

H.F. Mertens: The Architect Behind the Vision

Hermann Friedrich Mertens' influence on the Institutional Identity of the Rotterdamsche Bank and the Symbolism of its Architecture

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Abstract

As banking evolved, so did its architecture, using symbolism and style to shape institutional identity and public perception. Between 1916 and 1930, Dutch banks frequently employed in-house architects to maintain brand continuity, with the Rotterdamsche Bank Association appointing Hermann Friedrich Mertens as its in-house architect. His work reflected both historical influences and changing banking trends.

Midway through the 20th century, banking institutions shifted from exclusivity and prestige toward accessibility and transparency. Through a comparative analysis of Kneuterdijk 8 (1920) and Coolsingel 119 (1949), this thesis examines how Mertens' designs adapted to these changes. While Kneuterdijk emphasized wealth and security through traditional ornamentation, Coolsingel adopted an open and modern approach, reflecting the post-war reconstruction and a broader societal shift in banking identity. This study offers a deeper understanding of architecture's role in shaping financial institutions' public perception.

Keywords

Banking Architecture; Institutional identity; Rotterdamsche Bank Association; Symbolism; Expressionism; Rationalism

1. Introduction

For centuries, banking has played a significant role in society, and the architectural choices for bank buildings have often been inspired by the past (McGoun, 2004). Making a differentiation between a wide range of historical architectural references, this principle

was applied from the late 18th to the 20th century. These historical styles were applied for numerous reasons, both strategically and aesthetically. They helped banks establish credibility, would reinforce their role as powerful institutions, and would align with elite preferences. This architecture, therefore, resulted in creating a barrier, where those who did not belong in the building, due to a lack of cultural and financial capital, would not dare to enter as they simply didn't belong (Frandsen & McGoun, 2019). Furthermore, they would portray strength and durability, being a trustworthy establishment for its customers.

When focusing on Dutch banking architecture, these same principles can be recognized. Initially, bank buildings from the Netherlands were no different from other buildings in their direct proximity (Mobron, 2017). The historical facade of these buildings created an image of tradition, thus radiating continuity and reliability. Therefore, if during the 20th century a new establishment was built, architects had to seek inspiration from history. They mainly did this by adding a mixture of neo-styles, such as neo-classicism, neo-gothic, and neo-renaissance. Whenever a bank wanted to portray a more modern image, contemporary styles like Jugendstil, Expressionism, or Rationalism would be added.

A financial institution must have a strong visual appearance, resulting in emitting trustworthiness and recognizability (McGoun, 2004). To achieve this, it was common for banks during the 20th century to hire an in-house architect. For the Rotterdamsche Bank, now known as the ABN AMRO, this role was fulfilled by Hermann Friedrich Mertens, from 1917 to 1922 (Mertens, (Sr.) H.F. (Hermann Friedrich) / Archief, n.d.). After he resigned and started his own architecture firm, Mertens still designed a multitude of offices for the financial institution. During this period, he therefore visualized the institutional identity of the Rotterdamsche Bank.

The primary research methodology will involve a comparative analysis of two case studies, supplemented by a literature review on symbolism and the design of banking architecture in the 20th century. The selected buildings for analysis are:

- Kneuterdijk 8, Den Haag. Designed by Mertens in 1920 while he was still serving as the in-house architect for the Rotterdamsche Bank.
- Coolsingel 119, Rotterdam. The main office of the Rotterdamsche Bank was designed after the WWII bombings (1940) and completed in 1949. By this time, Mertens had established his own architectural firm and worked on commission.

This paper will examine H.F. Mertens' designs and their contribution to the identity of the Rotterdamsche Bank is researched. The symbolism presented in these designs will also be explored. To achieve this, the following question will be researched:

How did Hermann Friedrich Mertens utilize architectural design choices to reinforce the corporate branding and public image of the Rotterdamsche Bank?

The thesis will be divided into four chapters. These chapters will first explore the context of this thesis and provide further information about Hermann Friedrich Mertens and the Rotterdamsche Bank Association. The second and third chapters are used to examine the building at Kneuterdijk and Coolsingel, using the following themes: locations, exterior, interior, and technical aspects. The final chapter will draw a contrast and similarities between these two buildings, and will research the development of Mertens' architectural style and the image of the bank association.

Research about the symbolism in banking architecture in the Netherlands remains limited. Therefore, an exploration of one of the largest financial institutions, with a rich historical background, could contribute to a more comprehensive understanding of the visual and symbolic characteristics of banking architecture. Similarly, despite designing numerous well-known buildings, H.F. Mertens remains a relatively unknown architect due to the absence of a distinct architectural style (*Mertens, (Sr.) H.F. (Hermann Friedrich) / Archief, n.d.*). This thesis aims to bridge this gap by offering a more nuanced perspective on both the institutional identity of banking architecture and Mertens' architectural legacy.

2. Context: Mertens & the Rotterdamsche Bank Association

2.1 Mertens' architectural development

Hermann Friedrich Mertens started his education in architecture at the Technical University of Delft in 1905 (*Mertens, (Sr.) H.F. (Hermann Friedrich) / Archief, n.d.*). After graduating in 1911, he started his career as a designer for a furniture store in Amsterdam. The early years of his career are therefore focused on the designs for furniture and a furniture showroom. In 1917, he moved to Utrecht after being hired as the in-house architect for the Nationale Bankvereniging (N.B.V). The N.B.V. was a subsidiary of the Rotterdamsche Bank Association (Wijmer, 2019). In 1922, Mertens established his own architecture firm in Bilthoven. The Rotterdamsche Bankvereniging remained one of his significant clients; however, he transitioned from serving as an in-house architect to working on a commission basis (*Mertens, (Sr.) H.F. (Hermann Friedrich) / Archief, n.d.*).

Due to the absence of a distinct architectural style, Mertens is often overlooked in contemporary discourse and rarely mentioned in textbooks. His architectural approach can be positioned along the spectrum between the Amsterdam School and the New Objectivity (G. Wattjes, 1928). Without becoming mundane or derivative, his designs strive to achieve a balance between these two movements. The construction and function of his buildings would often be described as modern, while his design sought to align with tradition (De Haas, 1949a). Additionally, H.F. Mertens is renowned for his ability to seamlessly integrate his architectural designs into their surrounding environment (G. Wattjes, 1928).

2.2 The brand identity of the Rotterdamsche bank

During the period of 1916 to 1930, it was common for financial institutions to hire an in-house architect who would design the branches for the institution (ABN AMRO Art & Heritage, n.d.). This resulted in uniformity, which reflected the identity of the bank association in question. The institutional identity of the Rotterdamsche Bank was shaped simultaneously by three important factors: the clients they wanted to attract, the international banking trends, and the national trends in both architecture and culture.

The Rotterdamsche Bank NV was founded in 1863, and initially intended as a merchant bank which mainly focused on colonial trade and industry (Wijmer, 2019). Therefore, international trade and the provision of trade finance were their main points of interest. In 1911, the vision of the bank shifted, and its clientele mainly consisted of larger companies and wealthy private individuals (Mobron, 2017). Due to the crisis from 1920 until 1925, their international focus disappeared, and they mainly functioned in the Netherlands (Colvin, 2013).

Bank buildings in the Netherlands were initially no different than buildings in its direct vicinity, allowing them to blend in and benefit from the eminence of its surroundings (Mobron, 2017). Until the first half of the 20th century, a bank wanted to portray continuity, reliability, and security. The image of tradition would portray these traits. However, building techniques would often be incredibly modern, showcasing clients the innovative character of the bank (Mobron, 2017).

To achieve a public image in which tradition is celebrated, but having a modern outlook on the future is pursued, the architects hired by the banks would often be less well-known. This would result in a client-oriented approach, without too much artistic ambition or temperament (Mobron, 2017).

3. Kneuterdijk 8, The Hague

An important branch of the Rotterdamsche Bank Association was Kneuterdijk 8, located in The Hague. Hermann Friedrich Mertens designed this building during his period as an in-house architect for the Bank. It was a replacement for the existing office on the Kneuterdijk, as they had outgrown this building and required a bigger space (ABN AMRO Art & Heritage, n.d.). When the building was finished, however, the financial crisis had started, resulting in a great loss in the amount of staff. As a result, the building was too large for the needs of the bank association in the first few years after construction (Haagsche Courant, 1923).

3.1 Location

The most important administrators of the Republic of the Netherlands used to live in the Hague, at Kneuterdijk (Servaas Van Rooien, 1889). It used to be an open field, but since 1400 has slowly been transformed into a residential area. Luxurious houses and city castles were built, where nobles, court officials, and ambassadors came to live. Kneuterdijk is therefore historically known as a street where power plays a significant role.

Kneuterdijk 8 occupies a prominent position within The Hague, situated in close proximity to the city center, the Binnenhof, and Palace Noordeinde. Its strategic location underscores the significance of the Rotterdamsche Bank Association within the urban fabric. While the use of natural stone is a recognizable feature in the surrounding built environment, it is typically combined with brick, making the bank's façade particularly distinctive. Furthermore, the building surpasses the height of adjacent structures, reinforcing its visual prominence and symbolizing the institution's stature. Despite its commanding presence, the structure is regarded as a valuable architectural contribution to its surroundings, fitting in with the existing cityscape while simultaneously reflecting the societal importance of the Rotterdamsche Bank Association (G. Wattjes, 1928).



Figure 1: Exterior Kneuterdijk 8, (Hildo Krop Museum, n.d.)



Figure 2: Detail Exterior Kneuterdijk 8, (Hildo Krop Museum, n.d.)

3.2 Exterior

The exterior of the building best reflects the influence of Dutch Expressionism, mainly aiming towards the Amsterdam School. This architectural style is evident in the interplay of horizontal and vertical lines present on the facade. The design also incorporates multiple curves, most notably in the curved tower above the main entrance, which accentuates the building's verticality. Moreover, the structure as a whole features a subtle curvature, adding to its distinctive character. Nevertheless, the use of natural stone is, recurrently, a

remarkable characteristic, as this is an uncommon material in this architectural style. If one were to replace the natural stone with brick, the essence of the Amsterdam School can thus be recognized. This uncommon type of stone, Travertine to be precise, can be perceived as a symbol for wealth and luxury, and also showcases the idea of power (Shareef & Sani, 2020). Therefore, it fits the image the bank association wanted to portray.

Additionally, the embellishments, designed and crafted by Dutch sculptor Hildo Krop, renowned for his contributions to the Amsterdam School, further emphasize this architectural style (Koopmans, 2010). The sculptures are used to showcase what happens inside the building. The sculpture above the main entrance is portrayed with open hands to accentuate the trustworthiness of the bank association. The figures around him wear attributes of agriculture and forestry, industry, trade, and science. They are able to do their job due to the financial support of the bank (Koopmans, 2010).

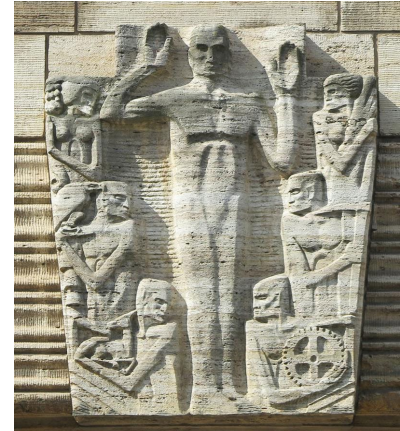


Figure 3: Sculpture above Entrance Kneuterdijk 8, (Hildo Krop Museum, n.d.)

3.3 Interior

Expressionism applied a philosophy in which the building would be treated as a Gesamtkunstwerk, and both exterior and interior would be designed as a total (Bletter, 1983). Hildo Krop, the designer of the exterior sculptures therefore also designed multiple interior elements, such as tiles which were placed underneath the reception desks, and a clock located in the atrium (Koopmans, 2010). The atrium, being one of the first spaces clients would enter, would often be richly embellished and imposing, showcasing the wealth of the association and excluding poor people who didn't belong (Frandsen & McGoun, 2019). At Kneuterdijk, this was achieved by the presence of stained glass, ceramic tiles, wood, and marble. The triangular shape of the glass ceiling also accentuates the vertical grandeur of this space.

Furthermore, the use of extravagant light fixtures and crown moulding gives spaces such as the meeting room an important and rich essence, making a connection to characteristics in traditional Dutch buildings. A mixture of both geometric and more organic shapes can be recognised. The geometric shapes, combined with the use of high-end materials, give the building a subtle Art Deco influence. These interior pieces further emphasize the craftsmanship that went into the design of this building.



Figure 4: Main hall, Kneuterdijk 8, Den Haag (G. Wattjes, 1928)



Figure 5: Vault, Kneuterdijk 8, Den Haag (G. Wattjes, 1928)

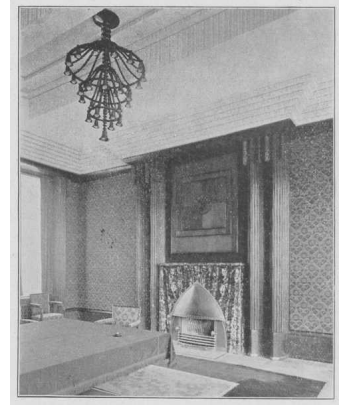


Figure 6: Board Room, Kneuterdijk 8, Den Haag (G. Wattjes, 1928)

3.4 Construction/installations

The structure at Kneuterdijk was constructed utilizing reinforced concrete, a relatively new and emerging material during this period (Haagsche Courant, 1923). The vault's ceiling and walls incorporated a robust composition of steel and concrete, with a thickness of approximately one meter, ensuring enhanced structural integrity.

The building also integrated the latest technological advancements of the time. It was equipped with central heating, elevators, and a ventilation system, reflecting contemporary innovations in architectural design. Moreover, a range of technical installations, including 80 electric clocks, an automated alarm system, and a call system, were implemented (Haagsche Courant, 1923). These features were not yet standard practice in this era, underscoring the bank's progressive approach to modernization. Additionally, these innovations contributed to heightened security measures, offering customers a safer banking environment.

4. Coolsingel 119, Rotterdam

During the reconstruction of Rotterdam, bank associations played an important role. The German bombings resulted in destroying most of the city, creating a need for large-scale construction work (Mobron, 2017). As bank associations were one of the few financially strong institutions, they built new offices in certain parts of the city. One of these so-called banking districts was the Coolsingel. The Rotterdamsche Bank Association participated in this trend. Their office at the Coolsingel is seen as a symbol for reconstruction, portraying the resilience of Rotterdam (De Haas, 1949a).

4.1 Location

Before the Second World War, the Coolsingel could be described as the core of the city, where the old and the new parts would meet (Meurs & Voerman, 2014). This was a rather new development. At the beginning of the 20th century, the Coolsingel, with its wide boulevard, became one of the most significant places when transforming Rotterdam into a metropolis. New buildings were developed, amongst which the big three: the town hall, the main post office, and the Beurs (Meurs & Voerman, 2014). These new and grand public buildings resulted in a monumental appearance. It deviated from the architecture Rotterdam was used to.

The big three, together with some other buildings, were the only ones that survived the German bombing. The first plan for the reconstruction of Rotterdam was created by Witteveen (Meurs & Voerman, 2014). In this plan, tradition was valued and the Coolsingel was supposed to keep its important status. The Rotterdamsche Bank Association designed a new building according to this plan, and started construction in 1941. Due to a national construction ban, it took until 1949 to finish the building (De Haas, 1949a). It is unclear whether the original design was changed after the ban was lifted. Due to the change in the reconstruction plan, this new building was almost demolished. Ultimately, it survived and nowadays still is located in one of the most prominent places of Rotterdam, showcasing the importance of the Rotterdamsche Bank Association.



Figure 7: Coolsingel 119 during the construction ban (Fototechnische Dienst Rotterdam, 1943)

4.2 Exterior

Curved elements have been added to both corners of the building, though it remains unclear whether this choice was primarily functional or aesthetic (De Haas, 1949b). The curvature enhances natural light exposure, improves sightlines, and optimizes pedestrian flow. Additionally, it softens the building's appearance, making it feel more inviting to passersby. This aligns with the evolving approach of banking institutions, where openness and accessibility have become key priorities (Frandsen & McGoun, 2019). As a result, the design strikes a balance between functionality and aesthetics.



Figure 8: Exterior Coolsingel 119 (CVG-fotografie, 2022)



Figure 9: Detail Exterior Coolsingel 119 (Den Hartog, 2018)

In the exterior of the building, multiple materials have been used. The facade material consists mainly of hand-formed bricks, laid in cross bond (De Haas, 1949b). This traditional Dutch material is the most prominent feature of the building's exterior. The concrete pillars, placed as a separation between the vertical window arrangement, have also been clad with brick. They contribute to the building's stately character (De Haas, 1949a). This resonates mainly with Traditionalism, with its simple ornamentation and restrained expression.

The second material, which is present in the facade, is Swedish granite (De Haas, 1949c). This material can be recognized where the basement is above street level, around window frames, and in the multiple sculptures around both the entrance and the cornice. These sculptures were designed and created by Gerard Héman, after winning a closed competition (Rombouts, 2013). The ornamentation on the cornice, entitled *oorlog en vrede* (*war and peace*), symbolises how the reconstruction of the Rotterdamsche Bank started during a period of war, and was completed during peace. The right part of the sculpture depicts war, followed by distress and hunger. The left part uses the horse as a symbol for peace, followed by prosperity and fertility (Rombouts, 2013).

The sculptures around the entrance use symbolism to refer to trade and the multiple sources of income. Trade is symbolized by Mercurius, the Roman god of commerce (De Haas, 1949c). He is accompanied by a personification of both traffic and industry. Additionally, the sculptures on the left side of the entrance portray agriculture and livestock, while the sculptures on the right side are a symbol for shipping and fishing. Both sides include a sculpture of a child, referencing prosperity, and therefore, the future (De Haas, 1949c).

Other sculptures on the facade reference the Maas and the commerce it brings to Rotterdam, as well as the bank association (De Haas, 1949c).



Figure 10: Sculpture 'oorlog en vrede' (Linders, 2022)



Figure 11: Sculpture above main Entrance (Snoek, 2022)

4.3 Interior

In the interior of this building, a multitude of materials have been used, varying between more public and private spaces. Linoleum has been used in spaces which are more private, such as the staff areas (De Haas, 1949c). Funds have been saved in these spaces, as they don't have to impose on potential clients. Spaces such as the entrance, the cash hall, and the securities hall have been decorated with natural stones. For the floor, travertine has been used, while elements such as the concrete columns and walls have been clad with marble (De Haas, 1949c). These rich materials showcase the wealth of the bank association, portraying that they have funds and are therefore a trustworthy establishment. To make a division between private and public areas in big open spaces, gates and doors have been used. These are made out of bronze (De Haas, 1949c). Visitors can look into the private spaces behind these barriers, showcasing the transparency of the Rotterdamsche Bank Association.



Figure 12: Entrance Hall, Coolsingel 119, Rotterdam (ABN AMRO historisch Archief, n.d.)



Figure 13: Sitting area at the vault, Coolsingel 119, Rotterdam (Philips N.V., Fototechnische Dienst, 1949)

Wood panelling is present in multiple places and often kept quite simple. However, the panelling in the management quarters was more luxurious when compared to the staff areas (De Haas, 1949c). Furthermore, instead of linoleum flooring, parquet has been used. This portrays the difference in status between members of the bank association.



Figure 14: Large staff room on the ground floor (Philips N.V., Fototechnische Dienst, 1949)



Figure 15: Director's room (Philips N.V., Fototechnische Dienst, 1949)

4.4 Construction/installations

For the lighting program, the latest technologies were applied. With the invention of fluorescent lamps, artificial lighting became more accessible and practical (De Haas, 1949c). Fluorescent tubes were mounted directly on both walls and ceilings, eliminating the need for pendants and creating a workspace suitable for both day and night.

Various types of elevators were also noteworthy. In addition to a freight elevator and three passenger elevators, the building once featured a paternoster lift. This type of elevator was also installed in the town hall and the main post office, two of the most prominent buildings along the Coolsingel (Meurs & Voerman, 2014). Given the significance of these structures, incorporating the same system in the bank underscored the status the association aimed to achieve. The paternoster lift has been removed during a transformation of the interior.

A network of pneumatic tubes was installed for the fast and secure transportation of small documents, primarily serving as a cash carrier (Pattist, 1946). A total of 36 stations were distributed throughout the building. In such a large office, this system significantly reduced the time needed to transfer money from one location to another. Today, this installation no longer exists.

5. Evolution of Mertens' Architectural Approach

The buildings at Kneuterdijk and Coolsingel were both designed by Hermann Friedrich Mertens for the same bank institution, the Rotterdamsche Bank Association. Given this, one might assume they share similarities. However, they were constructed in different periods, the 1920s and during the post-WWII reconstruction era, when both Mertens' architectural approach and the bank's brand identity evolved. A comparison of these two buildings, located in the same region of the Netherlands, highlights their potential differences and similarities.

5.1 Connection to Location

The historical significance of a street within the urban fabric played a key role in the bank's choice of location (McGoun, 2004). Kneuterdijk, originally an area inhabited by the wealthy, reflected the bank's intent to attract an elite clientele and reinforced its desired brand image. The proximity to both Palace Noordeinde and the Binnenhof further emphasized the association status within society, and showcases the importance of the location for the association.

Coolsingel, prior to the WWII bombings, was an important urban location linking old and new parts of the city (Meurs & Voerman, 2014). Multiple functions were located at the Coolsingel, both of commerce and government, attracting a diverse range of people. Following Rotterdam's post-war reconstruction, Coolsingel became an even more prominent gathering place for major events. This shift is also present in the transformation of the bank's institutional identity, evolving from a financial institution primarily serving the upper class to one available to a broader societal range (Wijmer, 2019).

5.2 Architectural style & Design philosophy

When comparing the architectural styles of Kneuterdijk and Coolsingel, it is evident that tradition played a significant role in both designs. This aligns with the image banks typically project, one of stability and reliability (Mobron, 2017). Both buildings balance traditional materials with modern techniques (Wattjes, 1928).

At Kneuterdijk, influences from Expressionism, mainly the Amsterdam School, are evident in the use of curves and verticality. In contrast, the Coolsingel building leans towards traditionalism, characterized by brickwork, simple ornamentation, and a restrained architectural expression. The monumental character of the Coolsingel design was typical for bank buildings during the post-war reconstruction period (Mobron, 2017). However, functional requirements also shaped its design, as the bank sought to incorporate the latest construction techniques and materials for security purposes (De Haas, 1949b). This suggests that while Mertens favoured a traditional approach, the bank's practical needs introduced modernist influences.

Mertens' spatial organization also evolved. Kneuterdijk was designed as a more private institution, with distinct separations between public and private spaces. Clients had minimal visibility into the bank's internal operations, and work areas were divided into smaller rooms. By contrast, Coolsingel embraced openness. Large, open staff areas replaced enclosed offices, with partitions created using gates (De Haas, 1949a). Clients could now observe employees at work, reinforcing the bank's emphasis on transparency. It can therefore be concluded that the building in the Hague applied a formal approach, while the building in Rotterdam was designed as a part of the urban collective.

This transition from closed to open architecture reflected broader banking trends. By the mid-20th century, banks sought to project honesty and accessibility. The shift from enclosed spaces symbolizing wealth and security to open designs signifying hospitality and transparency demonstrated an adaptation to changing societal expectations and client relationships (Frandsen et al., 2012).

5.3 Materiality & Symbolism

While both buildings use similar materials, such as concrete, marble, glass, wood, and natural stone, their application differs significantly.

At Kneuterdijk, the same materials were used throughout public and private spaces. Marble was present in both the vault and the securities hall, despite the vault being infrequently visited by clients. Staff areas also featured high-quality materials. Additionally, the interiors were highly decorative, with extravagant wood panelling, intricate tile patterns, and ornate ceilings (Haagsche Courant, 1923).

In contrast, Coolsingel adopted a more modern aesthetic (De Haas, 1949b). Ceilings and wood panelling were simplified, light fixtures were understated, and walls were often plastered and painted for a minimalist look. Marble was reserved for public areas to emphasize the institution's prestige. The facade at Coolsingel was also simpler, with bricks laid in a uniform pattern, whereas Kneuterdijk featured a more layered facade with recessed and protruding elements that enhanced its architectural presence.

Both buildings include sculptural elements symbolizing the commercial activities within. Kneuterdijk and Coolsingel feature depictions of livestock farming and industry, while Coolsingel additionally references shipping and fishing (De Haas, 1949c). A key difference is that the sculptures at Coolsingel were shaped by contemporary societal developments. Some sculptures reflect the impact of WWII and emphasize posterity, an idea introduced by K.P. van de Mandele, chair of the Rotterdamsche Bank Association (Rombouts, 2013). This illustrates the bank's evolving identity, which sought to engage more with society by acknowledging significant historical events.



Figure 16: Entrance Kneuterdijk 8, Den Haag (Hildo Krop Museum Archief, n.d.)



Figure 17: Entrance Coolsingel 119, Rotterdam (Fototechnische Dienst Rotterdam, 1953)

5.4 Technological Innovations

Both Kneuterdijk and Coolsingel incorporated technological advancements that were innovative for their respective times. These innovations were considered challenges for the architect, suggesting that they were requirements set by the Rotterdamsche Bank Association ((Haagsche Courant, 1923) & (De Haas, 1949a)).

The technological features differed between the two buildings due to the 30-year gap in construction. Kneuterdijk relied on telephones as a primary means of communication, whereas Coolsingel introduced an internal postal system. The number of elevators also increased, and advancements in ventilation and heating were incorporated to suit the scale of the larger Coolsingel building (De Haas, 1949a). These technological choices reinforced the bank's image as a forward-thinking institution that embraced modern developments rather than clinging to outdated practices (Mobron, 2017).

6. Conclusion

This study has explored how Hermann Friedrich Mertens' architectural designs for the Rotterdamsche Bank Association reflected and reinforced the institution's evolving identity. Through a comparative analysis of the Kneuterdijk and Coolsingel buildings, it is evident that Mertens carefully balanced tradition and modernity to align with both historical banking conventions and shifting societal expectations.

The Kneuterdijk building, designed in the early 1920s, exemplified exclusivity, security, and wealth, qualities reinforced through its traditional architectural language, intricate ornamentation, and hierarchical spatial organization. By contrast, the Coolsingel building, completed during the reconstruction of Rotterdam after World War II, reflected a shift toward openness, functionality, and accessibility. Its restrained use of ornamentation,

bigger emphasis on transparency, and use of the latest technological developments highlighted the bank's adaptation to contemporary expectations of financial institutions.

This transformation underscores how architecture is not merely a functional necessity but a strategic tool in corporate branding. The Rotterdamsche Bank Association's changing institutional identity, from an exclusive financial institution focusing on the elite to a more public-facing bank serving a broader clientele, is mirrored in Mertens' evolving architectural approach. His work demonstrates how banks used built form to cultivate trust, credibility, and stability in response to external pressures, whether economic crises, war, or changing customer relationships.

More broadly, this research contributes to an understanding of how architectural symbolism plays a crucial role in shaping financial institutions' public image. Some of the symbolism present in the architecture has been made quite obvious, mainly when looking at the sculptures on the facade. Some symbolism, however, is harder to recognize. Such as the material used and the layout of different spaces. It can be argued that only those with a background in historical architecture would recognize these connections.

The role of Hermann Friedrich Mertens in shaping the bank's brand identity is more challenging to pinpoint. The differences between his designs appear to be influenced not only by evolving architectural movements but also by the changing requirements of the bank association and Mertens' own development as an architect. Banking architecture tends to evolve in response to shifts within the banking industry itself, which are often driven by broader societal changes. These societal shifts also impact artistic movements, creating a dynamic interplay between architecture and institutional identity. Mertens' work suggests a strong preference for architectural traditions, while the modern elements in his designs were largely shaped by the practical demands of the bank association.

Despite his significant contributions, Mertens remains a relatively understudied figure in Dutch architectural history. This thesis helps bridge that gap by positioning him as a key architect in the evolution of Dutch banking architecture, one who skillfully navigated the tensions between tradition and modernity.

Ultimately, Mertens' work raises important questions about the role of architecture in financial institutions today. While transparency and accessibility remain central to contemporary banking design, digitalization has shifted the focus away from physical bank buildings. How will architecture continue to shape the identity of financial institutions in an increasingly digital world? This study invites further research into the evolving relationship between architectural representation and corporate identity in the financial sector.

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