

# 01 crisis: bank

# Introduction

WS 2008: Universität für Angewandte Kunst, Wien, o. Univ. Prof. Greg Lynn  
assistants: Kristy Balliet, Oliver Bertram, Justin Diles, Martin Murero



Louis H. Sullivan, Merchants National Bank, Grinnell Iowa, 1914



SOM, Gordon Bunshaft, Manufacturers Hanover Trust, NYC, NY, 1953

Banks pose a unique architectural question of transparency and security. There are two contemporary developments that make the problem of the design of a bank more interesting: the first is the use of electronic banking that makes trips to the bank and even a visit to the bank less critical; and the second is the collapse of multi-national banks due to the American and British bubble real estate economy and what are referred to as "toxic loans" for home owners in default of their loans as well as failed speculation on mortgage based derivatives.

The recent banking crisis has highlighted among other things, the need for a reevaluation of banking and its institutions. This semester we will focus on private and boutique banking as a means to study an architecturally specific problem.

The architectural and spatial design of a vault, with safety deposit boxes connotes security. The lobby, teller stations, desks, and even private offices of the bank connote transparency. At a less literal and more important institutional level the bank needs to express and atmospherically communicate both a secure space for valuable commodities as well as a transparent space of professionally supervised transactions in 'the light of day'.

The secure vault and the transparent hall need consideration within the city. There are many ways to design the street, urban and/or exterior presence of the bank's interior on a façade and in addition to the sectional design of the bank in terms of security and transparency the façade is a dominant design concern. The programmatic and functional aspects of the bank are very straightforward and it is the design of spatial enclosure and relationships regarding transparency, opacity, continuity, enclosure and façade that are of primary concern.

crisis

–noun

1. a stage in a sequence of events at which the trend of all future events, esp. for better or for worse, is determined; turning point.

# 02 crisis: bank

# precedents

WS 2008: Universität für Angewandte Kunst, Wien, o. Univ. Prof. Greg Lynn  
assistants: Kristy Balliet, Oliver Bertram, Justin Diles, Martin Murero



John Soane, Banks of London 1791-1788

## Bank Precedents in Europe and United States:

Medici Bank, Milan Italy, (1397 – 1494)  
Banca Monte dei Paschi di Siena, 1472  
Alte Muenze (Old Mint), Munich  
Palazzo Strozzi, Florence 1489-1538  
Jacopo Sansovino, Venice Mint, Venice Italy, 1537-45  
John Soane, Bank of England 1788-1791  
HP Berlage, The Amsterdam Stock Exchange, 1896-1903  
Otto Wagner, The Austrian Postal Savings Bank, Vienna, Austria, 1905  
Louis Sullivan, Grinnell Savings Bank: Grinnell, Iowa, 1913-14  
William Lescaze, George Howe, PSFS, Philadelphia, 1932  
SOM, Gordon Bunshaft, Manufacturer's Hanover Trust Branch, New York, 1953  
Mies van der Rohe, Toronto Dominion Centre, Toronto, 1963-67  
Clorindo Testa, Bank of London and South America, 1966  
Günther Domenig, Zentralparksasse Headquarters Bank: Vienna, Austria, 1979  
Alvar; Siza, Borges & Irmao Bank, Portugal, 1979-86  
Rafael Moneo, Bank of Spain, Jaen Spain, 1983-88  
Morphosis: Hypo Bank, Klagenfurt, 2000  
Hans Hollein, Centrum Bank, Vaduz, Liechtenstein, 2001  
Frank Gehry, DG Immobilien Management GmbH: Berlin, Germany, 2001  
Herzog & de Mueron, Extension of Helvetica, St. Gallen Switzerland, 2002  
Coop Himme(l)blau, ECB, Frankfurt, 2010  
OMA, Shenzhan Stock Exchange, 2012

## Banking Institution Type Examples:

### Private Banking

<http://www.bonhote.ch>  
<http://www.philippedelacroix.com>  
<http://www.juliusbaer.com>  
<http://www.mirabaud.com>  
<http://www.pictet.com>  
<http://www.claridenleu.com>

### Personal/Commercial Banking

<https://www.wainwrightbank.com>  
<http://www.newresourcebank.com>  
<https://www.sbk.com/>  
<http://new.egg.com>  
<https://www.ingdirect.com/>  
<http://www.q110.de>

# 03 crisis: bank

WS 2008: Universität für Angewandte Kunst, Wien, o. Univ. Prof. Greg Lynn  
assistants: Kristy Balliet, Oliver Bertram, Justin Diles, Martin Murero

## Design Ambitions + Concept

designer's name :

project title :

review date : October 21, 2008

1. Select One Box in each category below
2. Research and Analysis each selected component individually to understand the architectural qualities/significance
3. Synthesize the three selected components into a project proposal

### PROJECT COMPONENTS

Bank Type/Precedent (check one):

- |  |  |
|--|--|
| <input type="checkbox"/> Decorated Block   | Louis Sullivan, Grinnel Iowa                             |
| <input type="checkbox"/> Translucent Block | Gordon Bunshaft, Beinecke Library, New Haven Connecticut |
| <input type="checkbox"/> Basilica          | Otto Wagner, Postal Savings Bank, Vienna                 |
| <input type="checkbox"/> Plinth            | Herzog De Meuron, Schaulager, Basel                      |
| <input type="checkbox"/> Tower             | Coop Himmelblau, ECB, Frankfurt                          |
| <input type="checkbox"/> Brise Soleil      | Clorindo Testa, Bank of London, Buenos Aires             |
| <input type="checkbox"/> Labyrinth         | John Soane, Bank of England, London                      |

Institution Type (check one):

- |   |   |
|---|---|
| <input type="checkbox"/> Wealth Management  | Philippe de LaCroix, Zürich Switzerland   |
| <input type="checkbox"/> Emerging Energy    | ShoreBank Pacific, Washington State USA   |
| <input type="checkbox"/> Micro Loans        | Planet Finance Group, Paris France        |
| <input type="checkbox"/> Investment Banking | Nomura Group, Tokyo Japan                 |
| <input type="checkbox"/> Credit Union       | Raiffeisen, Vienna Austria                |
| <input type="checkbox"/> Headquarters       | RBS: Royal Bank of Scotland International |

SITE (check one):

- |  |                              |
|--|------------------------------|
| <input type="checkbox"/> Dhaka, Bangladesh   | 23°43'37.43"N, 90°25'19.61"E |
| <input type="checkbox"/> Dubai, UAE          | 25°12'54.24"N, 55°16'29.21"E |
| <input type="checkbox"/> Dublin, Ireland     | 53°20'38.85"N, 6°15'34.65"W  |
| <input type="checkbox"/> Geneva, Switzerland | 46°12'18.73"N, 6°8'38.98"E   |
| <input type="checkbox"/> Nassau, Bahamas     | 25°4'42.84"N, 77°20'36.39"W  |
| <input type="checkbox"/> Panama City, Panama | 8°58'33.81"N, 79°31'7.95"W   |
| <input type="checkbox"/> Singapore           | 1°16'46.99"N, 103°50'39.95"E |

### OUTPUT

REVIEW DATE: October 21, 2008

1. Project Concept
2. Site Plan
3. Section
4. 3D Studies

Signature: \_\_\_\_\_

# 04 crisis: bank

week 01

WS 2008: Universität für Angewandte Kunst, Wien, o. Univ. Prof. Greg Lynn  
assistants: Kristy Balliet, Oliver Bertram, Justin Diles, Martin Murero



Federal Reserve, NYC, 1924: Vault



We will start the semester by designing an object that deals with the relationship between security and transparency. This exercise will establish your approach to the studio task and should incorporate the essence of your selected bank typology.

Develop a strategy/design to secure a small 'precious' item. (ie. jewelry, coin, heirloom, etc...). The design object should meet the following requirements:

1. Protect the item from external forces
2. It should have only one means of access
3. The object within should be legible in at least one way.

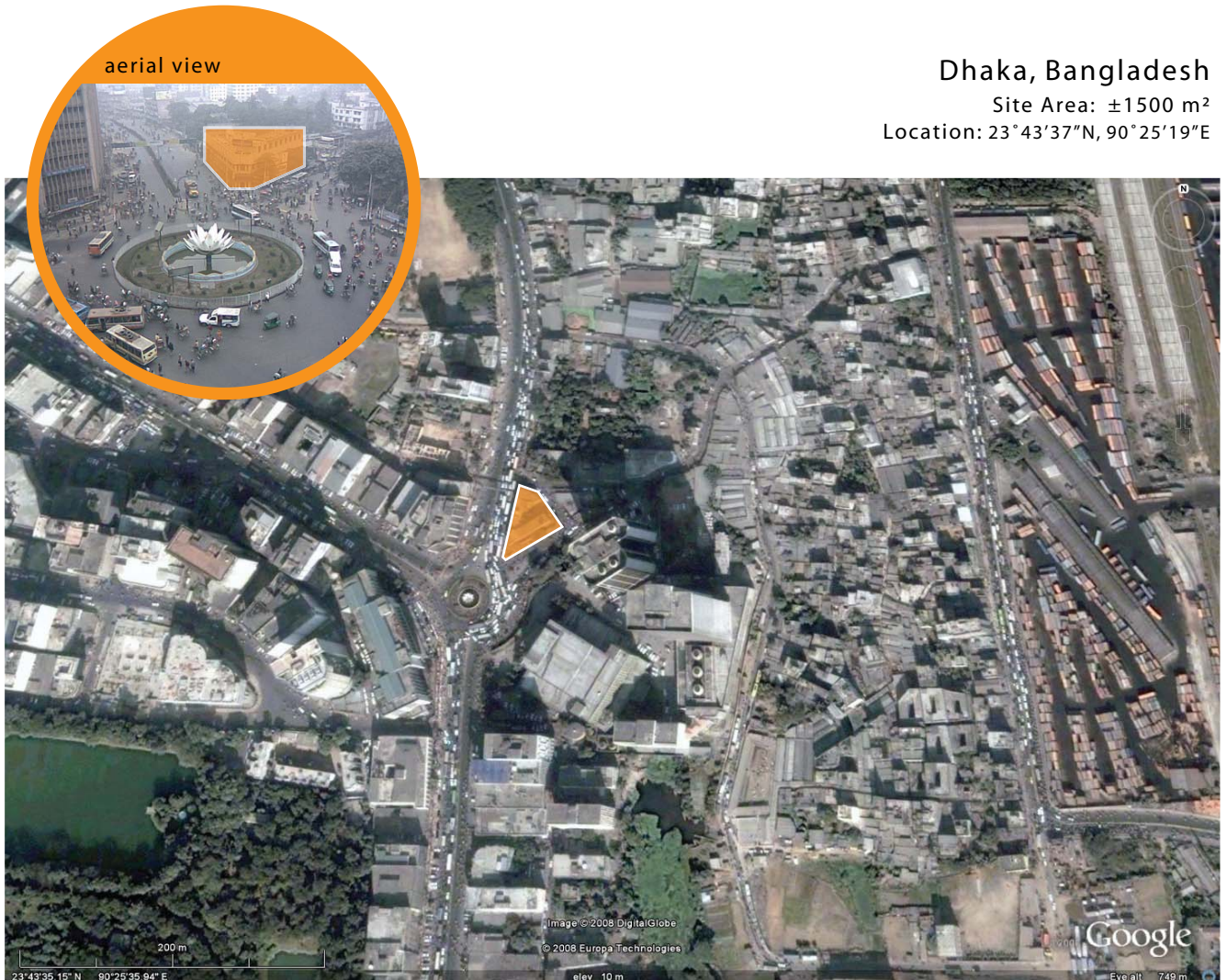
**Due: 14. October at 14:00**

Output: Drawings (including section and plan) A3 Sheets  
Physical Prototype to scale

# 05 crisis: bank

# site data

WS 2008: Universität für Angewandte Kunst, Wien, o. Univ. Prof. Greg Lynn  
assistants: Kristy Balliet, Oliver Bertram, Justin Diles, Martin Murero



Dhaka, Bangladesh

Site Area: ±1500 m<sup>2</sup>

Location: 23°43'37"N, 90°25'19"E

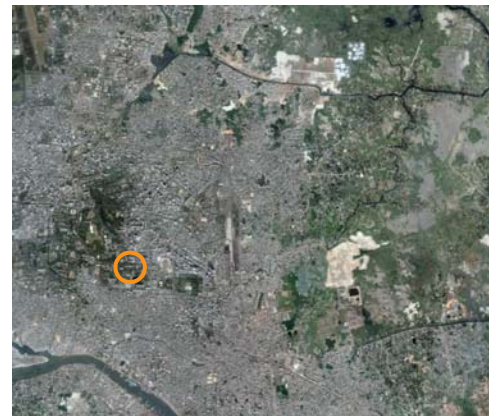
## Dhaka Data:

- capital of Bangladesh
- 12 million metro population
- located on the Buriganga River

## Country + City Locator



## Site Locator



# 06 Crisis: bank

# program

WS 2008: universität für angewandte kunst, wien, o. univ. prof. Greg Lynn  
 assistants: kristy balliet, oliver bertram, justin diles, martin murero

The given program provides a foundation for your banking program. You will need to tailor it based on your selected banking institution type and site. While the fundamental banking program is straightforward, the connection between the different secure zones, including the street, is a primary design concern.

## Self Service > open access 400-800 m<sup>2</sup>

- Lobby
- E-Banking Stations
- Café
- Lounge

Lobby/ e-Banking Stations 200-400 m<sup>2</sup>

Cafeteria/Café 200-400 m<sup>2</sup>

- Servery./Seating

## Main Banking Hall > client access 500-1000 m<sup>2</sup>

- Teller Stations
- Advising Stations
- Client Lounges
- Restrooms/Coatrooms

## Office/Administration > secure access 600-1000 m<sup>2</sup>

- Administration
- Financial/Accounting
- Advising Area
- VIP Offices/ Secure circulation
- Financial Research/ Analysis

Closed Offices: (8) 25-50m<sup>2</sup> 200-400 m<sup>2</sup>

Open Offices: 100-300 m<sup>2</sup>

Conference Rooms

- Large (1) 100 m<sup>2</sup>
- Small (4) 50 m<sup>2</sup> 200 m<sup>2</sup>

## Vault > maximum secure access 500-1000 m<sup>2</sup>

- Security Office
- Safety security boxes
- Large commodity storage
- Server

**Circulation/ Services:** +/- 20%

- Circulation: Stairs/ Elevator Cores
- Mechanical/Electrical/Data Rooms

**TOTAL:** 2400 m<sup>2</sup> - 4,560 m<sup>2</sup>

# 07 Crisis: bank

# Studio Schedule

WS 2008: universität für angewandte kunst, wien, o. univ. prof. greg lynn  
assistants: kristy balliet, oliver bertram, justin diles, martin murero

<b>October</b>	07.10.08	tu	2-6	Semester Kick Off and *Banking Lecture
	09.10.08	th	2-6	Desk Crits
	14.10.08	tu	2-6	Desk Crits
	16.10.08	th	2-6	Desk Crits (Sliver Gallery: 50mm)
	21.10.08	tu	2-6	<b>Project Review Greg</b>
	24.10.08-29.10.08	<b>Study Trip</b>		(Innsbruck, Zürich, Basel, Luzern...)
	30.10.08	th	2-6	Desk Crits (Sliver Lecture: Tronic)
<b>Nov.</b>	04.11.08	tu	2-6	Desk Crits
	06.11.08	th	2-6	Desk Crits (Sliver Lecture: Francois Roche)
	11.11.08	tu	2-6	Desk Crits (Bldg. Systems Integration: Lecture) (Structural Team walk-thru)
	13.11.08	th	2-6	Desk Crits
	18.11.08	tu	2-6	Desk Crits (Bldg. Systems Integration: Desk Review)
	20.11.08	th	2-6	Desk Crits
	25.11.08	tu	2-6	<b>Review</b> (Systems/ Structural Review + Special Guest)
	27.11.08	th	2-6	Desk Crits
<b>Dec.</b>	02.12.08	tu	2-6	Desk Crits
	04.12.08	th	2-6	Desk Crits
	09.12.08	tu	2-6	Desk Crits
	11.12.08	th	2-6	Desk Crits (Sliver Lecture: David Ruy)
	16.12.08	tu	2-6	Desk Crits
	18.12.08	th	2-6	<b>MID-Term Greg</b> (Sliver Lecture: Greg Lynn)
	19.12.07- 07.01.08	<b>Winter Break</b>		
<b>Jan.</b>	08.12.09	th	2-6	Desk Crits
	13.01.09	tu	2-6	Desk Crits
	15.01.09	th	2-6	Desk Crits
	20.01.09	tu	2-6	Desk Crits
	22.01.09	th		<b>Final Review</b>

- Intermittent Tutorials: Friday Afternoons: More Information to follow
- Cob and Robber Movie Nights: More information to follow

WS 2008: Universität für Angewandte Kunst, Wien, o. Univ. Prof. Greg Lynn  
assistants: Kristy Balliet, Oliver Bertram, Justin Diles, Martin Murero

