

BELFAST BANKING COMPANY – WARRENPOINT BRANCH

Belfast Banking Company, Warrenpoint Branch, 1 Queen Street, Warrenpoint, Co. Down

The Belfast Banking Company was formed in 1827. From that time to 1914 they opened around 48 branches around the north of Ireland. Following partition, in 1923 they sold their branches (and staff) south of the border to the Royal Bank of Ireland.

In 1914, ‘.... constitutional conference, called by King George V broke up without having reached agreement. Despite this the Belfast Bank showed its confidence in its future by opening two branches in 1914, at Pettigo and Warrenpoint’.

Source: *The Belfast Bank 1827-1970* -Noel Simpson (Blackstaff Press Limited on behalf of Northern Bank Limited, 1975)

Ordnance Survey historical maps held by PRONI show the Queen Street site as empty until the bank was built in 1914. Series 4 (1905-1957) was the first map to show the bank. Two plots are split by a wall. The side wall to the bank is built in red brick whilst the garden side wall is rendered. This may be an indication that the plots were purchased separately and joined at a later date. A review of the title deeds would add considerably to this record.

The Belfast Banking Company, Ltd.—Open every Tuesday and Friday from 10.30 till 2

Source: *Newry and Mourne in 1914* (Newry and Mourne Museum, 2015)

Above the branch was the branch manager’s house over 2 floors and an attic. As the branch required more space, the house would have been used as offices and storage areas.

The bank is mentioned in articles held by the British Newspaper Archive website (www.britishnewspaperarchive.co.uk).

20th February 1915 – Belfast News Letter

Prince of Wales National Relief Fund – Donations by branch staff or customers

Miss M J Bell	£1	
Miss Susan Bell	10s	
Mr John M McCluskey	10s	
Miss E M Larkey	4s	Total £2 4s 0d

20th January 1916 – Belfast News Letter

Drumboe House, Rostrevor – To Let – Apply Manager, Newry or Warrenpoint

9th July 1927 – Belfast News Letter & 15th July 1927 – Portadown Times

Legal case re a deposit receipt

9th July 1943 – Belfast Telegraph

Death notice – E A Brill, formerly branch manager

17th September 1946 – Belfast News Letter & 18th September 1946 – Northern Whig

Death of Mr Jas Davidson JP. In attendance, Albert Bingham, official in branch

27th September 1947 & 25th October 1947 – Belfast News Letter & 25th October 1947 – Northern Whig

Princess Elizabeth

1950s – Old Warrenpoint Forum – ‘xpaddy’ posted on 14th October 2009

‘Bobby’ taken across from Belfast Bank

6th February 1954 – Belfast Telegraph

Ulster Wills – Robert William Callaghan, Manager

19th February 1959 – Belfast Telegraph

Warrenpoint Golf Club. 2 branch officials mentioned. Mr A Bingham & Mr B R McKinley

15th July 1970 Merger of Belfast Banking Company with Northern Bank

Two articles written by Gavin Bamford (History Hub Ulster) were published on ‘the Roamer’ page of the News Letter.

2009 – Old Warrenpoint Forum – ‘brian’ posted on 3rd August 2009

‘Where is this garden?’

20th May 2013 – Closure of Danske Bank, Warrenpoint

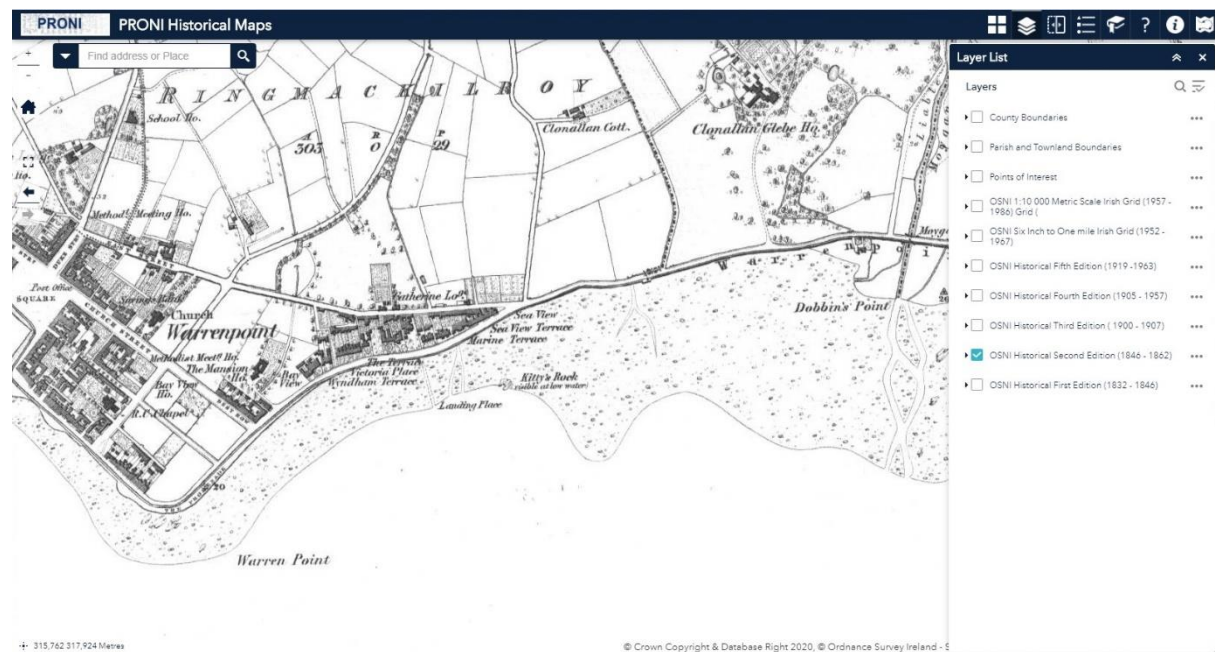
In February 2013, Danske Bank (Northern Bank trading as) announced that their branches in Newcastle, Castlewellan and Warrenpoint would close permanently. The first two merged into Downpatrick branch and Warrenpoint merged into Newry branch.

Osborne King – Sale Brochure

Former Bank Premises – 1 Queen Street, Warrenpoint

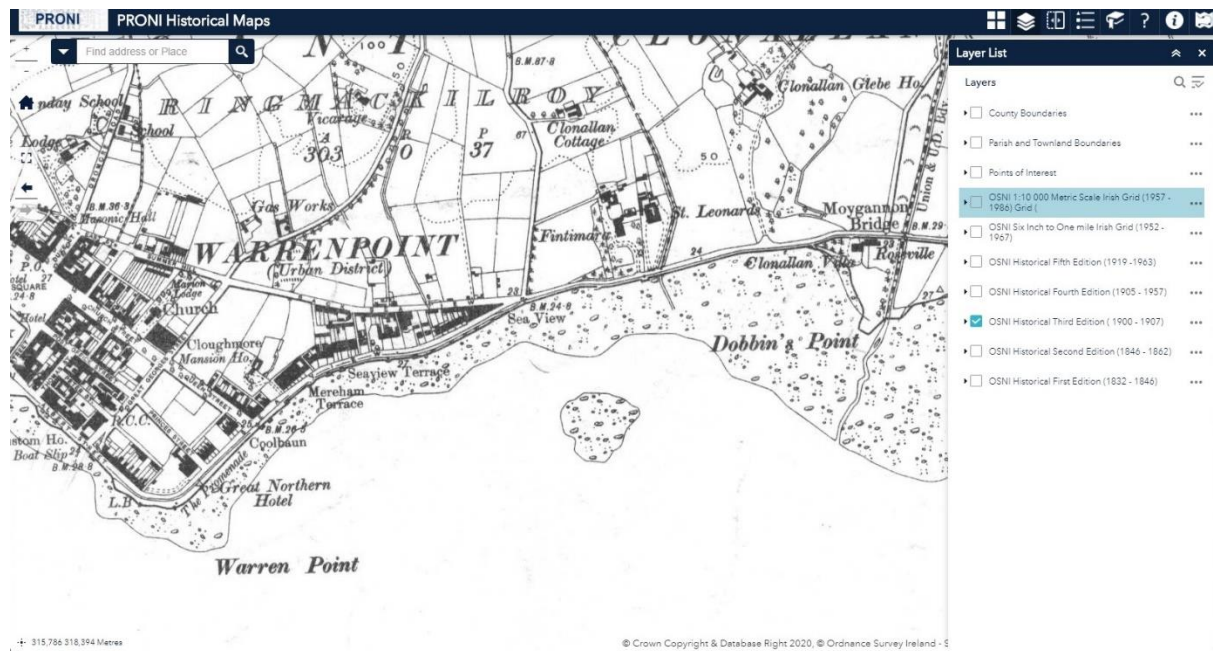
2020 – Building converted to retail space and two apartments

Public Record Office Northern Ireland (PRONI) – OSNI Historical Maps 1846-1862 Series 2



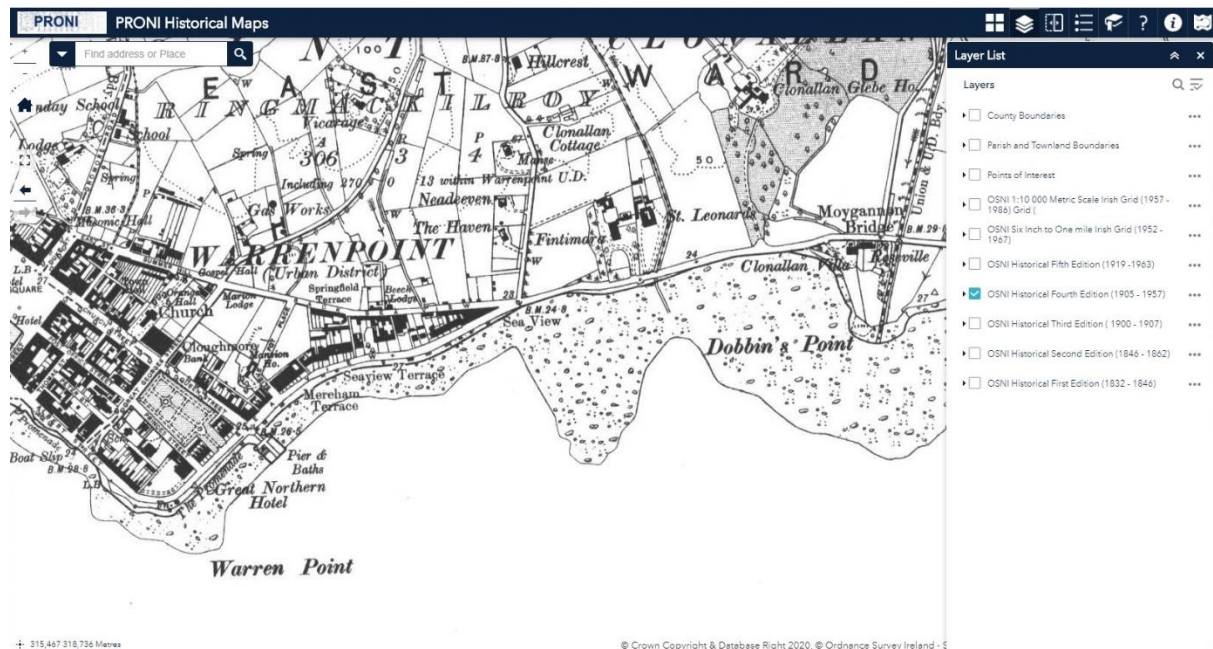
Researched by Gavin Bamford, History Hub Ulster

Public Record Office Northern Ireland (PRONI) – OSNI Historical Maps 1900-1907 Series 3



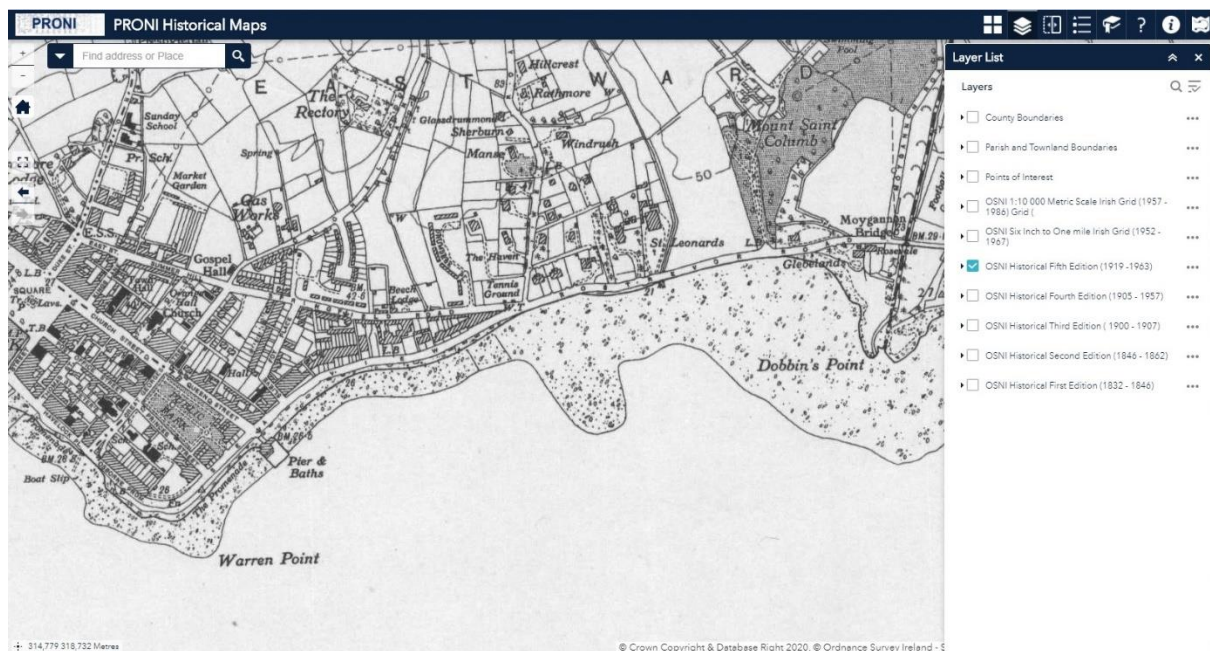
The bank site has not yet been developed.

Public Record Office Northern Ireland (PRONI) – OSNI Historical Maps 1905-1957 Series 4



The bank building and garden are now showing as separate plots.

Public Record Office Northern Ireland (PRONI) – OSNI Historical Maps 1919-1963 Series 5



An outhouse is now showing on the bank back yard. The bank and garden are still showing as separate plots.



[Courtesy of Google Earth Street View]

An examination of the title deeds may explain the two plots. A substantial red brick wall extends past the back-yard gateway whilst a rendered wall extends the length of the rear garden.

PRINCE OF WALES' NATIONAL RELIEF FUND.

BELFAST AUXILIARY.

25th LIST OF SUBSCRIPTIONS.

Previously acknowledged	£47,556	9	9	
Staff Locomotive Dept. Gt. Northern Rly. Co. (L.), Belfast and District, further Contribution	20	0	0	
Staff Lindsay Bros., Ltd., 6th Monthly Contribution	10	13	6	
Employees Wm. Ewart & Son, Ltd., Mountain Mill, 9th Subscription	8	11	2	
Employees Hamilton, Huston, & Co., Ltd., Belfast Staff Pearl Assurance Co., 6th Monthly Subscription	4	4	0	
6th Part Prize Money Duncairn Gardens Methodist Sunday School (the Scholars having kindly relinquished	5	0	0	
Per Belfast Bank, Warrenpoint Branch:				
Miss M. J. Bell	£1	0	0	
Miss Susan Bell	0	10	0	
Mr. John M. McCluskey	0	10	0	
Miss E. McLarkey	0	4	0	
		2	4	0
Employees Hanna & Brown, Old Col. "Tancred," 5th Subscription	1	8	0	
Employees J. Hamilton & Co., Ltd., 5th Contribution	1	6	0	
Prize Money voluntarily given by the Children of Killester Presbyterian Church Sabbath School	1	2	6	
Mr. W. Quantrell, Bulford Camp, Salisbury	1	0	0	
Employees H. Pooley & Son, Ltd., Monthly Subscription	1	0	0	

TOTAL ... £47,919 18 11

I gratefully acknowledge receipt of above, and I earnestly appeal for further Subscriptions.

CRAWFORD McCULLAGH,
Lord Mayor, Treasurer.

THE LADY MAYORESS acknowledges with grateful thanks receipt of the following:—

ADDITIONAL COMFORTS FOR SOLDIERS.

£1 14 0 from L.O.L. Castlecatt, Bushmills, Proceeds of Social.
1 3 0 from Dinner Collection, Kensington Hotel, per Scott Graham, Esq. 4606

This may have been a staff or a customer collection on behalf of the fund described below.

The Prince of Wales's National Relief Fund.

Treasurer: H.R.H. THE PRINCE OF WALES.

THE National Relief Fund has two objects of equal importance. It has to aid the wives, families and dependants of Soldiers, Sailors, Reservists and Territorials who are on active service or who have died in the defence of their country. It has to prevent and alleviate distress among the civil population arising out of the War.

20th January 1916 – Belfast News Letter

DRUMBOE House, Postrevor, to Let from 1st
May: beautiful grounds, large garden, con-
servatories, garage, &c.: all splendid order; at
present occupied by Dr. Moore.—Apply, Manager,
Belfast Bank, Newry or Warrenpoint. A922
HOLYWOOD—Nicely furnished detached house.

Apply to the manager, Belfast Bank, Newry or Warrenpoint

Belfast Banking Company – Property Photographic Album 1918 – Opened 1914



In the archives of Northern Bank (now Danske Bank) there is a small photograph album of all the Belfast Banking Company properties as at 1918.

1923 – Quotation to decorate the bank

20/10/23

The Belfast Bank. Warrenpoint

Staircase, Hall, Passage.

ceilings. Stop, size & paper with ceiling paper of approved Pattern @ 2/6 per fcs. Walls, rub down stop size and paper to top of dado, with Pattern paper of approved design @ 6/- provide Anaglypta or Lincrusta Walton dado with rail fix & paint to approved shade. Rub down, paint & varnish all doors, banister rails, sides of stairs &c, finished in gloss or flat as may be selected. Complete 71-18-0

2 Drawing Room & Morning Room:
 ceiling. Stop, size and paper @ 3/6 per fcs.
 Walls. Stop interline & paper with selected (approved) Pattern @ 7/-. Provide Frieze repair Plaster work. Paint all wood work
 Stairs floor.

3 Bedroom: ceiling. Paper & tint moulding
 Walls. Stop & Paper. Provide wallpaper, borders.
 Average cost 4/- per roll. Paint woodwork 9-10-0
 B115-8-0

Accepted.

Courtesy of Brian McCalmont Twitter feed.

NORTHERN LAW COURTS.
CHANCERY DIVISION.
 (Yesterday—Before the Hon. Mr. Justice Wilson.)

EXECUTOR'S ACTION.

John Arnold Wilson, executor of the will of Hugh A. Wilson, deceased, late of Warrenpoint, was plaintiff, and Hugh John Henry, Cordrummond, Marketbill, County Armagh, and the Belfast Banking Company, Ltd., defendants, in an action in which plaintiff sought a declaration that a deposit receipt, dated 24th January, 1924, in the joint names of the deceased and Hugh John Henry for £500 formed part of the assets of the deceased, and an order that Hugh John Henry should endorse the deposit receipt, and that the defendants concur in doing all things necessary for a transfer of the £500 to the plaintiff as executor.

From the evidence it appeared that Hugh A. Wilson on the 24th January, 1924, lodged the £500 in the Belfast Bank, Warrenpoint, in the joint names of himself and Hugh John Henry, payable to either or the survivor. Deceased made his will in February, 1924, and probate was granted to the plaintiff on the 26th August, 1924. Deceased by his will bequeathed £500 to Hugh John Henry.

Hugh John Henry and E. A. Brill, who in 1924 was manager of the Belfast Bank, of Warrenpoint, having been examined, his Lordship decided that the gift to Hugh J. Henry of the £500, lodged in the joint names, was a good gift, and Mr. Henry was entitled to that sum, with all the interest thereon. He dismissed the plaintiff's action, and ordered that plaintiff be given his costs out of the estate.

Mr. Megaw, K.C., and Mr. Johnston (instructed by Messrs. Johnson & Rutherford, Newry) appeared for the plaintiff; and Mr. Murphy, K.C., and Mr. Warnock (instructed by Messrs. Monroe & Anderson, Armagh) were for the defendants.

HAS SEQUEL IN THE NORTHERN HIGH COURT.

In the Northern Ireland Chancery Division on Friday, before Mr. Justice Wilson, John Arnold Wilson, executor of the will of Hugh A. Wilson, deceased, late of Warrenpoint, was plaintiff, and Hugh John Henry, Cordrummond, Marketbill, and the Belfast Banking Company, defendants, in an action in which plaintiff sought a declaration that a deposit receipt, dated Jan. 24, 1924, in the joint names of deceased and H. J. Henry for £500 formed part of the assets of the deceased, and an order that Hugh John Henry should endorse the deposit receipt, and that the defendants concur in doing all things necessary for a transfer of the £500 to the plaintiff as executor.

From the evidence it appeared that the deceased on Jan. 24, 1924, lodged the £500 in the Belfast Bank, Warrenpoint, in the joint names of himself and Hugh John Henry, payable to either or the survivor. Deceased made his will in February, 1924, and probate was granted to plaintiff on August 26, 1924. Deceased by his will bequeathed £500 to Henry.

After evidence, his Lordship decided that the gift to H. J. Henry was a good gift and Mr. Henry was entitled to that sum with all the interest thereon. He dismissed the plaintiff's action, and ordered that plaintiff be given his costs out of the estate.

These press reports mention Mr E A Brill who was described as manager of Belfast Bank, of Warrenpoint in 1924.

9th July 1943 – Belfast Telegraph

BRILL—July 2, 1943. **EDWARD ALBERT**
(late Manager of the Belfast Bank, Warrenpoint),
dearly-loved husband of **EMMA**
BRILL, of 9 Muswell Hill Road, London.
N.10.

Death notice for Mr Edward Albert BRILL, late manager of the Belfast Bank, Warrenpoint.

17th September 1946 – Belfast News Letter

DEATH OF MR. JAS. DAVIDSON, J.P.
FOUNDED NOTED FIRM.

After an illness of about three months the death took place this morning at his residence, 19 Upper Malone Road, Belfast, of Mr. James Davidson, J.P., managing director of Eglinton Bakery, Ltd., Lisburn Road.

In 1918 he and his wife founded this well-known bakery concern, of which three sons, Messrs. William, John, and Samuel Davidson are directors. A fourth son, Mr. James Davidson, is a dental surgeon, practising in Lurgan.

The late Mr. Davidson was a prominent member of the Belfast Master Bakers' Association, and also a member of the Scottish Master Bakers' Association and prior to the outbreak of the war he was a frequent visitor to Scotland in connection with the trade.

He took a keen interest in the Masonic Order, and was a P.M. of Finiston Lodge 541, a member of Ribblesdale Lodge 631, a P.K. of R.A.C. No. 22 and a Past Preceptor of Ulster Preceptory.

A Presbyterian he was a member of M'Cracken Memorial Church.

Mr. Davidson is survived by his wife, the four sons mentioned, and three daughters, Miss Patricia Davidson, Mrs. Watters, wife of Capt. Watters, Telephone House, Belfast, and Mrs. Bingham, wife of Mr. Albert Bingham, an official in the Belfast Bank, Warrenpoint.

18th September 1946 – Northern Whig

Mr. James Davidson, J.P.

The death took place yesterday of Mr. James Davidson, J.P., managing director of Eglinton Bakery, at his residence, 19, Upper Malone Road, Belfast, after an illness of several months.

An Armagh man, Mr. Davidson was an outstanding member of the business community of the city. He founded the Eglinton Bakery in 1918 with the help of his wife, and from small beginnings it developed into a notable firm, of which three of his four sons—Messrs. William, John and Samuel Davidson—are directors. The fourth son, Mr. James Davidson, practices as a dentist in Lurgan.

Mr. Davidson was an enthusiastic gardener and was a member of the Royal Ulster Agricultural and the Royal Ulster Horticultural Societies. He was a prominent member of the Masonic Order.

Surviving him are his wife, sons and three daughters—Mrs. Watters, wife of Captain George Watters, of Telephone House, Belfast; Mrs. Bingham, wife of Mr. Albert Bingham, an official in the Belfast Bank, Warrenpoint, and Miss Patricia Davidson.

Mr Albert Bingham, official in the Belfast Bank, Warrenpoint attended the funeral.

27th September 1947 – Belfast News Letter

25th October 1947 – Belfast News Letter

25th October 1947 – Northern Whig

Correspondence

PRINCESS ELIZABETH

Sir—I have been asked, as one of his Majesty's Deputy Lieutenants for the County of Down, to appeal to everyone in Newry, Rathfriland, Hilltown, Warrenpoint, Rostrevor and districts to subscribe towards a gift which will be given by Northern Ireland as a whole to H.R.H. Princess Elizabeth on the occasion of her marriage to Lieutenant Philip Mountbatten, R.N., on the 20th November next.

I feel sure that my request for funds for this very happy purpose will be answered fully and quickly by every member of the community. Subscriptions may be sent to the Hon. Treasurer, Mr. D. I. Duffin, Belfast Bank, Newry, Mr. D. I. Duffin, Belfast Bank, Warrenpoint, and Mr. M. D. Mercer, Belfast Bank, Rathfriland, and should not exceed 2s. 6d. from each person.

Separate arrangements are being made as regards contributions from school children, and these should not exceed one penny from each child.

Everyone is welcome to subscribe, and by subscriptions let it be known that this area of County Down can do as well as, if not better than, any other area in Northern Ireland.—Yours, &c.

FRANK FISHER,
Rockville, Newry.

PRINCESS ELIZABETH

Sir—May I once again request a small share of your valuable space to draw attention of your readers in South Down to the fact that Princess Elizabeth's Presentation Fund will definitely close on Monday next, the 27th inst., and that subscriptions may be sent to any of the following local treasurers:—Mr. J. A. Bell, Belfast Bank, Newry; Mr. D. I. Duffin, Belfast Bank, Warrenpoint; Mr. M. D. Mercer, Belfast Bank, Rathfriland.

—Yours, &c., FRANK FISHER,
Rockville, Newry.

LETTERS

PRINCESS ELIZABETH PRESENTATION FUND

Dear Sir,—May I once again request a small share of your valuable space to draw the attention of your many readers to the fact that the above Fund will definitely close on Monday next, 27th inst., and that those in the southern areas of County Down still wishing to subscribe may send their contributions to any of the following local treasurers:—Mr. J. A. Bell, Belfast Bank, Newry; Mr. D. I. Duffin, Belfast Bank, Warrenpoint; Mr. M. D. Mercer, Belfast Bank, Rathfriland.

I should like to take this opportunity to extend to all subscribers, all those who helped in the organization and not least the Press, my warmest thanks for their valuable support to the Fund in this southern area of County Down. — FRANK FISHER, "Rockville," Newry.

This was a public appeal for contributions towards a wedding present for HRH Princess Elizabeth to Philip Mountbatten.

A staff member, Mr I D Duffin is mentioned. Douglas Irvine Duffin was born in 1887. Following his education, he joined the Belfast Banking Company in 1905/06 and served in Bushmills, Londonderry and Warrenpoint. He served during the Great War and ended up as a Company Quarter Master Sergeant (CQMS) serving for a while in East Africa. He retired in 1949 as manager of Warrenpoint branch. Further information can be found here -

<https://northernbankwarmemorials.blogspot.com/2020/05/duffin-douglas-irvine.html>

1950s – Old Warrenpoint Forum – ‘xpaddy’ posted on 14th October 2009



6th February 1954 – Belfast Telegraph

To-day's Ulster wills
£5,472 — Mr. Robert William Callaghan, of the Belfast Bank, Warrenpoint, bank manager, who died on March 12, intestate.

This was also syndicated to the Larne Times (11th February 1954), the Ballymena Weekly Telegraph (12th February 1954 and the Portadown News (13th February 1954).

19th February 1959 – Belfast Telegraph

Golf Club
Bridge section
Warrenpoint Golf Club (Bridge Section) has made the following appointments:—Senior section—President—Dr. Dermot J. McDermott, Donaghmore; vice-president—Mr. G. W. V. Creig, F.R.C.S., Rostrevor; secretary—Mr. Jack Getty, Rostrevor; treasurer, Mr. A. Bingham, Belfast Bank, Warrenpoint; tournament director—Mr. J. M. FitzGerald, Provincial Bank, Newry; assistant director—Mr. B. R. McKinley, Belfast Bank, Warrenpoint.
Committee—Mrs. A. C. Ball, Dr. J. A. O'Tierney, Mr. J. A. Beattie, Warrenpoint.
Junior section: President—Dr. G. McVerry, Newry; secretary/treasurer—Mr. T. L. Moffet, Ulster Bank, Newry; tournament director—Mr. J. M. FitzGerald.
Committee—Mrs. W. Hulme, Mrs. J. Laurie, Miss D. Flynn, Warrenpoint.

Members of staff of Belfast Banking Company, Warrenpoint. Mr A Bingham and Mr B R McKinley.



TheRoamer

OUR COLUMNIST TAKES A LOOK AT LIFE



Black ties and red carnations hail the start of 50-year bank account

Nearly half a century ago a nervous young Fermanagh-lad leaned timidly on a bank countertop and mumbled to the cashier "I'd like to join your bank".

The (almost new) Northern Bank on Belfast's Malone Road was comfortably close to Queen's University where he was a very naïve fresher.

Adequately equipped with a free Biro and a chequebook in a plastic pouch he embarked on student life and writes this page today!

I'm still with the same bank, though at a different location and boasting an almost unimaginable range of modern banking procedures.

I've just been informed that tomorrow is the 50th anniversary of the day its staff were sent a countrywide circular suggesting they should wear red carnations on the 1st July 1970 which would be "a happy and memorable day for all of us"!

They were also told "black ties should be worn."

Gavin Bamford, who often contributes to Roamer's page, is a retired Northern Bank assistant manager who worked for the bank from 1974 to 2013.

He is Chair of History Hub Ulster and runs both the Northern Bank War Memorials website and the Belfast Banking Company Architecture Facebook page.

Gavin has compiled a potted-history of the bank to mark its half century, though its story began long before 1970.

With acknowledgements to Noel Simpson, author of "The Belfast Bank 1827-1970" and to the British Newspaper Archive, Gavin's account will conclude on Friday's Roamer-page.

It was on 1st July 1970 that the Belfast Banking Company Limited and Northern Bank Limited merged into the Northern Bank, known today as Danske Bank.

To see why this merger took place, we have to go first back to 1827 when the Belfast Bank started business.

On 25th May 1846, following redevelopment, the bank moved into the former Assembly Buildings, situated at the 'four corners' of North Street, Bridge Street, Waring Street



Belfast Banking Company insignia at the Portrush Branch

“Within decades it was trading in branches throughout the northern half of Ireland

and Donegal Street.

Within decades it was trading in branches throughout the northern half of Ireland.

Moving forward into the 20th century, the London City and Midland Bank was following events after the 1916 Easter Rising.

This bank wanted to move



North End Belfast Bank, Duncairn Gardens

into Ireland and considered the Belfast Bank would be the best bank should partition occur.

Following a failed agreement in March 1917, the shareholders of the Belfast Bank approved the amalgamation of their bank with the London City and Midland Bank on 9th July, 1917.

This merger was the first entry into the Irish market by an English bank.

Merger negotiations had already started between the Ulster Bank and the London County and Westminster Bank.

At the same time, London City and Midland Bank had decided to open a branch of their own at 17 Castle Place, Belfast.

The decision was later taken to rebrand this branch as Belfast Bank.

Following partition, the Belfast Bank directors decided that they would only operate in what became Northern Ireland.

In 1923, following secret negotiations, they transferred their business in the Republic of Ireland to the Royal Bank of Ireland Limited along with 20 branches and their staff.

Although it had links to a private bank (Montgomery & Company) dating back to 1809, Northern Banking Company, as a joint stock company, commenced trading in 1824. Northern Bank was based in Belfast with its Head Office at 16 Victoria Street (beside the Albert Clock) and operated branches throughout all of Ireland.

The two branch networks continued after partition.

On 1st April, 1965, the news broke that the Midland Bank (as London City and Midland Bank was now known) was proposing to purchase all the share capital of Northern Bank.

Belfast Bank branch managers were advised in a circu-

lar from the directors: "It is not the intention to merge the Northern Bank with the Belfast Banking Company, but as opportunities occur in the future it will be possible to effect some rationalisation to the advantage of all concerned."

The Belfast Telegraph reported the news the next day under the headline 'Northern Bank shares jump for take-over'.

However, the public was more concerned with the ending of Saturday branch opening, starting on Saturday, 3rd April 1965.

Further bank groupings, although not yet mergers, would soon take place on the island of Ireland, with four groups coming into being by 1967:

(1) Bank of Ireland, National Bank of Ireland and Hibernian Bank Limited;

(2) Allied Irish Banks Group of Munster and Leinster Bank Limited, Provincial Bank of Ireland Limited and Royal Bank of Ireland Limited;

(3) Belfast Banking Company Limited and Northern Bank Limited, both owned by Midland Bank; and

(4) Ulster Bank Limited owned by Westminster Bank Limited.

Late 1967 saw the arrival into both banks of a team from Midland Bank with the aim of bringing their systems into line with each other.

As Noel Simpson (Retired Head of Finance, Northern Bank) writes in his book 'The Belfast Bank 1827-1970': "these men had a difficult and lengthy assignment, for the two Irish Banks had gone their separate ways for almost a century and a half."

On 20th November 1968, staff were informed of the creation of 'United Northern Banks Limited' to later complete the integration of the two banks.

The masterful amalgamation of the two financial institutions and the rest of Gavin Bamford's intriguing bank account continues here on Friday.

GOT YARNS, JOKES OR JAPES?

SEND THEM TO: ROAMERNEWSLETTER@GMAIL.COM OR NEWSLETTER, SUITES 302-303, GLANDORE, ARTHUR HOUSE, 41 ARTHUR ST, BELFAST, BT1 4GB.
www.newsletter.co.uk



The Lisburn branch of the Belfast Bank



TheRoamer

OUR COLUMNIST TAKES A LOOK AT LIFE



Bank merger 'a note-worthy occasion in the history of an organisation'

Wednesday's page told of an imminent anniversary - 50 years ago on July 1, 1970 the Belfast Banking Company Limited and Northern Bank Limited merged into the Northern Bank, known today as Danske Bank.

The merger was preceded by a long, proud history, some of it shared here on Wednesday by Gavin Bamford, a retired Northern Bank assistant manager who worked for the company from 1974 to 2013.

Gavin often contributes to this page as Chair of History Hub Ulster, but he also runs the Northern Bank War Memorials website and the Belfast Banking Company Architecture Facebook page - all very well worth perusing.

Continuing from Wednesday's account, on April 1, 1965 news broke that the Midland Bank (as London City & Midland Bank was then known) was proposing to purchase all the share capital of Northern Bank.

Belfast Bank branch managers were advised in an official circular: "It is not the intention to merge the Northern Bank with the Belfast Banking Company, but as opportunities occur in the future it will be possible to effect some rationalisation to the advantage of all concerned."

Late 1967 saw the arrival into both banks of a team from Midland Bank with the aim of bringing their systems into line with each other.

On November 20, 1968, staff were informed of the creation of 'United Northern Banks Limited' to later complete the integration of the two banks.

Press advertising started the following week. On November 29, 1968 newspaper ads appeared promoting the name of 'United Northern Banks Limited' as 'the big new name in Irish banking'.

This holding company, registered in Northern Ireland, was to promote a gradual harmonising of methods and services, thus fostering closer co-operation between the two banks.

At that stage there were 287 offices of both the Belfast Banking Company Limited



Belfast Banking Company, Head Office, 2 Waring Street, Belfast. Picture: Northern Bank War Memorials website

and Northern Bank Limited. It would take until late 1969 for their directors to decide on the name of the future organisation.

A process of legal changes involving Acts of Parliament on both sides of the border would be required and then there was the (bank) note-issuing rights that dated back to Victorian times.

A separate third company would not be able to retain the note-issuing powers currently held by both banks.

A Private Bill was to be enacted in the Parliament of Northern Ireland that would allow the merger of the two banks on July 1, 1970 without the use of the third company.

The Belfast Bank Executor and Trustee Company would also be merged into the Northern Bank Executor and Trustee Company at the same time.

When enacted, the Bill would see the Belfast Bank branches known as 'Northern Bank Limited, Belfast Bank Branch.'

Branch managers were advised on June 25 that July 1, 1970 "will be a happy and memorable day for all of us".

All Managers, Sub-Managers, Pro-Managers and Cashiers were to wear red carnations as "something eventful is happening in our bank".

An anonymous slip of paper arrived in branches and departments with the circulars the next day announcing, "black ties should be worn".

Northern Bank continued to trade in the whole of Ireland. Parts of Belfast and many of the towns and villages throughout Northern Ireland ended up with Northern Bank branches, sometimes beside each other.

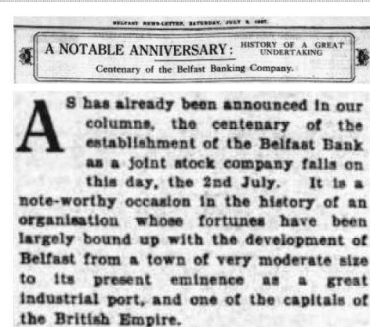
Rationalisation of branches took place over many years in areas such as Antrim (16 and 42 High Street; Aughnacloy (93 and 134 Moore Street); Balylacare (1 and 18 The Square); Shankill Road (15 and 93) and Hollywood (71 and 98 High Street) to name but a few.

Branches would be merged into one site or even a brand-new site to create modern branch offices.

During a financial crisis of its own the Midland Bank eventually sold the Northern Bank to the National Australia Bank, which later transferred ownership to Danske Bank.

The (bank) note-issuing rights would again come into play.

Once again, a Private Bill was considered to transfer the rights to Danske Bank but that was considered to be too expensive a plan.



The News Letter praises Belfast Bank on its centenary, 2 July 1927



Belfast Bank bed plaque at Royal Victoria Hospital

The decision was taken by the directors' to create a trading name of Danske Bank. Thus, the current bank is now known legally, and on their banknotes, as 'Northern Bank Limited trading as Danske Bank'.

Shortly after this, all the branches and offices were re-branded as Danske Bank.

Many of the former Belfast Bank buildings have been sold on to other businesses. However, the name of 'Belfast Bank' continues to adorn a few of these old buildings, such as in Portrush, Rathfriland and Warrenpoint.

Some other branches have been demolished and only photographs remain, for instance the Lisburn and Duncrain Gardens branches.

And the name remains on a brass plaque, still displayed in the Royal Victoria Hospital.

Marking their bank's centenary in 1927, staff raised £500 to name a bed in perpetuity in the RVH - 'The Belfast Bank Bed (Centenary) 1827-1927'.

In a main article headlined 'A Notable Anniversary', The News Letter described the bank's 100-year celebrations as "a note-worthy occasion in the history of an organisation whose fortunes have been largely bound up with the development of Belfast from a town of very moderate size to its present eminence as a great industrial port and one of the capitals of the British Empire."

GOT YARNS, JOKES OR JAPES?

- SEND THEM TO ROAMER@NEWSLETTER.CO.UK OR NEWSLETTER, SUITES 302-303, GLANDORE, ARTHUR HOUSE, 41 ARTHUR ST, BELFAST, BT1 4GB.

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2009 – Old Warrenpoint Forum – ‘brian’ posted on 3rd August 2009

‘Where is this garden?’



Osborne King – Sale Brochure
Former Bank Premises – 1 Queen Street, Warrenpoint



Exterior of bank



Interior of former bank

2020 Staff Recollections

“Lovely old building ... many years ago there was a garden out the back which the manager and his wife looked after”

“This was my first branch and started here on 1st November 1977. It was the day after the book deposits had been balanced. Apparently, they had worked until 11.30 the night before getting said books balanced. A totally different era.”

2020 Facebook and Twitter Social Media

Following my visit and guided tour around the old bank building, I posted my photographs on the following social media:

- 1) Facebook – Belfast Banking Company Architecture page –
<https://www.facebook.com/belfastbankingcompany>

To date (14th September 2020) the post has reached 12,661 people and has had 4,974 engagements through 30 shares.

- 2) Facebook – a private Northern Bank former officials’ group

- 3) Twitter – my reply (@jggb1) to a post by @RostrevorRARE –
<https://twitter.com/RostrevorRARE/status/1303606166539456513>