11. ASSESSMENT OF CULTURAL HERITAGE SIGNIFICANCE
The criteria adopted by the Heritage Council in September, 1991 have been used to determine the cultural heritage significance of the place.

11.1 AESTHETIC VALUE
The building makes an important contribution to the unity of the streetscape of High Street. The design of the facade reinforces the gold boom character of this part of the city and is aesthetically linked to the neighbouring commercial buildings, built at the turn-of-the-century. (Criterion 1.4)

11.2 HISTORIC VALUE
The building is important as evidence of a way of life. The banking chamber is testimony to banking life in the early part of the twentieth century. This importance is enhanced by the upper floor residence which is a demonstration of way of life in which the bank manager and family were expected to live over the bank. (Criterion 2.1)

The building is of historic value for its associations with the development of banking and commercial enterprise in the state, and in particular, the port of Fremantle, at the time of the gold boom. (Criterion 2.2)

11.3 SCIENTIFIC VALUE

11.4 SOCIAL VALUE
The building contributes to the community’s sense of the West End of Fremantle as the location for commercial and shipping activities. (Criterion 4.2)

12. DEGREE OF SIGNIFICANCE

12.1 RARITY

12.2 REPRESENTATIVENESS
The building is representative of the ebullient architecture common in Fremantle during the gold boom, and the architectural idiom deemed as befitting public buildings. As such it demonstrates the increasing prosperity and sophistication of Fremantle, and Western Australia, at the turn-of-the-century. (Criterion 6.2)

12.3 CONDITION
The overall condition of the building exterior is sound. The general condition of the interior spaces is good, with most of the major spaces remaining relatively intact.32

12.4 INTEGRITY
Overall, the building has a high degree of integrity. The effect of changes to the exterior surfaces is minimal. Changes to the interior are more substantial, however, while undesirable, they have not diminished the cultural heritage significance of the place and it would be achievable to reinstate the rooms to original condition if required.33

12.5 AUTHENTICITY
Some alterations and replacement of building fabric have occurred over the years, however the building is substantially intact and therefore retains a reasonable degree of authenticity.34

13. SUPPORTING EVIDENCE

13.1 DOCUMENTARY EVIDENCE
Bank of Australasia is a rendered brick, two-storey commercial building, designed by the architectural partnership of Wilkinson and Smith in 1900, and constructed in 1901, in the Federation Academic Classical style as a banking chamber and residence for the Bank of Australasia.35

The Bank of Australasia had established itself in the colony of New South Wales in December 1835, in response to an economic boom and flow of British capital.36 Despite strong representation from colonists, the bank showed little interest in establishing offices in Perth and Adelaide. Part of the reason was the bank’s charter excluded the use of land and livestock as collateral - apparently all that Western Australians could offer. The bank did eventually establish a branch in the early years, however, for various reasons it did not succeed and was forced to close in 1845. In the succeeding years, other banks established themselves in Western Australia, including the Union Bank, the Bank of New South Wales and the Commercial Bank of South Australia.

32 For further details regarding the condition of the place, please refer to: Stephens, pp. 49-78.
33 ibid., p.82., for further details regarding the integrity of the place.
34 ibid., p.82., for further details regarding the authenticity of the place.
The Bank of Australasia had considered re-establishing a branch in Perth in 1891, but had rejected the idea. However, the discovery of gold in Kalgoorlie precipitated a gold rush, a surge of prosperity and an influx of British capital. Fearful of losing out on the lucrative trade experienced by the established banks, the Bank of Australasia opened a Perth branch in 1894 and quickly organised branches in Fremantle, Coolgardie and Cue, with Menzies and Kalgoorlie in the following year.  

As the maritime gateway to Perth, Fremantle also benefited from the gold discoveries. Major building works were undertaken and a major proportion of the current building stock of central Fremantle was built between 1890 and 1910. By 1896, the commercial centre of Fremantle was well established in Cliff Street as it facilitated the transport of goods from the sea jetty to the Swan River and then on to Perth. The business district centred mainly on the east end of High Street and along Mouat, Pakenham and Henry Streets. It was to this area that the banks were attracted to locate their branch buildings. 

Bank of Australasia was built after three other banks in the street. These were: the National Bank at No. 16 High Street, built in 1887; the Western Australian Bank at No. 22, built in 1891; and, the Commercial Bank at No. 20, built in 1901. These buildings have similar architectural elements, are of similar stylistic idiom and have attached residences. 

Bank of Australasia at No. 18 High Street is sited on portion of Fremantle Town lots 29 & 30, which were first acquired by the bank in 1885. The architectural firm of Wilkinson and Smith, who had designed the bank’s new Perth office in 1896, drew up plans for the Fremantle office. The plan comprised a bank chamber, manager’s office and a residence. 

The firm Wilkinson and Smith had been quite active in Fremantle with several notable buildings to their credit: Hotel Fremantle, (1898); Literary Institute (Evan Davies Library), (1899); and, Phillimore Chambers, (1899). The firm comprised Clarence Wilkinson, who was secretary to the first council of the new West Australian Institute of Architects in 1896, and E. H. Dean Smith who was also involved in the new institute. A junior member of the firm was W. J. Waldie Forbes, who joined some time before 1900. The contract drawings for No. 18 High Street are witnessed by Forbes. Later, in 1904, Smith and Forbes would enter into a partnership with J. Talbot Hobbs to form the prominent Western Australian architectural firm of Hobbs Smith and Forbes. 

The building was used continuously as a bank until 1939, when the Bank of Australasia offered the site for auction. No buyers attended. In November of

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37 For further details regarding early banking in Western Australia please refer to: Stephens, pp. 7-8. Stephens notes that records of the site of the first bank of Australasia have not yet been located, but that it was most likely that there were temporary premises, leased until the bank could secure its permanent home - 18 High Street.

38 ibid., pp. 6-7., for further details regarding the early history of Fremantle.


40 ibid., Fig 7., p.22., for the only drawing to have survived.

41 ibid., p.15.

42 ibid., Fig 7., p.22; also p. 15 for further details regarding the work of Wilkinson, Smith and Forbes.
the same year the Commonwealth Government Marine branch - Lighthouse and Navigation Services indicated that they needed new premises as the ones they were using were required by the Customs Office. The availability of No. 18 High Street was noted. The Bank of Australasia offered the lease to the Department for £78/0/0. It is thought that Navigation Services moved into the leased premises in December 1939.

In 1941, ratebooks indicate that the building was still rated under the description "office and residence", at which time the Commonwealth took over the lease. However, by 1950-51, the property is described as "offices", indicating that somewhere between 1941 and 1950, the residential function of the first floor rooms ceased. Over the next 20 years a number of minor alterations to the building were made: for example, a carport was built in the yard at the rear of the building and the rear verandah was enclosed.43

In September 1969, the Marine Branch moved out of No. 18 High Street. In 1970, the building was registered for disposal; however, this was not done and the building has continued to be tenanted in succession by the Department of Health, the America's Cup Secretariat, and John Dawkins, MP. At present the premises are leased to Cambridge Gulf Exploration N.L., a mineral exploration company.

13.2 PHYSICAL EVIDENCE

The office building at No. 18 High Street, is a two storey commercial building constructed in 1901, as the permanent Fremantle office of the Bank of Australasia. No. 18 High Street is situated on portion of lot 29 and 30.

The building displays a number of architectural characteristics that are present in the neighbouring banks at 16, 20 and 22 High Street. These include: a rock faced stone plinth; vigorous moulding to the facade in the form of rusticated ashlar; a prominent string course moulding; and, a triangular pediment over the entrance. In each case, the entrance to the building is heavily delineated by the use of large rectangular pilasters and the facade is articulated into structured bays.44 The stylistic characteristics of such bank buildings reinforced the image of banking in the nineteenth century - solidity, permanence, wealth and conservatism.

The bank was built in a conventional fashion using a solid brick wall on mass concrete footings. Timber floors and substructure are used throughout except in the banking chamber, where concrete has been laid over a broken stone substrate. Solid brick has also been employed in constructing the strong room with walls 360 mm thick. Mass concrete has been used for the floor while the concrete ceiling of the storeroom has been reinforced with rolled steel joists.

The planning of the main chamber, with the juxtaposition of public space, office and strongroom follows a pattern set by other banks in the area such as the Western Australian Bank. The manager’s room had access from both the public and private sections of the banking chamber as well as access to the residence.

43 For further details regarding other changes please refer to: Stephens, p.10.
44 No. 16 does not quite follow this picture, but is similar in other respects.
The manager's residence, on the first floor, while not unusual in itself, was certainly unusual for the number of bedrooms it provided. Nineteenth century residences attached to commercial premises usually provided only three bedrooms at a maximum. The provision of five bedrooms indicates that the bank held its managers in high esteem and were willing to cater generously for large families and/or make provision for a servant or maid. This aspect of esteem for the manager is reflected in the size of the rooms and the standard of decoration furnished.

Another aspect of the building was the facilities provided for sewerage disposal. A pan collection system was operating at the time the bank was built but for some reason the bank appears to have elected not to use this service. The original plan show two earth closets on the back boundary, bordering the right of way. The plan also shows two urinals next to the closets. By 1939, the earth closets were no longer there.

A number of changes were made to the fabric and form of the building to accommodate the changing needs of the occupants over the years. These include two rooms created by the enclosure of the first floor rear balcony (rooms M & N); the upstairs bathroom converted to a lavatory (room O); a room formed out of part of the upstairs landing (room P); room V extended into the space occupied by the original linen cupboard and part passage; a room formed out of the original servery (room K); and an extra opening introduced to the strong room and room J.45

13.3 REFERENCES

National Trust Assessment Exposition

Australian Heritage Commission Data Sheet

Stephens, J., Conservation Management Plan for 18 High Street, Fremantle (for Australian Estate Management, Department of Administrative Services, 1993)

45 Please refer to the attached floor plans.