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THE X BANK: A CONTINUOUSLY EVOLVING TYPE

A State of Constant Re-Invention

In a recent Crains article entitled 'Banks plot major shrinking of branches,' the future of banking is said to be found in a Chelsea basement, where Wells Fargo & Co. is developing its next generation branch, which features everything from high-tech ATMs "that remember how much cash you typically withdraw to free-ranging tellers toting iPads so they can address questions about your accounts."¹ The article continues to describe the recent evolution of the prototype branch as strikingly small, with about 1,000 square feet or 75% smaller than the traditional Wells Fargo outpost above: 'Say hello to banking's brave, new, cramped world' continues the article. This first Wells Fargo next-generation branch opened in April 2013 in Washington DC, looking to further downsize its other branches nationally. Following the same compression trend, JPMorgan Chase & Co. recently deployed branches 25% smaller than its older models to replace banks deluged by Superstorm Sandy in Long Island.

This physical compression of the banking functions of banks as well as the increasingly virtual nature of banking transactions, has in the past decade opened the door to a deluge of re-invention of the type, programmatically, spatially and experientially, with the 'bank as' phenomenon leading to banks as community center, banks as retail stores, social lounges or even restaurant, amongst other.

In an interview following the completion of OMA's Rothschild Bank Headquarters in London, Rem Koolhaas contrasts his approach to the design of a bank with his usual interest in program re-invention. Likening the banking system to that of the entertainment industry, Koolhaas points to the bank's state of "permanent redefinition," and compares it to a dynamic system, which introduced throughout the design of the Rothschild HQ "totally different organizations, hierarchies and components."²

The Classical Fortress

In that sense, the new Rothschild headquarters stands within a long tradition of banks relying on Architecture to communicate and build through scale, materiality, iconography and site strategy, new kinds of trust-worthy relationships with their public. With every transformation of the financial system, a new architectural image of the bank emerged. The 18th century bank deployed across America embodied

strength and stability and inspired a mix of awe and trust. In New York in particular, the late nineteenth and early twentieth century saw a proliferation of grand bank buildings if of a smaller scale. Savings banks in particular had enlisted architecture to attract a large number of small depositors: one famous example is the Bowery Savings Bank completed in 1893 on the Lower East Side. Built in the heart of a tenement neighborhood of freshly landed immigrants, the bank's lavish palace-like interiors designed by the prestigious firm of McKim Mead and White offered glass stained ceilings, marble columns and expanse of space projecting power and a safe haven for its new customers to perform their most delicate banking transactions.

The Manufacturers Hanover Trust

After the 1929 crash and subsequent depression and with the advent of modernism's infatuation with steel and glass, combining transparency with the effectiveness of free planning, the bank building was radically transformed. In New York, one of the most beautiful examples is that of SOM's Manufacturers Hanover Trust bank branch at 510 Fifth Avenue. Completed in 1954, in the heart of midtown – Manhattan's financial center at the time - the bank is a compact four story high building that sits like a jewel surrounded by skyscrapers. Rather than projecting power through height, client and architect embraced modernism's potential to create new effects. Breaking from the long tradition of secrecy and fortress-like historicist buildings, the new bank presented itself as open and completely transparent, with a continuous glass façade revealing the main vault door even from across the street. With its cantilevered second floor and its 'floating' escalators combined with department-store like lighting strategies, the bank inspired optimism and trust in the future. Flexibility was built-in even into the tellers' stations, allowing them to move to better serve the patrons and increase visibility. Programmatically, the bank set the tone for banks to come: with the first two floors entirely open to the public, it created a lobby in which art was an integral part. The third floor was reserved for administrative offices and the penthouse, for visiting bank managers, important client meetings and conference rooms that doubled up as dining room. Sign of its success, the New York Times reported a week after the branch's opening that 15,000 people had visited the bank on its first day open (October 1954) and 40,000 by the end of its first week.³

'Fish Bowl' Suburban Branches

Manufacturers Hanover Trust had an immediate effect on bank design. In his *Monuments to Money: the Architecture of American Banks*, Charles Belfoure quotes the magazine *Banking* as reporting that the majority of bank buildings built after it "had wide expanses of plate glass just like the "well publicized" Manufacturers Trust Company branch"⁴ He quotes: "Bankers of the 'gold fish bowl' school of public relations are willing to have their architects fly in the face of century old traditions".⁵ The proliferation of Fish Bowl-like bank branches went hand in hand with the suburbanization of the United States and the popularization of drive-ins, creating stand-alone modernist icons across the country such as Eero Saarinen's 1954 Irwin Union Bank & Trust in Columbus Indiana, SOM's 1960 American Trust Company in San Francisco, Charles Wyoming's 1962 Wyoming National Bank and SOM's 1963 Great Western Savings and Loans in Gardena, California.

Headquarter Buildings

Another result of the Manufacturers Hanover Trust's success is David Rockefeller's commissioning of Bunshaft and SOM to design One Chase Manhattan Plaza. In contrast to the numerous corporations who had moved mid and uptown, One Chase

Manhattan Plaza reinstated the Financial District's importance and centrality. Completed in 1961, the 60 stories skyscraper substituted reflective mirror-like glass surfaces to the transparency of the Manufacturers Hanover Trust bank building, becoming simultaneously an icon of the International Style as well as embodying the financial power of Wall Street. The iconic skyscraper as image of the bank has proliferated since, giving us some the best known monuments to money, from Foster and Partners' Hong Kong and Shanghai Bank (1986), to the Bank of China Tower by I.M. Pei (1990) or Bunshaft's National Commercial Bank in Jeddah (1983). Much has been written about this architecture of vertiginous atriums and endlessly reflective surfaces as mirroring the endless flows of late capital and global finances, from Frederic Jameson⁶ to more recently Reinhold Martin.⁷ Today, the signature bank headquarters building persists as an indispensable part of a bank's brand identity and the establishment of its prestige. Recent commissions such as OMA's Rothschild HQ Bank, Herzog and de Meuron's BBVA headquarters in Spain or Hadid's Central Bank in Baghdad continue to re-invent the type, with a renewed emphasis on the 'public experience' and the building's relation to its context.

The Urban Local Branch

Although necessary, the Headquarter Building represents a small percentage of building 'amount' per banks. Instead, local branches continue to proliferate as if counter-intuitively expanding in inverse proportion to the amount of virtual transactions.⁸ In fact, the idea that prevailed in the 80ies, as the computing revolution took hold of banking, that local branches - which were long considered to be perennial money losers built only for the convenience of the customer - would soon disappear was dropped in the late nineties. The main catalyst for this change was the Glass-Steagall Act of 1999 which overturned the original 1933 and 1955 laws that banned any connection between commercial banks, investment banking and insurance services, now allowing banks to compete with brokerage, security and insurance companies in offering a full spectrum of financial services. The department store's interior strategies on which the Manufacturers Hanover Trust had been modeled now became more than inspiration. Actual merchandising and selling of a wide array of financial 'products' became central to banking and the main points of sales became the branches converted into retail outlets to be deployed across America.

Is it a Bank? Is it a Store? Is it a Restaurant? (The Bank 'as' phenomenon)

Modeled on retail roll-outs, many local mega-banks branches soon adopted corporate retail design standards such as the 'zone theory'. This design approach divides the bank space into various zones, from the 'self-service zone' on the front to the 'drive aisles' that take customers passed the 'sales zone' or 'merchandising zone' that offers financial products and planning and finally to the 'support zone,' once the heart of classical banks and now in the back where traditional transaction services, teller lines and cash vault are present.

Sight Lines' and 'Strike Ranges' are given great importance; copying Wall Mart, branches often have a special 'first impression person' who greets customers at the customer service desks and directs them to various services.⁹ One of the best known pioneers of this new design approach is Oregon's Umpqua which caught the attention of the banking industry when, in 2003, it launched its 'next frontier in banking' in the form of its first 'store' in Portland's hip Pearl District a few blocks from the original NikeTown which revolutionized the retail industry.¹⁰ In 2010, working through its 'innovation lab' Umpqua launched a new concept: the

'Neighborhood Store' in Northwest Portland where "Similar to cafés and other gathering places, Umpqua's neighborhood stores provide people with an engaging space to browse local merchandise, shop online, enjoy a cup of coffee and learn about community events and resources — in addition to banking."¹¹ Another precursor in banking-as-retail design is Washington Mutual, which in 2000 rebranded itself as WaMu and launched its 'Occasio' retail concept with great fanfare as it expanded through Las Vegas and Atlanta. While Chase adopted this approach for its Madison Avenue higher end branch,¹² its recent ethos has been to go back to traditional design for its branches and in 2009, after the collapse of WaMu which it owns, Chase reconverted all of the banks' retail branches into traditional designed branches, a move that fostered a debate within the industry in favor or against the more innovative branding strategies.¹³

Today, the retail bank concept is making a comeback with banks such as Royal Bank Canada rebranding its branches to develop its "'Retail Store' concept, featuring interactive advice areas, touchscreen technology and more open space for customers" with a 'discovery zone' where customers can download an app that allows them to explore the bank's services while their kids are busy with a puzzle in the 'kids corner.'¹⁴ Other banks such as Citi and Huntington have also joined the 'retail concept' trend, apparently "spending millions of dollars on high-tech branch redesigns modeled after retail stores such as Apple's".¹⁵ In Europe, the enhanced 'customer experience' has been prevalent for some time with many banks now expanding their programming as well. In 2008, The Deutch bank, launched its 'bank of the future' Q110 branch in an upscale neighborhood in Berlin where "at the back of the branch is a stylish upmarket cafe, with big screen flat panel TVs and free internet connectivity [...] a free (staffed) daycare and customizable meeting rooms all with the latest technology. It is even pet friendly".¹⁶ Amongst other European banks that have taken similar approaches are Jyske Bank in Denmark, Abn Amro in the Netherlands, Che Banca in Italy and Metro Bank in the UK.

More recently, the Bank as Restaurant was developed in Italy, with one on one 'dining' experiences to discuss personal banking options.¹⁷

Mega Banks vs. Community Banks

In the hunt for profit, banks have continuously sought to innovate and manufacture new 'products' such as CDOs (Credit Default Options), which conceal risk as they spread and which have come under the greatest fire as the main culprits in the recent mortgage/financial global crisis. Banks-as-retail stores eager to sell at all cost embody in many ways, the fundamental structural problems of the banking system. In 2011, it is the physical territory of the banking system, which focused much of the initial actions of the Occupy Movement, from the Occupation of Wall Street to the storming of a individual branches such as that of a Bank of America in San Francisco.

With a new era of distrust and anger towards large corporate banking institutions heralded, the struggle to find alternate models of banking is more alive than ever, building on a long history of attempts in and around New York. Over the past few decades, smaller community banks have tried to emerge: interesting examples can be found in Harlem, where a long tradition of community banking has existed since the sixties, when the first African-American owned bank, Harlem's Freedom National Bank, was created to counteract the segregation which prevailed in most other banks. Unfortunately these models have in the past not been able to compete: created in 1964, the Freedom National Bank folded in 1990. Similarly the Harlem

Savings Bank has merged steadily with other banks to become the very large Apples Savings Bank. More recently, Carver, a successful community owned bank was bailed out by Wall Street.¹⁸

Today, the renewed energy in community banking is stemming from the technology –led systematic transformations as well as by the radical opportunities presented by social networking. New voices and initiatives are slowly emerging globally, building on the old localized community models while expanding them to become 21st century models.

Alternate banking models and alternate currencies

There are hopeful signs pointing to the promise of a gradual shift in banking. While many are linked to the recent financial crisis, others have been part of the developing countries' social and economic landscapes for some time, offering interesting alternate models.

In the US, the post-financial collapse has seen a renewed popularity for the non-profit Credit Unions, as well as the sudden 'take' of Microbanking. In 2009 in Oregon, a core group focused on banking and part of the Oregon Working Families Party came up with the name 'Fire Your Bank' and organized several actions, closing their mega-bank accounts and moving their money to local banks and credit unions.¹⁹ In 2011, the 'Move Your Money' campaign which involved many key organizers of the Occupy movement, crystallized around 'Bank Transfer Day' which occurred the first Saturday of November 2011 and where, according to journalist Van den Heuvel, "40,000 new customers nationwide deposited \$90 million with credit unions, adding to the 650,000 people and \$4.5 billion in deposits that had been moved to community banks in the preceding weeks".²⁰

This sense that communities can rally to find alternate models of exchange has recently seen a number of examples around the world as well: in Greece, the small port town of Volos has developed its own currency, the TEM, which is equal to 1 Euro and co-exists with the European currency while not relying on its availability. This alternate currency – a basic bartering system - allows for local exchanges of resources and services, all with the help of online organization.²¹ In French Switzerland, the WIR, which was created in 1934 in response to the economic crisis of the early 30ies is said to have allowed the region to weather a number of crisis including the recent global economic meltdown. These alternate currencies are similar to mutual credit models where no profit or interest are involved and all users 'return to zero.' Other examples include 'Time Share' and 'Time Banks' around the world, the 'Berkshares' and Ithaca Hours in the US, the LETS and the Brixton in the UK (where you can pay for a pint of beer by sms), the Chiemgauer in Germany, the Sucre and the Global Barter System in South America, the Community Oriented Mutual Economy in Honk Kong and the Community Exchange System (CES) talent in South Africa. As Martin-Christoph Ziethe from Chiemgauer EV, the organization behind Chiemgauer, says: "The aim of a regional currency is to promote the local economy, which also benefits the environment because the carbon footprint of local logistics is clearly much lower. It is far healthier economically and environmentally to have several small high street businesses rather than one megastore."²²

Paralleling these more 'traditional' alternative currencies has been the emergence of highly successful digital currencies such as the Bit Coin and the Ven. Today, there are at least 4000 alternate currencies compared to fewer than 100 in 1990.

More influential even is the mobile payment system which was able to extend financial services to poor and rural populations first started in Kenya and has since opened up the possibility of peer-to-peer exchanges by allowing non banking institutions such as Vodafone and Safaricom Kenya to enable banking transactions.²³ Other systems include Smart Cards such as the Oyster Card – originally used in the UK for transportation only and now turned into debit cards as customers are able to credit money unto their cards and retailers able to accept them. A similar example occurred with the Octopus Card in Honk Kong, which was initially also only used for transportation and currently processes 3 Million transactions a day.²⁴

The Online Community Bank

This model of peer-to-peer (P2P) transactions has not gone unnoticed as the new frontier for banking. Online institutions such as Zopa are using the Internet to create communities and allow for peer-to-peer lending,²⁵ with higher returns and lower risks. More generally, the combination of resentment towards large corporate banking models and leaps in information and technology are inevitably forcing change. In his Banking 2.0, Brett King explains that with the increases in regulations for investment banking, US banks will need to follow their European peers in rendering Retail banking more attractive to customers, making it essential to their competitive edge. This means heavier investments in 'store experience' 'customer service' as well as in mobile banking technologies. King also notes that beyond what large corporate banks need to do to remain competitive, the social mediascape is changing the banking-scape: smaller community banks can now rely on social media to expand digitally their existing network, often showing more flexibility than larger banks.

In contrast to the start-up model, media giants such as Google, Facebook and Twitter are also jumping on the banking wagon, naturally building on their already formed network of billions of people. Presenting themselves as alternates to the large banking corporations, Google, Facebook and Twitter are not radically reshaping the banking landscape: rather, they are transforming its interface by joining forces with existing banking moguls –Pay Pal, Citi Bank, etc... - they are becoming the 'nicer' and 'smarter' social-media-like front end of banking while larger banks recedes to the backend and the continued creation of credit. Dixon, an ex-investment banker now amongst those leading the charge of banking reform, demonstrates how these new initiatives, while ultimately still requiring large scale reforms 'from the top,' are nevertheless beginning to erode the unsustainable system currently in place. In particular he notes that while it is still impossible to entirely 'opt-out' of the current system, examples such as Wikileaks' ability to survive and get funds despite being boycotted by all major financial institutions are pointing to the power of social media and online communities. And while media giants such as Google, Facebook and Twitter are engaging this power while still relying on Citibank, Pay Pal and the such, other more experimental endeavors are pushing boundaries further, building on the recent emergence of platforms such as CrowdFunding.

The Social Network Bank

In August 2012, BanktotheFuture.com, 'the first social network financial institution' is launched.²⁶ Dixon describes this bank as radically different in the following ways: First, BanktotheFuture.com is not intended to legally own the money deposited in it.

Second, customers can track their investments and know exactly what their money is being used for. In addition, while traditional banks are mostly engaged in speculation, BanktotheFuture.com only promotes investing in productive enterprises that contribute back to the community and create jobs. Unlike traditional banks, there are no interests on loans, rather the banks 'members can lend their shares directly to creditworthy borrowers and receive interests on their savings as well as be able to invest shares in businesses they chose to support and follow. Finally – and in this it is the most radical – BanktotheFuture.com does not want to create money as credit.

One of a number of growing CrowdFunding ventures, BankToTheFuture.com com's main difference is that it constitutes the world's first social media-driven financial institution, evaluating customers on their social media 'capital' on Facebook, Twitter, LinkedIn and Google+ and not just credit rating like traditional banks. As such, members of BankToTheFuture.com get to build their social capital score for the future, which measures additional factors such as reviews, social media activities and recommendations.

Interestingly, BanktotheFuture resonates with the early experiments that targeted underserved communities such as the Bowery Savings Bank, using contemporary technology to link back to ideals of banks as safe, transparent community builders, investing in the future of their community by harnessing the strength of numbers to provide everyone with what was at the time, and is still today, reserved to a financial elite.

Micro-Financing

As these alternative models continue to develop, earlier models such as micro financing, heralded as world changing only a decade ago, have in the past year alone become prey to larger banks and corporations, seeing in this model new ways to turn large profits. A recent NYTimes article declares the microfinance industry, with over \$60 billion in assets, as having unquestionably outgrown its charitable roots with large banks and finance firms serving up to 60 percent of all clients, while Nongovernmental organizations serve 35 percent of the clients, and credit unions and rural banks only 5 percent of the clients.²⁷

"We created microcredit to fight the loan sharks; we didn't create microcredit to encourage new loan sharks," Mr. Yunus recently said at a gathering of financial officials at the United Nations. "Microcredit should be seen as an opportunity to help people get out of poverty in a business way, but not as an opportunity to make money out of poor people."²⁸

The Future Bank?

While the banking industry continues to evolve, with large corporations and alternate banking models in an uneasy relationship, shaped by the relentless pursuit of profit, how are the physical representations of banking continuing to evolve, and what kind of urban landscape and new social networks and communities produced?

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<http://www.thenation.com/blog/bankers-and-their-victims>

<http://www.thenation.com/blog/164814/oregon-trail-banking-local>

<http://www.thenation.com/article/161253/oregon-grassroots-campaign-state-bank>

The Future of Banking, Brett King

<http://www.youtube.com/watch?feature=endscreen&NR=1&v=b8PMQqn4G8w>

http://www.youtube.com/watch?feature=player_detailpage&v=Z3v9KqDe7VQ

<http://www.youtube.com/watch?v=FwVuBPxISjA&feature=related>

What do investment banks do?

<http://www.youtube.com/watch?v=xIYDonZLoHg&feature=related>

Warren Buffet on Banking Reform

<http://www.youtube.com/watch?v=GpVzJOLxRlo&feature=related>

Bank to the Future, Simon Dixon

http://www.youtube.com/watch?v=7CotvAK_04M

<https://www.banktothefuture.com/#>

<http://www.sourcewire.com/news/73503/world-s-first-social-network-financial-institution-banktothefuture-com-launches>

George Dyson on the Possibility of a Google Bank

<http://www.youtube.com/watch?v=QtijHwnAqyM&feature=related>

The Facebook Bank

http://www.youtube.com/watch?v=XT6b_jXsN6M&feature=related

On mutual credit banking and alternate currencies

Jem Bendell Rebuild21

<http://www.youtube.com/watch?v=vWeQfNpW9sQ>

<http://rebuild21.org>

Alternate Currencies

Tem

<http://m.bbc.co.uk/news/world-europe-17680904>

<http://www.theworld.org/2012/06/greek-town-adopting-system-of-bartering-on->

[steroids/](#)

WIR

<http://www.trunity.net/ThePeacePortal/topics/view/10812/>

http://www.swissinfo.ch/eng/business/Cash_substitute_greases_business_wheels.html?cid=7613810

<http://www.scribd.com/mobile/doc/35857116>

Bershares and other

<http://www.worldwatch.org/node/5978>

Time banks

http://www.huffingtonpost.com/mobileweb/paul-rockower/time-banks_b_1813260.html

Sucre

<http://www.scribd.com/mobile/doc/35857116>

Bitcoin

<http://bitcoin.org/>

<http://en.m.wikipedia.org/wiki/Bitcoin>

Ven

[http://en.m.wikipedia.org/wiki/Ven_\(currency\)](http://en.m.wikipedia.org/wiki/Ven_(currency))

<http://www.hubculture.com/groups/237/>

<http://m.techcrunch.com/2011/05/20/bitcoin-ven-and-the-end-of-currency/>

Chiemgauer

<http://www.guardian.co.uk/money/2011/sep/23/local-currencies-german-chiemgauer>

Kenya

<http://www.9010group.com/countries/9010-uk/google-launches-beba-an-nfc-enabled-payment-card-in-kenya>

General

<http://www.time.com/time/business/article/0,8599,1865467,00.html>

Microfinancing

<http://www.nytimes.com/2010/04/14/world/14microfinance.html?pagewanted=2>

STUDIO PROJECT

The studio builds on the bank as an evolving type to project new possibilities for the physical space of banking. Registering the recent trends that technology, social media and the continued reshaping of the banking industry are producing, the studio explores the possible consequences to banking's image as conveyed by architecture. Drawing parallels with critical moments of change (such as that of modernism's transparency replacing the fortress-like buildings that prevailed prior to the great depression), the studio imagines what alternative banking systems and spaces will emerge as a result of the growing distrust facing corporate banking. The X Bank is an invitation to imagine what the X might be, and how it can produce unexpected opportunities for programmatic, typological and architectural re-invention.

While it may seem counter-intuitive that the continued increase of on-line banking would require a physical space, our studio builds on the many recent examples of physical space's often unexpected resilience: from the persistence and transformation of local libraries in the age of the digital book, to the recent physical manifestations of protests, from Occupy Wall Street to Tahrir Square, and Occupy Gezi. The continued investment by large banking corporations in local branches as well as headquarter buildings demonstrates how representation through architecture and the possibility of physical interaction still resonates, even as the physical spaces of banks are once again forced to radically transform.

It is this complex relationship between the building of an online community and its mirror/complement in the actual world that the studio will aim to explore.

PROGRAM

Building on the many examples of alternate banking strategies outlined in the syllabus – whether credit union, micro banking, the creation and use of alternate currencies or the increasing use of social media platforms – students are asked to engage with one or more of these new banking models and propose a physical, architectural manifestation of them. Understanding that the architecture of banks has always operated at a representational level, students are asked to explore the following questions: how should these new models be represented and to whom? How can architecture project a radical new image for banking, while nevertheless building on its long history of aura-inspiring expansive halls, transparent facades, art-filled lobbies, winter-garden atriums and striking vaults?

The physical manifestation of technology will be an important part as well: how to represent the new peer-to-peer lending platforms and networked communities that our social mediascape is enabling? Can we imagine a banking space where borrowers and lenders meet around actual displayed projects? Does the bank space become an event and community space? How would the bank relate to its immediate local context and tie into local resources while connecting them to a larger global network of like-minded members?

All of these questions will be explored and addressed as students create their own program and imagine a new radical bank, all within an overall area of 30,000sf, and using the attached program template as starting point.

SITE

The site combines two properties (547 and 551 Fulton Street) providing exposed sides along Fulton Mall, Bond Street, and De Kalb Avenue. It is in the heart of the 'Brooklyn Tech Triangle' a recent initiative launched in July 2012 by the Brooklyn Tech Triangle Task Force, a consortium of stakeholders in the Downtown Brooklyn

Area who, as the initiative's Request for Proposal notes "are seeking to find and promote innovative public policy, transportation and place making solutions to foster the growth of the technology and creative economy" in this area (See Bklyn Tech RFP). As an area to be defined, The Brooklyn Tech Triangle consists of the neighborhoods of Dumbo, Downtown Brooklyn and the Brooklyn Navy Yards, which combined currently employ 9,628 people in the technology sector, generating 1.3 billion economic outputs, poised to double over the next three years (cf.www.brooklyntechtriangle.com). It is within this current and projected influx of technology and creative entrepreneurship that the X Bank is imagined to serve, layered unto the richness of the existing diverse population. The site for the bank and the bank building itself are thought to embody the Triangle's future development with its commitment to public green spaces and parks, public art spaces that engage and create a sense of place and community as well as to the development of demonstration projects that test groundbreaking technologies in clean energy and ecological infrastructure.

DELIVERABLES

This semester, you are asked to translate your critical thinking into architecture as complete building. As such, you should demonstrate your ability to raise clear and precise questions, use abstract ideas to interpret information, consider diverse points of view to reach your conclusions and build your argument as you test options against the criteria that you have established for your project. In addition, the semester is intensely focused on continuing to explore and strengthen the representation skills you have developed in Core I.

WEEK 1 & 2 PRECEDENTS ANALYSIS

Learning from precedents, you are asked to demonstrate your ability to examine and understand the fundamental principles behind the buildings you analyze and make choices as to which of these principles and strategies can be learned from, re-invented or incorporated into your project, both at the architectural as well as at the urban scale.

You should select two buildings, one small and one large. Analyze and produce diagrams and drawings for both buildings, comparing the various strategies. Produce a physical model for only the smaller scale building. The analysis should be done at the same scale and using the same conventions across all precedents, to create a body of ready-to-use references, to be shared by the entire section. This precedent analysis phase is an opportunity for you to experiment with means of representations in drawing and modeling, to be developed throughout the semester.

Precedents

HQ / Large

Rothschild Bank Headquarters, OMA, London UK 2011
Iraqi Central Bank HQ, Zaha Hadid, Baghdad 2010
BBVA Headquarters, Herzog & de Meuron, Madrid outskirts, 2009
Macquarie Bank, Clive Wilkinson, Sydney Australia 2009
Saxo Bank, 3XN, Hellerup Denmark 2008
Bank of China Tower, I.M Pei, Hong Kong 1990
Hong Kong and Shanghai Bank (HSBC), Foster + Partners, Hong Kong 1986
National Commercial Bank HQ, Bunshaft/SOM, Jeddah Saudi Arabia 1983
RepublicBank Center, Johnson & Burgee, Houston TX 1981
National Bank, Arne Jacobson, Copenhagen 1978
City Corp Center, Hugh Stubbins, New York NY 1977
Federal Reserve Bank of Minneapolis, Gunnar Birkets & Associates, Minn. MN 1973
One Chase Plaza, SOM, New York NY 1960

Branches / Small

BMCE Banks, Foster + Partners, Casablanca Morocco 2011
Sugamo Shinkin Bank Tokiwadai Branch, Emmanuelle Moureaux Architecture + Design, Tokyo Japan 2011
Middelfart Savings Bank, 3XN, Middelfart Denmark 2010
Guardian Safe Depository, Steven Holl, New Jersey 1982
Banco Borgers, Alvaro Siza, Porto 1980
World Savings Bank, Frank Gehry, North Hollywood 1980
Great Western Savings and Loan, SOM, Gardena CA 1963
Irwin Union Bank & Trust, Eero Saarinen, Columbus Indiana 1954
Manufacturers Hanover Trust, Bunshaft/SOM, New York NY 1954
Corn Exchange Bank, Felheimer & Wagner, New York NY 1936
National City Bank of New York, Walker and Gillette, New York NY 1927
Peoples' Savings Bank and Loan, Louis Sullivan, Sidney Ohio 1924
Merchants National Bank, Louis Sullivan, Grinnell Iowa 1914

City National Bank, Frank Lloyd Wright, Mason City Iowa 1910
Knickerbocker Trust, McKim Mead and White, New York NY 1902
Village Bank, Frank Lloyd Wright, 1901
Bowery Savings Bank, McKim Mead and White, New York NY 1894

Deliverables:

Diagrams: to be line drawings axonometric @ 1/16"
Concept Diagram(s)
Program Diagram
Site Strategy
Circulation
Structure
Systems / Orientation
Façade / Envelope
Material Strategies

Drawings

Plans (Ground Floor and other) @ 1/8"
Sections (Long and cross) @ 1/8"
Detail (Material or other), scale TBD

Model

One model at 1/16"

Class Booklet

Compile all precedents at the same scale and chronologically into a printed and bound booklet (11x17 printed at school). All precedents should be uploaded as PDF and DWG to be shared within your sections

WEEK 3 SITE ANALYSIS

Our site is located at the heart of the Brooklyn Tech Triangle's projected transformation. While embracing this vision for a technologically and creatively oriented future local community, you are asked to simultaneously be sensitive to the history of the site and neighborhood as well as to the make-up of its current community, finding ways for your project to act as a hinge between past, present and future and contribute positively to this complex transformation. As such, the site analysis should become the foundation for you to demonstrate your understanding of the architect's responsibility to work in the public interest, to respect historic resources and to improve the quality of life for local as well as for global neighbors.

Deliverables

Timeline of historical transformation
Population analysis – past, present and projected
Uses – past, present and projected
Immediate zoning, present and projected
Open/Green Spaces and Public Spaces (include playgrounds)
Infrastructure (transportation, etc...)
Geography / Ecology

Environmental conditions of the site will be studied in parallel as a Tech II assignment, and should be presented as part of your studio work and pin-ups.

Site Model

Each student will produce a site model at 1/32" as defined by the attached drawing indicating its boundary. Students should anticipate where the site model will be placed within the limited studio space, to enable its active use throughout the semester. As the project develops and prior to the midterm, you will be asked to produce a class site model at 1/16" scale.

WEEK 5 PROGRAMMING / CONCEPT

Building on the syllabus's speculative futures for banking as well as your own research, you are asked to take a position vis-à-vis banking's potential to serve productively a given community – local/physical as well as virtual – bridging current needs with the projected ambitions of the Brooklyn Tech Triangle initiative. Your position and argument is to be translated into a comprehensive program for your architectural project, based on your assessment of community and user needs, your inventory of space and equipment requirements as well as your analysis and understanding of the site conditions – a result of the class site analysis which includes existing buildings, scale, zoning, infrastructure and other assessments which are to have implications for your project. Please use the 'Program Template' as a starting point for your program and produce an excel document with new space requirements. Your program should include at least one space that deals with an indoor-outdoor condition, whether atrium, courtyard, winter-garden sunroom or indoor-outdoor space at the perimeter.

Deliverables:

200 Words Argument
Program Requirement in Excel Document
Program analysis and diagrams
Section as Program Diagram
Massing Model as Program Diagram
Concept Diagram(s)
Concept Model

WEEK 6 CONCEPT / SYSTEMS

For this week's pin-up, you are asked to bring all of the analysis – precedent, site, and program – together with your argument and concept and demonstrate your ability to effectively use architectural and environmental principles in design. As such, the pin-up reviewers will include a structural and environmental engineer who will help you integrate structural and environmental ideas as *productive* parts of your concept, working to reinforce your ideas as they develop architecturally.

In particular, you are asked to use Ecotect to explore the lighting conditions of your project, both on the inside as well as of your envelope, inviting you to think about your façade/envelope, its degree of transparency, its materiality, its overall solid/void strategy, keeping in mind that Bank's facades have radically transformed over time precisely as they were seeking to actively reinvent their public image.

Deliverables

Structural concepts and diagrams (axonometric and section)
Lighting Study (Ecotect and/or physical model study and photographs)
Façade strategy and design ideas (drawings and models)
(The façade drawings will build on the Tech II assignment of the prior week.)

WEEK 8 MIDTERM REVIEW

Deliverables

Diagrams

Precedent Analysis
Concept Diagram(s)
Program Diagram
Site Strategy
Circulation and Accessibility
Structure / Systems

Drawings

Plans (at least two) @ 1/16"
Section (at least one) @ 1/16"

Model

Model @ 1/16" (To fit in Site Model)
Section Site Model @ 1/16"

Sketch Renderings

At least one

WEEK 11 SYSTEMS (Structure + Energy Systems + Façade)

For this second Systems Pin-Up, you will continue to develop your structural ideas as well as ideas about the energy systems in the building (which you will have discussed in Tech II the week prior.) You will also present a developed façade through models, detailed wall sections and elevations.

This Pin-Up is the chance to put into practice the many concepts about Energy Systems you will have studied in Tech I and Tech II.

WEEK 15 FINAL REVIEW

Deliverables

Diagrams

Concept Diagram(s)
Program Diagram
Site Strategy
Circulation and Accessibility (demonstrate ADA access across site and project)
Structure
Systems / Orientation
Façade / Envelope
Material Strategies

Drawings

Plans (at least two) @ 1/8"
Sections (at least two, at least one @ 3/16")
Detail of choice (material, envelope, etc...) Scale TBD
Interior Elevation demonstrating signage for sensory and cognitive disability @ 1/2"

Model

Model @ 1/16" (To fit in Site Model)
Section Site Model @ 1/16"
Large Model @ 1/8"

Renderings

Two exterior + Two Interior

PRESENTATION FORMAT

Both Midterm and Final Review presentations should be edited to enable the material essential to the understanding of the project to be organized and plotted (or printed) to fit in an area 8'x8' square. The panels should be designed with care to create a graphic hierarchy of information, including diagrams, drawings, renderings and model or process photograph as necessary. For all other presentations including desk crits and pin-ups, requirements should be discussed with the individual instructor.

STUDIO SPIRIT

An ideal studio environment is one where students learn as much if not more from their classmates as they do from their instructor, offering insight and critique to one another and feeling engaged in each other's work and ideas. There are two ingredients that allow this to happen: first, the ability to absorb the discussions happening around you during studio time, in particular desk crits. This means avoiding random browsing, social networking, the watching of movies or any other activity that is a distraction from studio time. While this cannot be enforced, it is strongly encouraged as an important part of your learning experience. The second ingredient is students' presence at all pin-ups and reviews (unless medical or other urgent condition). In particular, during the Round Robins Pin-Ups, each student from one section will be teamed up with a student from the other section to take notes for him/her as a record of the critique offered. Round Robins were created with the goal to expose each student to the multiple ways of approaching architecture and design throughout the semester. As such, they are critical to students' learning experience and will be treated as such by your instructor.

SCHEDULE

<p>Week 1 Jan 22, 24 <i>Jan 22: Lottery Presentation</i> <i>Jan 24: Portfolio Review</i> Precedent selection / Analysis Class Site Model start (<i>Site visit to be done outside of studio time</i>)</p> <p>Week 2 Jan 27, 29, 31 Precedent Analysis: Research, Diagrams, Precedent Model <i>Jan 29: Precedent Presentations and Bank Tours</i> <i>Jan 31 PIN-UP 1 – Precedent Analysis</i></p> <p>Week 3 Feb 3, 5, 7 <i>Feb 3: Site Presentation</i> <i>Feb 5: My Brooklyn (6-8PM)</i> <i>Feb 7: PIN-UP 2 – Site Analysis</i> Class Site Model Complete <i>Tech: Site Analysis</i></p> <p>Week 4 Feb 10, 12, 14 <i>Feb 12: The Future of Banking Presentation</i> Programming / The Future of Banking? <i>Tech: Façade Introduction</i></p> <p>Week 5 Feb 17, 19, 21 <i>Feb 21 PIN-UP 3: Programming Concept (combined sections)</i> <i>Tech: Façade Assignment Due</i> <i>ADRII: Lunchtime Lecture Models (Feb 18)</i></p> <p>Week 6 Feb 24, 26, 28 Programming / Concept, ctnd / Massing <i>Feb 26 Pin-Up 4: Structure + Facade (S1,2,3,4)</i> <i>Feb 28 Pin-Up 4: Structure + Facade (S5,6,7,8)</i> <i>Show Façade Ideas from Tech Assignment</i></p> <p>Week 7 Mar 3, 5, 7 Massing & Sections</p>	<p>Week 8 Mar 10, 12, 14 Mar 10: MIDTERM (S5,6,7,8) Mar 12: MIDTERM (S1,2,3,4)</p> <p>Week 9 Mar 17, 19, 21 SPRING BREAK</p> <p>Week 10 Mar 24, 26, 28 Plans & Sections <i>March 25: ADRII Pin-Up Section</i> <i>Tech: Energy + Facade</i></p> <p>Week 11 Mar 31, 2, 4 Systems / Facade <i>Apr 2: PIN-UP 5 – Structure + Systems Energy + Facade (S5,6,7,8)</i> <i>Apr 4: PIN-UP 5 – Structure + Systems Energy + Facade (S1,2,3,4)</i></p> <p>Week 12 Apr 7, 9, 11 <i>Apr 9: PIN-UP 6 - Three Quarters (S1,2,3,4)</i> <i>Apr 11: PIN-UP 6 - Three Quarters (S5,6,7,8)</i></p> <p>Week 13 Apr 14, 16, 18 Synthesis & Presentation Strategy <i>Apr 15: ADRII Pin-Up Powers of X</i></p> <p>Week 14 Apr 21, 23, 25 Synthesis & Presentation Strategy Apr 21: ALL FINAL MODELS DUE</p> <p>Week 15 Apr 28, Apr 30, May 2 Apr 30: FINAL REVIEW (S5,6,7,8) May 1: FINAL REVIEW (S1,2,3,4) May 2: SUPER CRIT</p> <p>Week 17 May 17: End of Year Show</p>
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BLUE: Lunchtime Guest Presentations (Wood Auditorium) + Banks Tours

Deep Red: Individual Studio Pin-Up (Request Pin-Up rooms per studio)

RED: Round Robins + Roving Critics (Rooms Requested for all sections)

GREEN: Structure + Environmental Pin-Ups (Rooms requested for all sections)

Deep Blue: Tech and ADRII cross-over (to be aware of) and ADRII PIN-UPS to attend

THE SOCIAL NETWORK BANK

PROGRAM	AREA (SF)	NOTES
Public Areas	9,420	
Entrance	1,860	
ATMs (front of house)	180	
ATM servicing (back of house)	100	connect to tellers
Event / Art space / Reception	1,000	connect to meeting rooms, auditorium, café etc.
Waiting Area / Check-in	150	Connected to entrance, but separate, incl check desk
Subtotal	1,430	
Circulation / Structure (30%)	430	
Cafe	720	
Kitchen	150	
Bar / Seating Area	450	
Subtotal	600	
Circulation / Structure (20%)	120	
Public / Community	4,440	
Customer Meeting Rooms	1,000	Four (4) at 250SF, connected to Waiting Area, Café
Auditorium	1,500	For use by community groups
Restrooms	400	Two (2) at 200SF, not immediately publically accessible
Seminar Rooms	800	Two (2) at 400SF, combinable into one room
Subtotal	3,700	
Circulation / Structure (20%)	740	
Ideological Additional Program	2,400	TBD: A result and in support of the project's ideology
Support Areas	6,780	
Staff Areas	2,100	
Lobby Tellers	800	Servicing the public
Teller support	600	Behind tellers
Cash Vault	50	Small vault for lobby tellers
Staff Entrance / Second Egress	300	connect to core, back-of-house, offices, boardroom etc.
Subtotal	1,750	
Circulation / Structure (20%)	350	
Vault / Saftey Deposit	1,080	
Outer lobby	150	Security zone
Inner lobby / check-in	150	Behind tellers
Viewing rooms	200	Four (4) rooms at 50SF each
Vault	400	
Subtotal	900	
Circulation / Structure (20%)	180	



Flathush Ave

De Kalb Ave

Fulton St

**547 Fulton Street
Brooklyn, NY 11201**

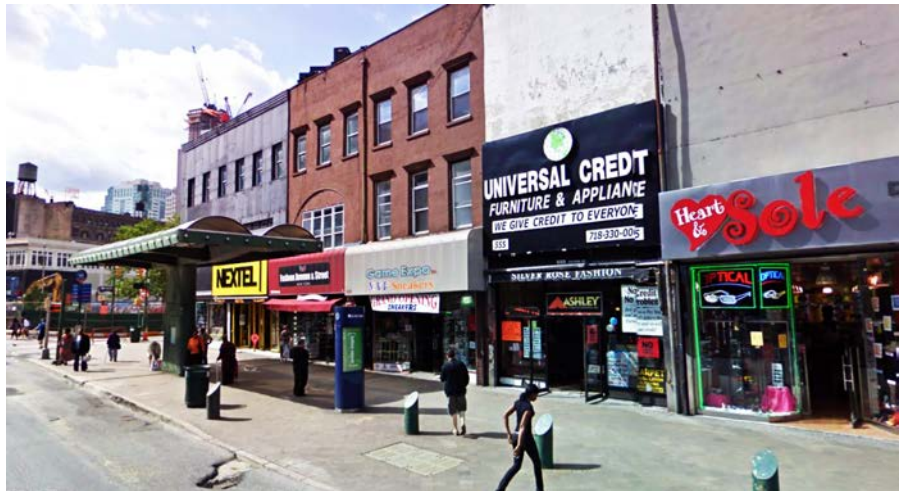
View from Fulton St facing East



View from Bond St facing North



View from Fulton St facing West



View from De Kalb Ave facing West



Building Envelope
6 FAR Max

