Columbia University Graduate School of Architecture, Planning and Preservation

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Critic: Mark Rakatansky

Mentor: Michele Park

Breaking Into — and Out from — the Bank

Part of the movie thrill or humor of bank-heist thrillers or comedies is the break-in, breaking pass the public lobby into the inside of the institution. And then the breaking back out.

It's time for architecture to both break into and out from this limitation of only being able to provide the outsiders with one public presence of the lobby, by breaking into and out from insider zones of the bank.

So what's the trouble today with banks? And what's the trouble with bank architecture? More debt than interest? More take than give? More glass in the lobby every day but less transparency in the exchanges by the minute? The crisis of banks today circulates around this problem of insiders and outsiders.

Accruing Interest Through Exchange Networks:

The general title for this year's Core II studios is *The Social Network Bank*, but indeed all architecture, by definition, is the spatialization of social networks. Which are always in some sense virtual and imminent until architecture and design makes them manifest in space and time, whether at the scale of the screen or the scale of the city. Networks, by definition, are conduits of exchanges, and exchanges are always between certain insides and outsides. Indeed it is only through exchange, direct or indirect, that networks become manifest. And productive or, on the other hand, counter-productive.

Exchanges need to accrue interest rather than debt to be productive. Or if debt is accrued it should be the kind of supportive debt that assists the borrower to produce more of interest in the world. Which is the ideal but not always the reality of the today's micro loan or small business loan. Or the home equity loan, borrowing against your own inhabitation.

The innovative breakthroughs in banking today seek to enact how the institution and its public are indebted to each another, to support their individual interests through collective exchanges. Architecture can enact these exchanges by both breaking out these individual circumstances in order to draw them back collectively together again.

Performative Modes and Forms of Organization:

Two of the recent explorations in architecture that are accruing particular interest are many of the diverse techniques of component surface design and many of the diverse techniques of inflected mass figuration — in the way they propose new ways of engaging the issues of individual and collective exchanges between insides and outsides. On the one hand, with inflected mass figuration we see extremely legible projects possessing a diagrammatic clarity generated from the accumulation of the particular site and program massing. On the other, with component or composite design we see incredibly articulated projects made up of sophisticated elements resulting from recent advances in fabrication technology. Recently Robert Somol has referred to the latter as mass customization, as compared to the former, which he calls custom massification. The former tends to create an object-based architecture of inflected masses, the later a field-based architecture of varied components. On the one side big figural forms with little articulation of parts (like institutions, a top-down approach), on the other side many articulated parts but no articulated figural form (like publics, a bottom-up approach). Could we challenge this opposition by saying that these architectures (of masses and of parts, top-down and bottom-up) accrue most interest when interrelated,

when they become productively indebted to each other, when they have exchanges with each other's ways of forming tectonic and programmatic networks?

Drawing What's Outside In and What's Inside Out:

Through analyzing local and global economies related to the very diverse range of identities and exchanges in our site and program, you will be able to propose forms of public programming — Small Business Incubator Support? Food bank? Micro-loan Center? Local Production Market? Culture Bank? — that you imagine would break open the closed institution of the bank. Through analyzing scenes you select from your choice of a bank movie you will be able to imagine a choreography of exchanges between the public and the institution to be developed from spatial scene to spatial scene throughout your building. Through analyzing scenes you select from your choice of a bank movie you will be able to imagine a choreography of exchanges between the public and the institution from spatial scene to spatial scene throughout your building. Aided by and working closely with a new initiative for Architecture/Design/Representation 2, directed by Laura Kurgan — which will consist of a lecture course in the *History of Visualization in Architecture* by Reinhold Martin, workshops organized by Jennifer Leung, and assignments based on your studio work —we will look at innovative ways of representing your spatial sequences through exchanges between drawings and models (and for those interested, animation).

So while most of the stories of banks these days are filled with outrages and ironies and poignancies, in our society there is no other non-governmental institution in which we are so deeply immersed, yet whose social and ideological networks are barely transparent to us. By bringing forms of outside networks of communities and publics, both from down the block and around the world, into and through and back out of the inner and outer envelopes of your bank, new forms of urban and architectural exchange can become manifest. Your building can enact, with wit and in thrilling ways like the films you'll investigate (as in the *Inside Man* whose stills are included here), a breaking into and out from that built social economic network we inhabit.