



Down in the depths: Keith Percy explores Lloyds Bank Archives

The firm of Taylors & Lloyds opened as a private bank at Dale End in Birmingham, in June 1765, when the population of Birmingham was 25,000. It was founded by John Taylor, Sampson Lloyd and their two sons. Taylor was a Unitarian and a cabinet maker, Lloyd a Quaker and iron founder, each putting up £2000 capital. The bank operated from this single office for nearly 100 years, during which Birmingham became a powerhouse of the Industrial Revolution, and was known as the 'workshop of the world'.

The association with the Taylor family ended in 1852, when the firm's name was changed to Lloyds & Company. New legislation, coupled with a need for increased capital, led Lloyds to convert from a private bank to a joint-stock company in 1865, becoming Lloyds Banking Company Limited. Rapid expansion followed, through the opening of branches and the take over of private banks in the Birmingham Area. For example, the Cherry Street bank in Birmingham was taken over in 1865 and became the Colmore Row branch of Lloyds.

It was not until 1884 that Lloyds moved into banking in London, when it absorbed the Lombard Street bank of Barnetts, Hoares & Co., who were using the black horse symbol, which is first known to have hung above the shop of Humphrey Stocks, a Lombard Street goldsmith, in 1677.

My interest was in pursuit of a one-name study of Whitehouse, a surname particularly prevalent in the West Midlands, and I wanted to concentrate on the 19th century there. Archivist, Karen Sampson, advised me to study the private memoranda books or managers' diaries, which are mostly indexed and contain notes made by branch managers after meeting customers. She gave me the following list:

Birmingham Colmore Row: 1865-1928
Birmingham Great Hampton St: 1873-1925
Birmingham High St: 1880-1907
Birmingham New St: 1886-1913
Birmingham Temple Row: 1865-1925
Dudley: 1879-1937
Oldbury: 1885-1935
Smethwick: 1876-1935
West Bromwich: 1883-1908.

The Archives are located near London's Victoria Station. Research is by appointment only, arrangeable with Karen Sampson (020 7012 9252; Karen.Sampson@lloydsbanking.com). References are required. They are not manned every day, so the exact address is disclosed only when an appointment is booked. On entering the building, the first thing that struck me was that these

Archives are not mentioned in the list of firms occupying the various floors. I was surprised to be told that Peter Judge would be coming up to meet me. Down the stairs, along several corridors, was the windowless search room, which has space for only two researchers. However, so long as one does not suffer from claustrophobia, it is comfortable enough and there is the reassuring presence of the supervisor, close at hand. In the adjacent closed access storage area, in which temperature and humidity are controlled, the bank's records occupy some 1800 metres of shelving. Following the take-over of HBOS, there is another archive in Edinburgh which is even bigger.

In a pilot study, I read the early private memoranda books of Dudley, West Bromwich and Smethwick, finding a total of 12 Whitehouse people in the entries, two of whom I linked to families for which I already had a tree. They were all in business and all required loans from the bank. While many of the records were of overdraft limits and guarantees provided by third parties, they contained some interesting comments such as "Respectable", "Touchy", "I believe there is money in the family" and, of a builder, "I believe JW is solvent, but great care required as just now he is very tight having locked up all his capital in buildings." One account that I noticed in passing was for James Smith, a brick dealer in Handsworth: "Failed several times. Blackguard. Closed without loss".

Some of the Whitehouse accounts were converted into executorship ones, thus enabling me to locate a probate record, useful in identification.

The archives also contain much other material, including staff registers, arranged by branch, staff magazines, photographs and bank notes from banks taken over.

My conclusion is that the memo. books might be worth a look for a one-name study or if one's ancestor was known to be a businessman in the West Midlands.

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Note to editor: My Whitehouse one-name study is now unregistered, because I am no longer answering enquiries from the general public, only from my existing correspondents. This decision was made so that I could focus on archiving my material.