

9 March 2020

HSBC UK BIRKENHEAD BRANCH CELEBRATES 175TH ANNIVERSARY

Fascinating history of 175 year old branch revealed

HSBC UK's branch in Birkenhead, one of the oldest branches in the bank's network, is celebrating its 175th anniversary since the bank first opened its doors for business as part of the Bank of North and South Wales, servicing the "township of Birkenhead and transacting general banking business there".

The branch formally opened its doors at 62 Hamilton Square in March 1845 with a small team led by branch manager William Coulson, who has previously been an accountant at the bank's head office, with a salary of £175. Coulson was joined by Mr Tomkinson, the branch account on £110 per annum and sixteen year old Richard Williams, who was hired by the branch to begin his apprenticeship.

By the late 1870s the business had expanded and outgrown the site on Hamilton Square and the bank purchased land on Hamilton Street and commissioned a new premises, which were completed in December 1870 and subsequently hailed as 'a magnificent building'. Number 52 Hamilton Street opened its doors to customers in 1880 and the premises were later given the status of a Grade 2 listed building.

Liverpool was struck by the downturn in the cotton trade in the late 1880s, and the bank North and South Wales Bank was severely impacted by the downturn. Despite its regional success, the North and South Wales Bank could not compete with the larger London-based banks that were rapidly acquiring nationwide coverage of the banking scene.

In 1908 the firm finally accepted a bid by Midland Bank (now HSBC UK) and the Hamilton Street office became part of a much larger national network of branches. The amalgamation was the largest to have ever taken place amongst English banks at that time, and by the end of that decade Midland was operating nearly 700 branches and sub-branches.

The branch has a fascinating history that includes employees playing a full part in both World Wars, with 8 members of staff joining the two war efforts, including five out of the eleven enlisting for World War II. As a result, the branch hired five temporary workers to help with various duties during the war period. There were few women in the bank before the war, however Midland Bank's staff registers show that two of the new recruits – Betty Birchenall and Barbara Brough – became the first female members of staff to work at the Birkenhead branch.

A key change made on 23 July 2007, when the Hamilton Street branch moved to its new premises on Grange Road, within the Pyramids shopping complex. The Pyramids are a key retail hub in Birkenhead and home to 100 stores serving the local community. Throughout its 175 years, the Birkenhead branch has been at the heart of the town and dedicated to the needs of its residents.

Gareth Jones, manager at the HSBC UK Birkenhead branch said: "I am proud to be leading the branch team at such a momentous time. Celebrating 175 years in this fantastic town has given us the opportunity to appreciate how our branch has adapted to rapidly changing consumer habits and technology over the years. We have recently started making an account available for people with no fixed address. This is a landmark in helping many people, some of whom have been the victims of domestic abuse."

Birkenhead branch timeline of events:

1836 – *The North and South Wales Bank opened for business in 1836*

1845 – *The Birkenhead branch opened in March 1845 and the first manager was William Coulson*

1880 – *The branch unveiled new premises and moved from 62 Hamilton Square to 52 Hamilton Street*

1908 – *The North and South Wales Bank was acquired by Midland Bank*

1914-1918 – *Two employees from the Birkenhead branch left to join the war effort.*

1939-1945 – *Five employees from the Birkenhead branch left to join the war effort*

1976 – *From 26 March 1976 onwards banking transactions made at the Birkenhead branch are stored on computers rather than paper*

2007 – *The branch's address changed from 52 Hamilton Street to 31 The Pyramids*

2020 – *HSBC celebrates its 175th anniversary at the Birkenhead branch*

Gareth Jones continued: "During the 1800s and early 1900s in-branch services and the customer experience would have been significantly different to what it is like today. Opening hours coincided with local market days and the services available would be limited to business advice and small loans, receiving deposits, withdrawals authorisations and cashing cheques in, with all records paper-based and recorded in large ledgers.

"While today, the majority of our banking is done with a click of a button, where customers can keep a very close eye on their finances wherever they are in the world, they are still able to discuss our mortgage and savings options here in the branch. We are very proud to be part of a branch which has been at the centre of change in banking in the 21st century, but even more proud to continue to be providing a first class service for those in Birkenhead who use the branch."



Photo: The Birkenhead branch from 1880 to 2007, at 52 Hamilton Street.



Staff at HSBC UK Birkenhead branch celebrate 175 years since the bank opened its doors in the town.



The display of historic items in the branch included an antique ledger book as well as more recent items like Midland Bank chequebooks.

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Notes to Editors

No Fixed Address: Homeless people currently struggle to open an account because they do not possess the necessary documentation. The process works through an introduction to an individual from our charity partners including Crisis and the Whitechapel Centre in Liverpool, who then coordinate and attend the appointment in branch with the individual. We use the charity or safehouse address to enable us to open the account, providing access to banking and allowing people with no fixed address to receive wage payments and benefit support.

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