

TOWN AND COUNTRY PLANNING ACT 1991
THE REGISTERED BUILDINGS (GENERAL) REGULATIONS 1991

To: NatWest Offshore Limited, 2 Athol Street, Douglas, Isle of Man, IM99 1AN

NOTICE IS HEREBY GIVEN that at a meeting held on the 31st January 2002, the PLANNING COMMITTEE of the Department of Local Government and the Environment, in pursuance of its powers under the above Acts and Regulations REGISTERED

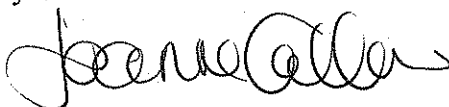
**The National Westminster Bank, Prospect Hill, Douglas formerly
Douglas and Isle of Man Bank, also known as Dumbell's Bank**

as represented by the buildings shown outlined in red on the plan hereto attached, in the PROTECTED BUILDINGS REGISTER by reason of its special architectural and historic interest.

THE EFFECT OF THIS REGISTRATION IS IMMEDIATE and prohibits the alteration or demolition of the structure or appearance of any part of the building except in compliance with an obligation imposed by or under any statutory provision or with the prior written consent of the Planning Committee.

Dated this 20th day of September 2002

By Order of the Committee



J Callow
Secretary, Planning Committee.

1st Floor, Murray House,
Mount Havelock,
Douglas,
IM1 2SF.

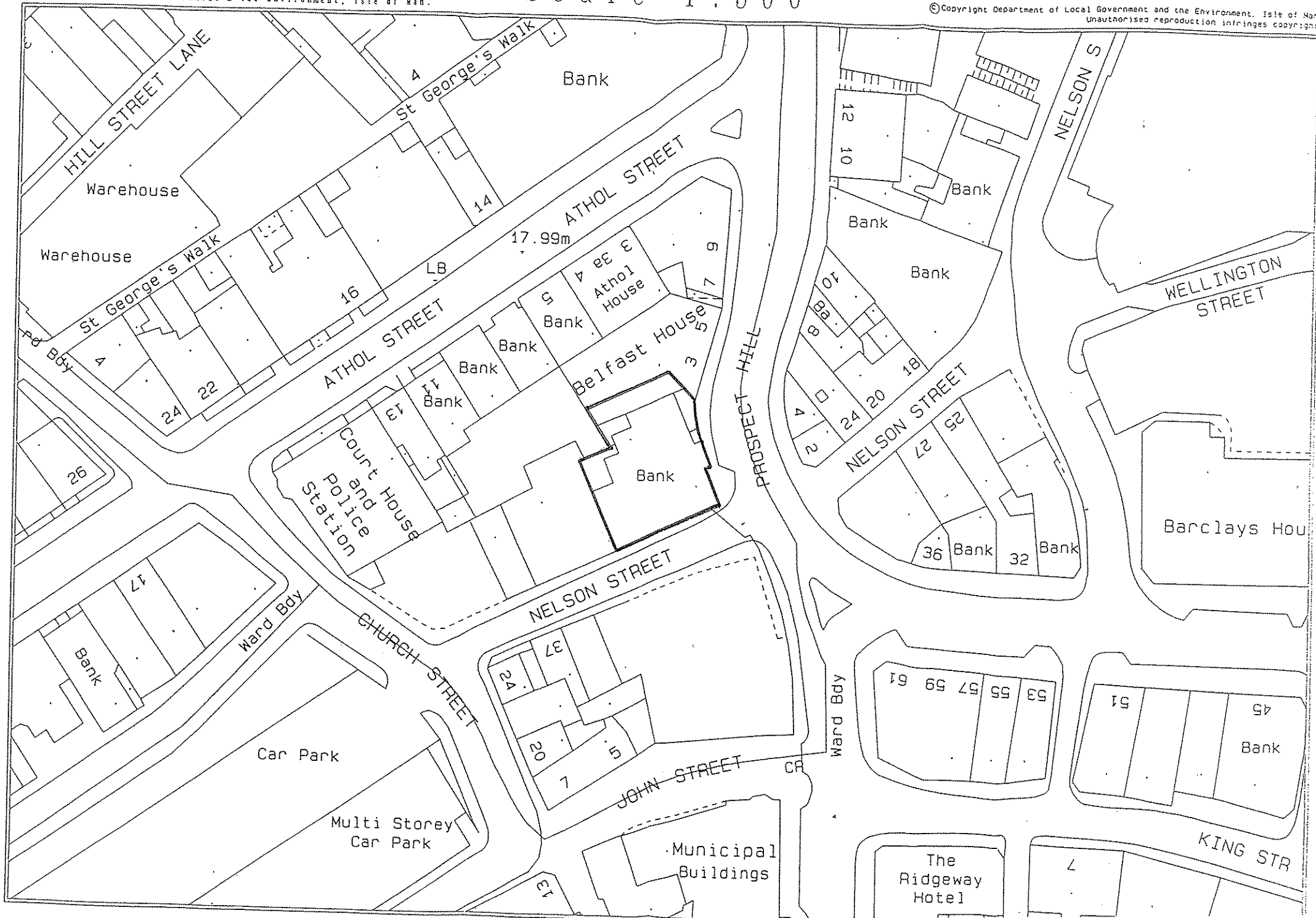
NOTE:

Rights to request de-registration of the building are provided under the Registered Building Regulations and in summary are that:

Applications in writing for the de-registration of the building may be made by the owners or occupier of, any other person having an interest in the building, within a period of 28 days of service of this notice. Such application should be sent to the Secretary, Planning Committee, 1st Floor, Murray House, Mount Havelock, Douglas, IM1 2SF.

In the event that de-registration is not requested by any party within the 28 day period described above, then de-registration may not be requested within a period of 3 years.

c.c.:- Town Clerk, Douglas Corporation, Town Hall, Ridgeway Street, Douglas
Director, Manx Museum and National Trust, Kingswood Grove, Douglas
Advisory Council on Planning & the Environment, 52 Alberta Drive, Onchan



THE NATIONAL WESTMINSTER BANK PROSPECT HILL DOUGLAS

On 1st November 1853 George William Dumbell and his partner in Dumbell's Bank, Lewis Geneste Howard, commenced business after receiving a licence to issue notes.

In 1861, the business moved from St George's Street to Number 1 Prospect Hill, premises erected by Messrs Dumbell & Co for the express purpose of its banking business. They opened for business on 23rd November of that year under the style of Douglas and Isle of Man Bank.

Whilst the architect of the building is not known, during construction the Building News described it as "Emanating from the pencil of a Liverpool architect", but the critic doubted that it was possible that such details could have been sent out of any Liverpool architects office.

The external decorative appearance of the building is somewhat unusual, if not unique on the Island. The stonework is finished in a smooth cement render, with worm-holed quoins and decorative panels featuring extensively to the ground floor and to a lesser degree at second floor level. The sash windows have ornamental balusters beneath them and arched pediments above to the front elevation and triangular pediments, in the Classical-style to the Nelson Street elevation. There are string courses at first floor, second floor and eaves levels, the latter two together with the chimney stacks making extensive use of corbels. In addition to the main sash windows, there are bull's eye windows to either side of a central arched window on the first floor and both bull's eye window and irregularly shaped windows on the second floor.

The Ordinance Survey Map of 1869 shows the Bank on the corner of Prospect Hill and Great George's Street (now Nelson Street). On the upper side of the Prospect Hill elevation are the Bank Chambers. These give the appearance of being a later addition to the original, but as they appear on the 1869 map, if they were not part of the building of 1861 they must have been added between this date and 1869.

In March 1891 plans were submitted for a two-storey extension to the three-storey original building on the Great St George's Street elevation. This provided a Manager's Room, Clerks' Office and Strong Room at ground floor level, together with a Boardroom on the first floor. The drawings submitted do not name the architect and may have been prepared by the contractor Robert Cain of Douglas. The resulting extension is identical in appearance to the original, being in smooth rendered stone having lavish decorations and topped with a slate roof.

In addition to the Bank, George William Dumbell was responsible for the building of Dumbell's Row, the terrace of miners' cottages in Laxey and the Jubilee Clock which he gifted to the people of Douglas.

On Saturday 3rd February 1900, some 12 years after the death of George William Dumbell a momentous event took place that rocked the Island to its foundations. This date was known as Black Saturday, as it was the day that Dumbell's Bank collapsed leaving life for many, both rich and poor, in shambles.

The business was quickly taken over by Parr's Bank Limited of London who paid £40,000 for the premises and goodwill, together with £293 interest. In 1902, Parr's submitted plans to Douglas Corporation for alterations. These included a newly positioned counter in a Banking Hall, enlarged by the removal of internal walls and the staircase separating the 1891 extension from the original Bank. The Strongroom was enlarged, the safe repositioned and the Manager's Office relocated from the extension to an enlarged area created from the former Waiting Room and the safe, part of which is now an Interview Room. Also included in these plans were alterations to the toilet accommodation and the Front Porch, which received a third step and had a new set of outer doors closer to the street. The depth of the porch was also reduced so that it protruded less into the Banking Hall. These plans were submitted on behalf of the bank by William & Segar Owen Architects of Warrington and executed by Jas Faragher of Douglas.

Alterations to the Bank in subsequent years have been mainly confined to the interior, which has received periodic refurbishment to reflect changing banking requirements and fashions. The building passed through the ownership of The Westminster Bank, which merged with The National Provincial Bank and The District Bank to form National Westminster Bank in the early 1970s.

The Banking Hall today retains what appears to be the original plasterwork and mouldings, including arches, cornice, and decorative plaster to the ceilings. On the upper floors, suspended ceilings and raised floors hide anything that is left of the original building. The staircase which rises from the ground floor to the second in the Bank Chambers is probably the original.

As the Bank was built before the advent of the Planning System and Bye Laws, there would have been no requirement to submit plans for approval at the time of construction. Due to this fact and the earliest photographic evidence of the premises dating from the period 1895 - 1900, identifying any external changes to the building before this period is not possible. However since that time, whilst some changes have taken place, the exterior remains substantially unaltered. This is particularly true of the ornamentation in the form of swags of fruit and flowers and the chimney stacks.

Exterior alterations include removal of the railings to the lower side of the entrance porch, alteration to the railings to the upper side of the porch, installation of cashpoint machine and a night safe. The crest that once stood on the pediment over the porch has disappeared and the decorative urns that stand on the uppermost pediment at roof level have been replaced with replicas. It is not known, however, if the initials VR and the date of 1861 have been replaced at any point in the building's past.

It is recommended that the National Westminster Bank Prospect Hill Douglas be added to the Register of Protected Buildings on the following grounds:

1. High degree of external originality.
2. Forms of exterior detailing and decoration which are rare on the Island.
3. Quality of internal plasterwork and mouldings to ground floor areas.
4. Historical association of the building with an important event in the history of the Isle of Man and a prominent citizen of the Island.

REFERENCES

The Isle of Man Victorian Society Manchester Group Visit 1982

The Career of Dumbells Banking Company and its Collapse. The Manx Sun 1900

The Great Bank Trial. Monas Herald 1900

Bank Notes and Banking in the Isle of Man. Ernest Quarmby. London 1994

The Dumbell Affair. Connery Chappell. Prescott 1981

Manx Life. The Dumbell Affair. May/June 1981 p41





Chifnal Westchester Bank



National Westminster Bank

MARKET STREET

PRINCE STREET



