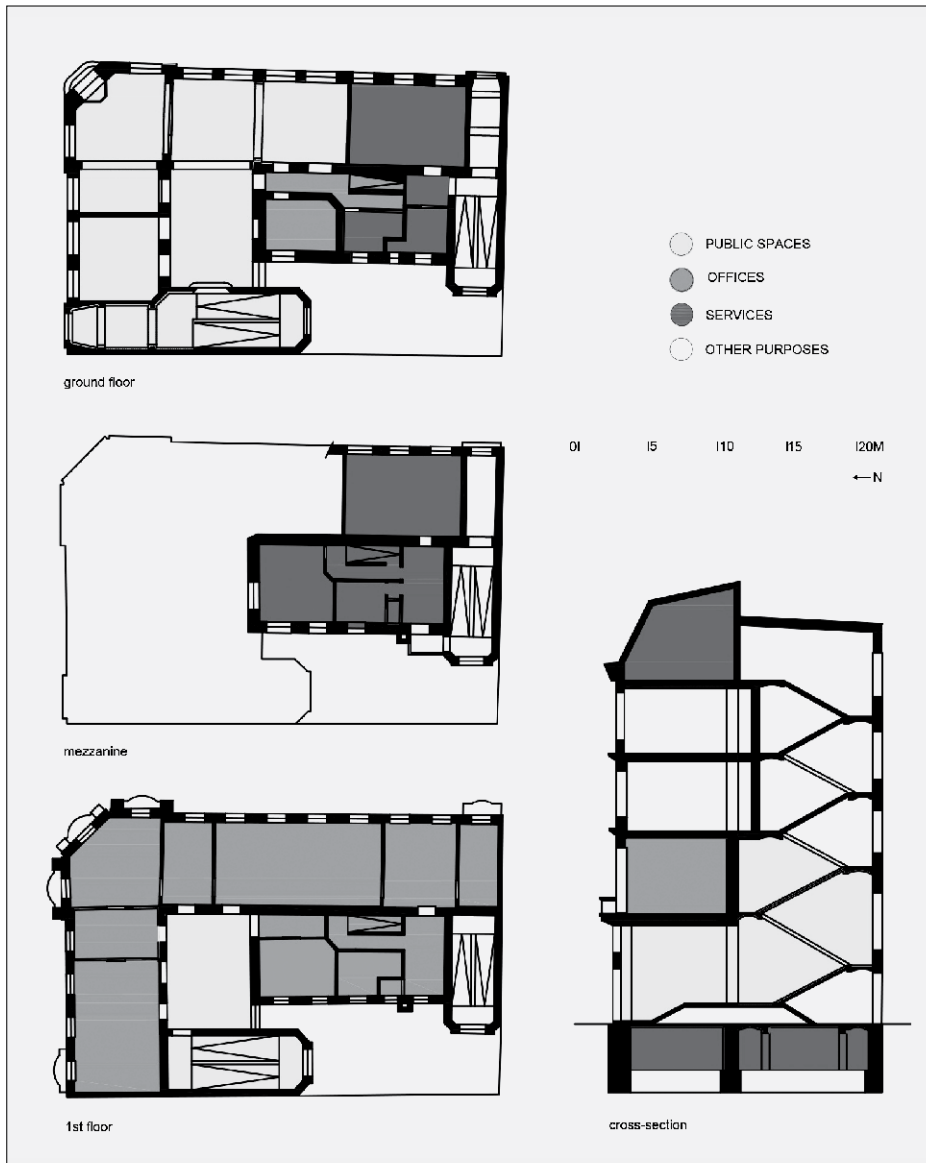


FIG. 5 THE LAYOUT OF THE MAIN FUNCTIONAL ZONES OF THE BUILDING – GROUND FLOOR, MEZZANINE, FIRST FLOOR AND CROSS SECTION

ed at the two far ends of the building. The main entrance was on Ilica Street and was intended for clients and bank management, as well as providing access to the apartments for rent on the upper floors. The side entrance was on Petrićeva Street, and was envisaged as a service entrance, intended for bank employees; in addition, it also offered access to the apartments for rent on the upper floors. The third and most noticeable entrance was situated in the building's chamfered corner, and was intended to provide direct access to the exchange office. The external stairs leading up into the exchange office were the subject of negotiations when issuing the permit and they had to be located within the building alignment (HR-DAZG-1122). All of these three entrances were em-

phasised by shallow avant-corps that ran up the full height of the façade.

The basic functional layout of the building can be divided into four different units, typical of this building type: public spaces or spaces for business activities with clients (cashier's hall, exchange office, vestibule with hallways); office spaces and rooms for employees; ancillary spaces; and residential spaces (**1902: 146-147; Fig. 5).

The ground floor, mezzanine and first floor accommodate the bank's business spaces, while the second and third floors are residential. The basement contains a space for central heating and storage. The mansard attic (above the 3rd floor) was meant as a laundry, for ironing, and storage.

The main entrance to the bank on Ilica Street leads through a remarkably designed vestibule with a short flight of stairs to the main landing, which provides access to the cashier's hall to the left or, more precisely, to its central space intended for clients. Workspaces for the clerks, on the other hand, line the sides of the cashier's hall, facing the streets outside. The ground floor also houses a bank vault with treasury, essential ancillary spaces and a caretaker's apartment. It accommodates, in addition, an internal staircase, situated in the wing facing Petrićeva Street, which leads to the ancillary rooms on the mezzanine and serves as an internal connection for the bank clerks. The caretaker's apartment is accessed directly from the staircase on Petrićeva Street.

Entering via the main staircase on Ilica Street leads to the first floor and the central foyer, which in turn provides access to spaces used by the management of the bank – the conference room, the director's office, the bank's official representative and the bookkeeping department – which are all also directly connected with one another, thus forming an enfilade that faces the streets below. The very corner, as the most attractive position in the building, is taken up by the director's office, which is a rather unusual solution, because this attractive spot was more often used as a conference room.²² The offices are also connected to the internal stairs and to the staircase facing Petrićeva Street, so a practical circular connection is productively established, connecting both major entrances.

²² Such was the case, for instance, at the First Croatian Savings Bank on the corner of Petar Preradović Square and Bogovićeveva Street; the Serbian Bank at 4 Jurišiceva Street; or the Croatian-Slavonian National Central Savings Bank at 25 Ilica Street.

²³ Electric lighting was mentioned in the description of the building in the *Wiener Bauindustrie-Zeitung*, al-

The mezzanine, which does not occupy the whole area of the building but just a part of it, is accessed via the entrance on Petrićeva Street, and it contains a servant's apartment, a cloakroom for bank clerks and a space whose function was not recorded in the plans, with an opening overlooking the cashier's hall.

The second and third floors are intended for residence. Both floors have same spatial organisation, with two apartments per floor. The apartments accessed from Ilica Street have five rooms and were probably intended for bank employees, whereas those accessed from Petrićeva Street have three rooms and were meant for rent. The apartments are organized according to the same principle – with rooms arranged in an enfilade along the street-facing walls, and with parallel communication through the interior corridor, which is also connected to the service spaces, namely the bathroom, kitchen, toilet and maid's room, overlooking the courtyard.

All of the main, sumptuously designed business- and main residential spaces overlook the two streets, while the service spaces face the courtyard. The only exception to this clear concept is the placement of the servants' apartments beside the entrance on Petrićeva Street, which are street-oriented, both the one on the ground floor and the one in the mezzanine. However, the insertion of these service facilities on the mezzanine level resulted in a change in the height of the rooms and necessitated a change in the façade design. The façade facing Petrićeva Street thus received an additional row of windows, set in alignment with the last three windows next to the staircase.

This logic of spatial organization is also reflected in the cross-section of the building, where the floor height gradually decreases from the ground to the third floor, i.e., from public spaces to the private sphere, together with the grandness of the design. The bank's public spaces were generously dimensioned, both in terms of floor area and height, as were the offices intended for the management.

The rooms were heated through a low-pressure steam-based system with a central furnace, and were lit by electric and gas lights.²³ For security reasons, the basement, ground floor and mezzanine had ceilings made of

though it was still a novel thing at the time the Croatian Escompte Bank was constructed. Electric lighting in Zagreb was first presented at the Jubilee Exhibition of the Croatian-Slavonian Economic Society held from 15 August to 4 October 1891, but it was not until 1907 that electrification was first carried out in Zagreb. More in: Anić, 2019: 145.

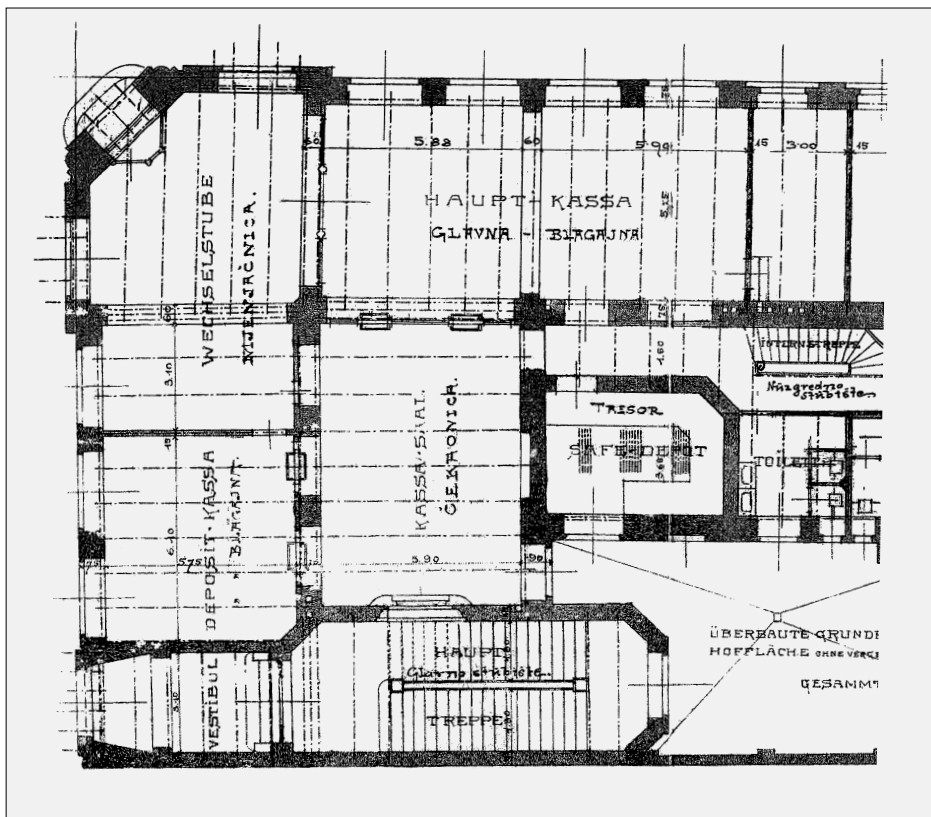


FIG. 6 THE PLAN OF THE CASHIER'S HALL

concrete, while the upper floors had wooden beams.

• **The cashier's hall** is a large integral space on the ground floor, which includes the central area intended for clients and areas along the perimeter used by the cashiers. The space is 5.5 m high, richly lit laterally from both street façades and from the courtyard. Together with the exchange office, which is located in the building's chamfered corner, this space makes up more than half of the total ground floor area. The impression of its spatial integrity – i.e., the cohesiveness of the space for clients and the spaces for employees – was the result of a structural solution which used columns that alternated with the counters, with glazed partitions through which the clients could communicate with the cashiers of the deposit cashier's office (on Ilica Street) and the main cashier's office (on Petrićeva Street) while simultaneously perceiving the spatial integrity of the hall. The cashiers' offices were physically linked to the exchange office in the corner, but the clients could not approach it this way; clients entered the exchange office directly from Ilica Street through a three-part, wind-proof entryway. In fact, the exchange office somewhat disrupted the spatial integrity of the cashier's hall, since the deposit cash register area, and a part of the hall for clients, were marked off

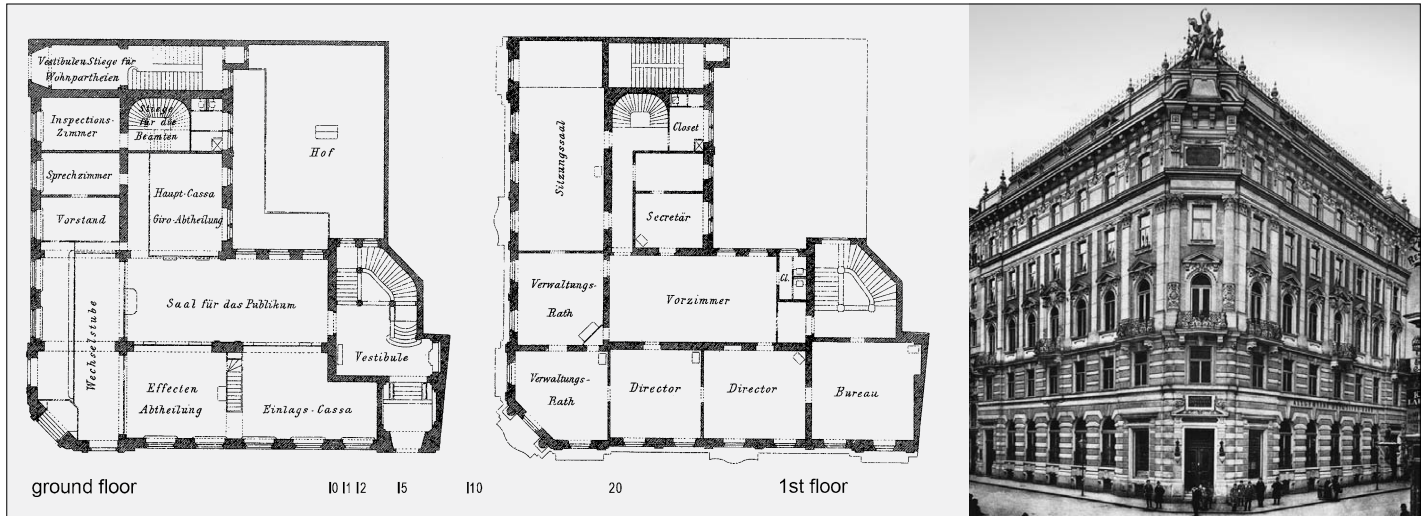


FIG. 7 THE GROUND FLOOR AND FIRST FLOOR PLANS AND THE EXTERIOR VIEW OF THE ALLGEMEINE DEPOSITENBANK BUILDING, SCHOTTENGASSE 1 / TEINFALTSTRASSE IN VIENNA, 1892-1894, ARCHITECT EMIL FÖRSTER

by a wooden partition with a door, while the main cash register was set apart by a thinner glazed partition. Nevertheless, the spatial unity could be clearly seen and experienced (Fig. 6).

As far as lighting is concerned, the cashier's hall was laterally lit, and did not have a skylight, which was otherwise a common element in monetary institution buildings abroad. Natural light, however, was not lacking given that the façade of the entire ground floor was lined with large windows set in quite a dense rhythm.

Regarding methods of illumination at that time, only the First Croatian Savings Bank at 5 Ilica Street was designed with a skylight, while other buildings belonging to the same bank (those on Ban Jelacic Square and in Radiceva Street), as well as the General Zagreb Savings Bank and Pawnshop on the corner of Zrinjski Square and present-day Praška Street, had standard lateral windows.²⁴ The same lighting principle was used in other projects by Fellner and Helmer, such as the Palazzo Modello in Rijeka and the cashier's hall in the branch office building of the Austro-Hungarian Bank in Lviv, built in 1897-1898.

The placement of the exchange office in a corner of the cashier's hall appears somewhat forced, invading as it does the building's clear integral volume; but it is far from incidental. Rather, this is what gives the exchange office its direct and visually strong access from the street. The exchange office, which was at the floor level of the cashier's hall, is reached via the exterior stairs. This layout was not uncommon at the time. The same design was used, for example, for the building of the Allgemeine Depositenbank in Vienna in 1892-1894 by the Viennese architect Emil Förster, who designed several build-

ings of this type in the Empire. Unfortunately, the interior of Förster's exchange office and the cashier's hall, just like this one in Zagreb, has neither been preserved in its original form nor adequately documented in photographs. Yet the plans for Förster's work in Vienna reveal numerous other common elements with Fellner and Helmer's bank in Zagreb: both are impressive corner buildings, with a cashier's hall positioned centrally on the ground floor and illuminated laterally; both have separate entrances for bank clients and employees via far side entrances; both contain management spaces on the first floor and apartments on the second and third. The similarities between the two buildings are indeed indicative (Fig. 7).

Despite the lack of photographs that could document the appearance of the Croatian Escompte Bank's interior, the text published in *Wiener Bauindustrie-Zeitung* after the completion of its construction in 1899 can nevertheless provide some evidence, since it records impressions of the original interior, which is today represented only by surviving details. The text mentions the "elegant main staircase whose windows are made in the Art Nouveau style" which were, as such, "particularly impressive", and describes the cashier's hall as "spacious" and "bright" (***) (1899: 57). In addition to the cashier's hall,

FIG. 8 ORIGINAL FLOOR TILING ON THE SECOND FLOOR



²⁴ The use of a glass ceiling in earlier examples of savings bank buildings can be found only in the vestibule of the First Croatian Savings Bank in Radiceva Street, which was built according to Janko Josip Grahor's design in 1882.

²⁵ Other banks in Zagreb and Croatia (for example the Serbian Bank at 4 Jurisiceva Street) also used vault equipment from the Berlin-based Arnheim company, founded in 1833.

²⁶ This company existed under the name Bothe & Ehrmann Plc. in Zagreb from 1895, and later grew into the leading furniture factory in the Austro-Hungarian Empire. For more details, see: Brdar Mustapic, 2015: 291-301.

the text also mentions the “robust, armoured door of the bank vault, protected from fire and burglary” equipped by the Berlin-based J. S. Arnheim company²⁵, offering the clients a secure place to store their valuables (***) 1899: 58).

We do not possess any details about the interior design of the cashier’s hall. Numerous later interventions and the subsequent lowering of the ceiling caused the cashier’s hall to lose its spatial integrity and evidence of interior details. What is known is that the interior decoration was done mainly by local companies, such as Bothe & Ehrmann Plc.²⁶, which worked on the carpentry, upholstery and decoration of the entire interior; that mahogany was used for the business spaces; and that the ground floor windows, framed in English brass and executed in the Art Nouveau style, were of exceptional beauty (***) 1899: 58). The 1955 internal correspondence of the Central Bureau of Statistics²⁷, the future occupant of this space, reveals only that the existing ceramic sand tiles were replaced with parquet in the ground-floor areas that contained the counters. These tiles, with black-and-white or brown-and-ochre patterns and decorative strips, were possibly the same ones that can be found today on the upper floors (Fig. 8).

• **Furnishing and details** – The three rooms on the first floor used by the management – the conference room, the director’s office and their foyer – were exceptionally lavishly furnished and were praised by *Wiener Bauindustrie-Zeitung* with claims that “their elegant furniture will probably remain unparalleled in Agram [Zagreb]” (***) 1899: 58). Two elements that have been preserved are a built-in cupboard and the doors to the offices of the bank’s management. They offer an inkling of the original appearance and impressiveness of the conference room and the director’s office (Figs. 9 and 10).

• **Façade design** – The façade was built predominantly in the Neo-Baroque style with several Art Nouveau details discernible in the design of the cashier’s hall windows.²⁸ (Fig. 1) The façade is divided vertically into three zones: the ground floor zone, the first and second floor zone and the third floor and attic

zone. The ground floor zone is of a large height and boasts a remarkable design, with tall windows that let abundant daylight into the cashier’s hall. The plastered sections between the windows are patterned with pronounced horizontal joints, which create the impression of façade rustication.

In accordance with the building’s position in the urban layout, particular emphasis is placed on its prominent, street-facing corner, which features an evocative design.

This chamfered corner created space for the entrance to the exchange office, and also led to the addition of three shallow avant-corps – one on the corner itself, and two lateral ones. Their design is characterised by the use of half-columns with Corinthian capitals that rise through the first and second floors. The diagonally placed entrance is accentuated by a balcony on the first floor with concave cantilever panels and railings – a detail that also appears on the edges of the building, above the entrances on Ilica and Petriceva Streets.

At the very corner, a pair of half-columns in the central avant-corps support symbolic sculptures representing trade and entrepreneurship²⁹, while the whole composition is topped by four obelisks that stand above the cornice. The corner of the building culminated in a slender lantern tower, which had a circular base and a domed roof crowned with an urn.

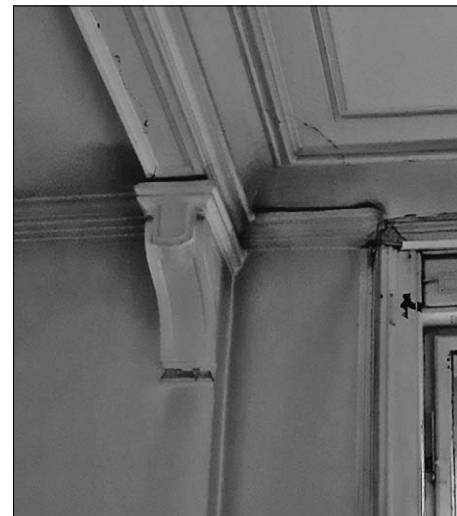


FIG. 9 A DECORATIVE CORBEL ON THE COFFERED CEILING IN THE DIRECTOR’S OFFICE

FIG. 10 THE INSIDE OF THE CONFERENCE ROOM DOOR, AND THE BUILT-IN CUPBOARD WITH ART NOUVEAU DETAILS LOCATED IN THE FIRST-FLOOR HALLWAY



²⁷ The Central Bureau of Statistics has been using the building since 1947 (HR-DAZG-1122).

²⁸ Information on the Art Nouveau details is given in a description made at the time that the construction of the building was nearing completion (***) 1899: 58). The only Art Nouveau details which have been preserved were those of the stained glass with floral motifs on the windows of the main staircase.

²⁹ The stonemasonry and sculptures were the work of Ignjat Franz (***) 1899: 58). Ignjat Franz also made the decorative sculpture on the building of the Zagreb Theatre (Dobronić, 1983: 144).

FROM ARCHITECTURAL SPATIAL FORM TO BROADER URBAN STRUCTURE

The relationship between the hierarchy of the entrances, their positioning and design, and the disposition of the interior spaces and facilities is an intriguing one. The corner entrance is by far the most emphatic when it comes to its position and design, yet it does not lead to the main central space – the cashier's hall. Rather, it is the entrance to the exchange office only, and from this space visitors were given just the briefest glimpse of the large, central cashier's office via a glass partition. Nevertheless, the positioning of the exchange office suggests that it was frequently used and that there was a desire to ensure it was as readily accessible and open to visitors as possible. The cashier's office, meanwhile, was the heart of the bank and was the place where more complex business was carried out. Entering it required several slower and more controlled steps. Due to the placement of the cashier's hall deep in the building's interior without immediate access from the street, entering it is almost like passing along a kind of ceremonial route. It seems as though the intention was to create an impression of security, protection, and a kind of confidentiality by bringing visitors in via a representative interior entryway, a vestibule, and strategically directing them through the building. The same logic in terms of the layout of the main business spaces and movement trajectories can be seen in Förster's corner building in Vienna, constructed four years earlier, suggesting at once that these kinds of spatial solutions were tested and already accepted, as well as demonstrating a link with the Viennese models that Fellner and Helmer applied to their building in Zagreb.³⁰

Overall, Fellner and Helmer accomplished here an elaborate work, which served well both its spatial and functional purpose, and a formal and urban one. They created a modern banking space that was functional and practical for its users and clients, while simultaneously managing to rhetorically signal desired message. The design features of the Croatian Escompte Bank building thus transformed it into a kind of model and inspiration for other Lower Town corner buildings.

For instance, shortly after its completion, in 1907, another building of the same type appeared on the corner of 25-27 Ilica and 2 Gundulićeva Streets. It was built for the Croatian-Slavonian National Central Savings Bank by the architects Vjekoslav Bastl, Ivan Štefan and Otto Goldscheider (working for the architecture studio Hönigsberg and Deutsch). Its façade was unquestionably created under the influence of the Croatian Escompte Bank. This

notable new corner building differs primarily in the purpose of the ground floor, which was intended to house a café, and the rounded corner section with a dome on top, which gave it an even more impressive accentuation.

The new building type thus played a significant urban and town-shaping role, as can be seen in numerous later examples. The Croatian Escompte Bank was itself an important model. In addition to defining a new street in the Lower Town grid (Petrićeva Street), along with the neighbouring First Croatian Savings Bank it in fact defined an entire new city block, as a key unit in the Lower Town block structure, thus clearly demonstrating its town-shaping role. The two banks were harmoniously brought together in a visually convincing block, creating an evocative and coherent formal whole. This block, with the First Croatian Savings Bank as its key component, would introduce another new urban element to Zagreb, which is, interestingly enough, once more tied to Fellner and Helmer. The First Croatian Savings Bank, namely, introduced to Zagreb's Lower Town the element of an urban passage. This passage is today popularly known as the Octagon, a name it probably owes precisely to Fellner and Helmer themselves. As mentioned above, at the competition for the building of the First Croatian Savings Bank in 1898, which was won by Josip Vancas, the two Viennese architects likewise submitted an entry. It was their most ambitious project in Zagreb of this type, including a commercial passage, the savings bank with a two-storey cashier's hall, a branch of the Croatian Commercial Bank, a "beer hall" and a "people's casino", and apartments for rent on the upper floors. In contrast to Josip Vancas's winning design, which featured a straight passage running through the block connecting Ilica Street with a new street (today Bogovićeve Street), Fell-

³⁰ In their competition entry for the First Croatian Savings Bank at 5 Ilica Street (which was eventually adopted by Vancas), the main entrance to the savings bank was located in the depths of a passage, while in the Palazzo Modello in Rijeka, the entrance to the savings bank is drawn back to the mezzanine level, with an additional entrance from a side street. The entryways on the main façade, meanwhile, were intended for more public and accessible facilities – the Caffé Grande on the northern side and the Theatre Restaurant on the southern (HR-DAZG; *** 1904).

³¹ It is not entirely clear whether the investor stipulated that such a passage must exist, or if the competitors suggested this novel feature themselves. In that, Fellner and Helmer were possibly inspired by the Viennese Ferstel Palace or other similar contemporary buildings.

³² The correspondence is kept in the Croatian State Archives (HR-HDA, PHŠ/Z, vol. 125/1/570).

³³ For more on the construction of the First Croatian Savings Bank see: Vancas, 1900: 76-79; Maruševski, 1997: 225; and Laslo, 2003: 25.

ner and Helmer's design proposed a passage whose linearity was broken by an octagonal space, and with its second part stretching diagonally through the block, to the corner of Petar Preradović Square.³¹ The central octagonal space served as the entrance hall to the savings bank. From the preserved competition entries and the correspondence between the Savings Bank and Josip Vancas³², it is clear that the Savings Bank suggested that Vancas use Fellner and Helmer's proposal for the final design.³³ The Viennese architects thus made indeed significant contributions to the establishment of the urban structure of Zagreb's Lower Town.

EPILOGUE: THE LIFE OF THE CROATIAN ESCOMPTÉ BANK BUILDING AFTER CONSTRUCTION

- **The 1909 extension of the Bank according to Benedik and Baranyai's design** – The first decade of the 20th century witnessed the intensification of monetary activity and proliferation of monetary institutions. Zagreb had sixteen operating banks and savings banks, whose share capital and savings deposits multiplied in the period from 1890 to 1910, with the discounting of bills of exchange forming the main banking business at that time (Karaman, 1991, 271-273; Lajnert, 2008: 49-50). In such circumstances, it is understandable that the Croatian Escompte Bank operated successfully and that it planned on expansion or further investment. This occurred in 1909, when the bank chose the adjacent plot in Petrićeva Street for the extension of its building. The construction company commissioned to carry out the new project was "Benedik and Baranyai, Architect and Builder".³⁴ It is not known why the bank did not rehire Fellner and Helmer for the task. It is possible that at the time their studio was overstretched on other projects³⁵, although it

³⁴ Since its foundation in 1905, the construction company "Benedik & Baranyai, Architect and Builder" had designed a number of residential and residential-commercial buildings, and just before this project, the company was commissioned by another monetary institution, the Croatian Real Estate Bank, for which they built four residential buildings in Zagreb: at 32 Mihanovićeve / 61-63 Gundulićeve Streets in 1908-1909 and at 24 Hatzova Street in 1909. Somewhat later, in 1912-1914, they built the corner building at 4 Jurišićeva / 1 Petrinjska Streets, which housed a branch of the Serbian Bank. Moreover, directly prior to this they constructed the Hirs residential and commercial building according to a project by Aladar Baranyai, from 1906 to 1907. It was located on the corner of 4 Petrićeva and Bogovićeve Streets, and would also define the fourth corner of the block upon which the Croatian Escompte Bank was located. (Galjer, 1999: 113; plans in HR-DAZG, unsigned)

³⁵ Fellner and Helmer were engaged in intensive building activities in Croatia in the 1890s (Bagarić, 2011: 12). A decade later, however, in 1909, they simultaneously worked on designs for four city theatres: in Baden, Klagenfurt, Těšín (Cieszyn) and Mlada Boleslav (***) 2001).

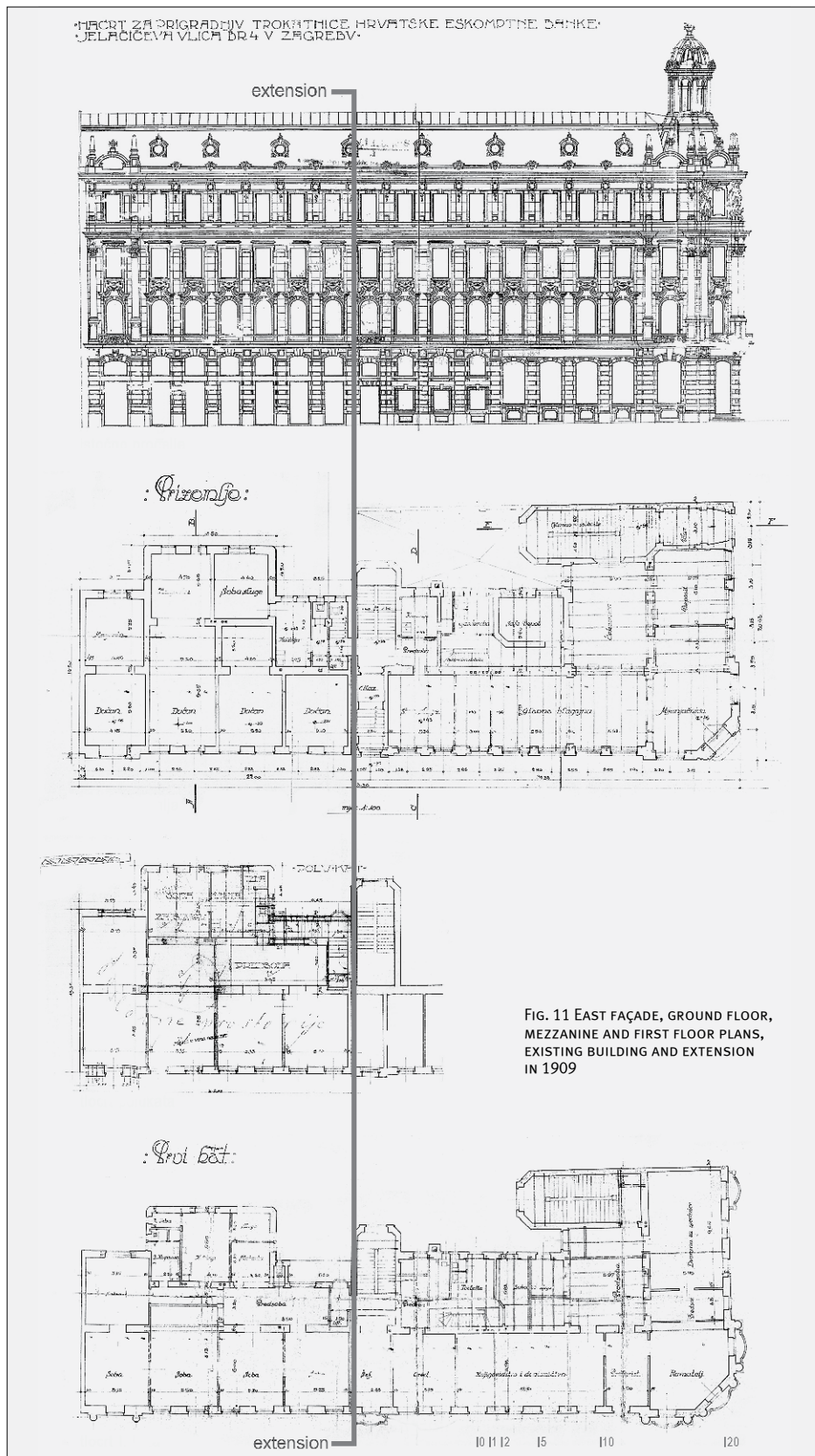


FIG. 11 EAST FAÇADE, GROUND FLOOR, MEZZANINE AND FIRST FLOOR PLANS, EXISTING BUILDING AND EXTENSION IN 1909

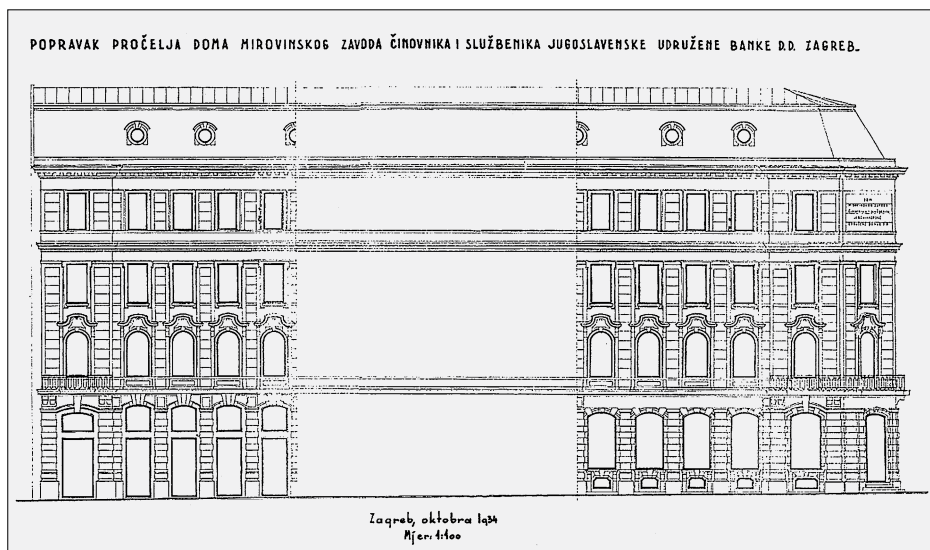


FIG. 12 RENOVATION OF THE FAÇADE IN 1934

is also true that there was already a significant number of renowned local architects working in Zagreb in the period.

In 1909, Benedik and Baranyai finished the designs and carried out the extension of the bank building, relying on Fellner and Helmer's original design (Fig. 11). They more or less copied the spatial structure of the building, as well as the design of the façade. At the very edge of their extension, they copied the details from the corner avant-corps of the bank, with the balcony and half-columns rising through the first and second floors.

The extension utilises the existing staircase and the entrance on Petrićeva Street, though a lift and an internal staircase are added to the new mezzanine. The ground floor of the annex receives street-facing shops and storage facilities facing the courtyard, which introduces yet another new service and enhances the diversity of the building's functional structure. Keeping the same floor design principle along the entire length of the building, the architects use a mezzanine with windows in the extended section, although they give it a commercial purpose. The first, second and third floors contain apartments for rent, with one five-room apartment on each floor.

On the whole, Benedik and Baranyai's careful and clever addition did nothing to jeopardize the original appearance and integrity of the bank building. On the contrary, the new wing allowed the building's urban presence to come to the fore even more strongly.

• **Subsequent changes and occupants, and the 1934 façade renovation** – The Croatian Escompte Bank building later underwent a series of changes. The first intervention, in 1920, was made to the original part of the

building. The development of the bank led to the need for an expansion of the treasury. The bank vault, which had originally been situated only on the ground floor, was expanded in 1920, according to the engineer Vladimir Balley's designs, into the basement space through an additional internal staircase that led from the ground-floor vault to the basement. The perimeter of the vault space was reinforced with a number of steel rods that form an impenetrable casing.

As has been mentioned earlier in the text, in 1928, the Croatian Escompte Bank merged with the Croatian-Slavonian National Mortgage Bank to form the Yugoslav United Bank Plc. The present-day façade owes its appearance to the architect Hugo Ehrlich, who redesigned it in 1934³⁶ (Fig. 12). The building was then used as the seat of the Pension Committee of Clerks and Officials of the Yugoslav United Bank Plc.

The second and third-floor façades were greatly simplified, and the Corinthian half-columns on the avant-corps were removed. The three separate corner balconies were merged into one. Other elements removed from the façade include the sculptures and obelisks from atop the two central half-columns, the lantern-topped tower and the urn-topped dome. The roof design underwent significant changes as well, while retaining its mansard form.

The last documented interventions were carried out in 1942, when the new occupant, the Croatian United Bank Plc., commissioned the engineer Veljko Petaj to design interventions for the attics of the buildings at 2 and 4 Petrićeva Street, according to which the attics were converted from service and storage spaces into residential ones.

Shortly after the Second World War, in 1947, the Statistics Institute of the People's Republic of Croatia, the present Central Bureau of Statistics, moved into the building, and it has remained there to this day. The largest part of the building was used by the institute, while the apartments on the upper floor of the extension in Petrićeva Street remained residential. Due to the new occupant's needs,

³⁶ HR-HDA, Fond 535, box 101. Given that in 1931 Hugo Ehrlich had, immediately prior to this intervention, created a new building in Belgrade for the same client, he was the logical choice for the façade purification and redesign of the interior of the cashier's hall in Zagreb. Admittedly, the plans kept in the Croatian State Archives for the façade renovation are signed only by Adolf and Ernest Ehrlich, the architect's brothers. However, a significant number of plans for the adaptation of the Escompte Bank, which had by this point become the Yugoslav United Bank, were signed by Hugo Ehrlich himself. They are kept in the Croatian Academy of Sciences and Arts, in the Cabinet for Architecture and Urban Planning's 'Planoteka'.

the stairs leading to the exchange office were removed and the corner entrance closed, so today, it is a window designed to appear identical to the others. The same thing happened on the third floor, where a previous inscription was replaced by a matching window. On the first floor, the Central Bureau of Statistics was connected to the adjacent building at 5 Ilica Street. All of these changes have led to the preservation of the building's urban significance, but also to a noticeable decrease in its potential as a city corner building, and in the overall impression it conveys (Fig. 13). Or, as Đurđica Cvitanović argues in her text on monumental Historicism in Zagreb's urban planning, "The corner of this public palace, with its Baroque crowning feature, was shamefully destroyed, despite the fact that it was precisely this particular detail that inspired other Zagreb architects – many of whom studied under Fellner and Helmer – to design the corner zones in similar ways, giving Zagreb its unique stamp, much alike other European cities at that time." (Cvitanović, 1978: 144)

CONCLUSION

As the previous sections show, the Croatian Escompte Bank building successfully confirmed and fortified the essential features of the new monetary institution building typology in Zagreb. With their skilful design, its creators, Fellner and Helmer, managed to inventively combine different facilities – public, business, service and residential – which were spatially intertwined and integrated within the structure, and which were later further expanded by the addition of commercial spaces. This was a prominent feature of this type of building, which would, in other examples, be still further elaborated and complemented by catering and entertainment facilities, allowing for harmonious and productive coexistence thanks to ingenious architectural designs.

Another quality of the Croatian Escompte Bank, which was an important feature of the new building typology, was its striking appearance and remarkable architecture. This was achieved by the targeted selection and expert use of an elaborate Neo-Baroque vocabulary seasoned with novel and attractive elements of Art Nouveau. The importance and significance of the bank as a new important financial institution was thereby visually communicated and formally emphasised, with suggestive signals that pointed to its business success, social reputation, stability and security.

Particularly important in this regard was the urban position of the Croatian Escompte



FIG. 13 THE FAÇADE IN 1912 AND THE PRESENT APPEARANCE OF THE BUILDING ORIGINALLY BUILT FOR THE CROATIAN ESCOMPTÉ BANK

Bank as a prominent corner building, easily visible from the main city square, with an inviting diagonally placed entrance. In other words, the building underlined the potential of the corner as a presentable location, and established a productive model for designing corner buildings in general. This three-storey corner structure helped to form the new Baron Jelačić Street (the present Petriceva Street) and, together with the neighbouring building belonging to the First Croatian Savings Bank (5 Ilica Street), defined the entire city block, playing an important role in shaping that part of the city centre.

This prominent architectural and town-building role of the new type of monetary institutions was repeated and acknowledged in numerous later projects. Whether it defined an entire new city block (as the First Croatian Savings Bank did with its passage running through the building); or the beginning of a street as with Hugo Ehrlich's Slavic Bank in Vlaška Street (1921-1923); or the appearance of Ban Jelačić Square as Ignjat Fischer's City Savings Bank did (1923-1931), the position of new monetary institutions within the city fabric was frequently such that it strongly marked and shaped the city's main arteries, squares and urban development in general.

In this context, the Croatian Escompte Bank building was a successful and convincing model that heralded the further development of this building type in Croatia, in the whole scale of its architectural and urban potential and significance.

[Translated by Željka Miklošević, Ph.D.]

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ILLUSTRATION SOURCES

- FIG. 1, 4,
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- FIG. 2 *Narodne novine (Official Gazette)*, 25 February 1898
- FIG. 3, 5,
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- FIG. 7 *Allgemeine Bauzeitung* 1895. Available at: ANNO – AustriaN Newspapers Online (onb.ac.at) [Accessed: 11 December 2020]
- FIG. 11 HR-HDA
- FIG. 13 MGZ, inv.no. 4355 (photo by the authors)

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