



200  
— YEARS —

Danske Bank

# Northern Bank

*An illustrated history*

1824-2024

By Gavin Bamford and Nick Garbutt

# Northern Bank

Helping people and businesses thrive for 200 years  
1824-2024

By Gavin Bamford and Nick Garbutt

## Gavin Bamford

Gavin Bamford was employed by the bank from 1974 to 2013, where he was Assistant Manager in Operational Tax, Finance Department. A keen historian, he is now Chair of local history group, History Hub Ulster.

## Nick Garbutt

Nick Garbutt was Head of Corporate Affairs, Europe for National Australia Group from 1999 to 2005. Earlier in his career he was Editor of the Irish News and Deputy Editor of the Belfast Telegraph.



## Introduction

Two hundred years, eight generations and close to one million days. From our origins in 1824, we've been helping people, businesses and communities to thrive.

For two centuries, our support has underpinned economic growth across the region. From fuelling our shipbuilding and linen industries during the industrial revolution through to today, paving the way for new infrastructure and new technologies and helping many local companies to compete on the global stage.

We've been here to help people and families realise their ambitions too. Whether that be supporting them to buy their first home, helping them plan for the future or simply by making banking easier for them.

Our society and our economy have seen many changes. We've had good times, as well as some challenging ones, but we've always been there for the long haul.

Throughout it all, our people have dedicated themselves to helping our customers. And today we can see the results of our efforts across Northern Ireland's vibrant towns and cities and the local communities where we live and work.

We look forward to our third century in business, with an unwavering vision, passion and commitment to support our customers, wider society and the economy.

As this 200-year commemorative photobook illustrates, we have a strong legacy on which to build for the future.

**Vicky Davies**  
Chief Executive  
Danske Bank (Northern Bank Ltd)

## Moments in Time

The origins of the Bank	5
1824 - 1913 - Early years to the brink of war	11
World Wars and Remembrance	19
Competition, Partition and its impact on the Bank	25
Midland Bank era	31
National Australia Group era	39
Danske Bank transformation	45



Castle Place, Belfast in 1840. The Bank Buildings, built in 1787, which became Northern Bank's base in 1825 are in the background. This hand-tinted print shows the street scene.

## The origins of the Bank

The history of Irish banks goes back to 1783 when the Bank of Ireland was set up by Royal Charter.

But although it enjoyed a virtual monopoly it only operated in Dublin and had no branches. Private banks wishing to compete with it were not permitted to have more than six partners or 'stakeholders' who would each be personally liable for all debts should their bank fail.

Despite the barriers to entry, demand for banks grew: a growing economy needed them to power trade. The fledgling shipbuilding, linen and rope-building industries needed their support, to fund expansion and provide transactional activities.

By 1809, Belfast had three small private partnership banks; Gordon & Company (1808) and Tennents Commercial Bank (1809) which would later merge to become the Belfast Bank, and H Montgomery & Company (1809) which became known as Montgomery's private Northern Bank. Its partners were Hugh Montgomery, John Hamilton, James Orr and John Sloane.

Montgomery's private Northern Bank would operate from premises in Donegall Place close to Fountain Lane and beside the town house occupied by Montgomery. At that time, Donegall Place was a quiet residential street.

There was a major banking crisis in Ireland in 1820 that saw confidence in banking sharply eroded. Although the banks in Belfast were unaffected, seven of the fourteen banks in Munster failed. As a result, Parliament passed a new Act the following year, 1821, that permitted Irish private banks with more than six

partners to issue bank notes on the condition that they did not operate within 65 miles of Dublin. This Act proved to be inoperable and some Belfast bankers and merchants pressed Parliament to pass a new improved Act in mid-1824.

The partners in Montgomery's private Northern Bank, now headed by James Orr, had planned ahead for these changes. Orr had spent the summer of 1824 in Glasgow and Edinburgh researching large banking institutions and 'joint stock banking'. He returned home to Belfast, loaded with many documents and papers relating to the subject.

The bank then enlisted others to buy shares in a new 'joint stock bank' to be known as the Northern Banking Company. Its formation in 1824 created the first joint banking stock company in Ireland.

The 'Deed of Co-partnership' document was drafted and created on 12 'skins', measuring 30 inches by 27 inches and weighing 2.5 lbs. It was to be a "truly formidable legal document" inscribed with the signatures of 270 shareholders. Almost £490k in £100 shares was subscribed which is equivalent to around £44.5m in 2023. The document was executed on 1st August 1824 with the new bank coming into existence on 1st September 1824.

However, it was not to be until 1st January 1825 that it opened for business in the premises of the old private bank on Donegall Place. New premises in the Bank Buildings on Castle Place, were not ready until May 1825.



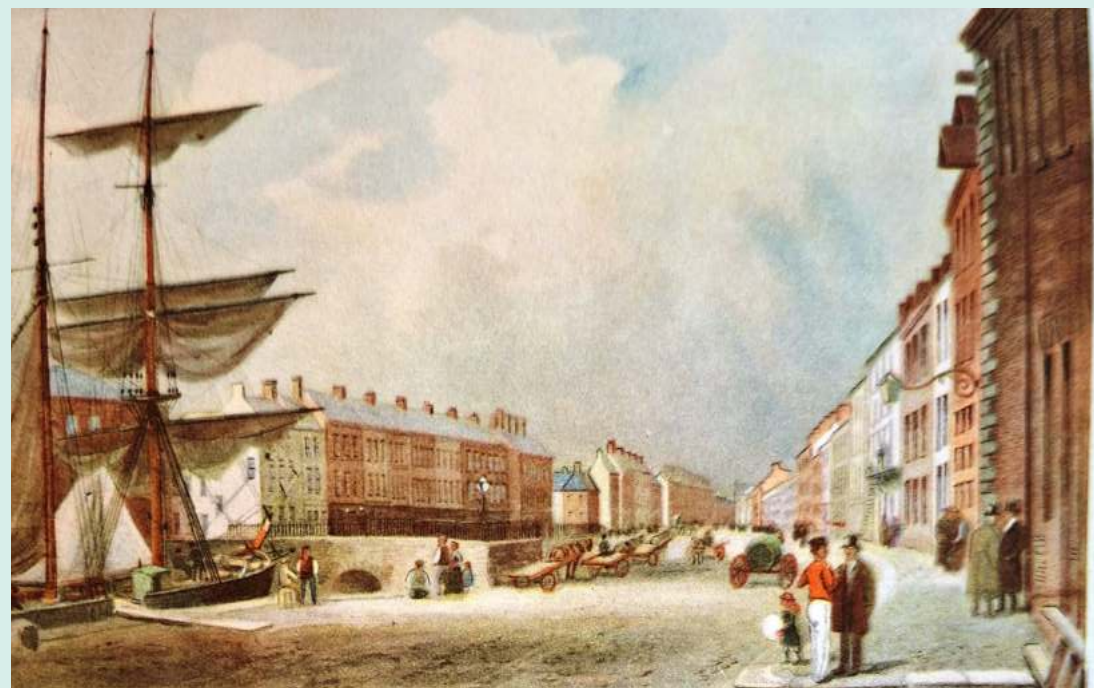
A two pounds (40-shillings) note from 1813, issued by the private bank which later became Northern Bank.



Another early bank note from the days of the precursor to Northern Bank, this one is a one pound note from 1819.



A 30-shillings note dated 1st October 1825 issued by the bank.



This view is taken from High Street, looking back up to the Bank Buildings. The colourised print dates from 1840. At that time the River Farsset flowed at the bottom of the street.



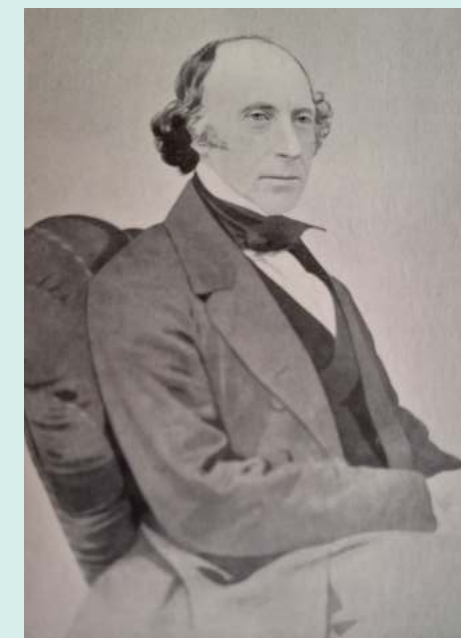
Two colourised prints from 1852 showing properties adjoining the site of the Northern Bank (Victoria Street area) that were made for the Belfast Corporation.



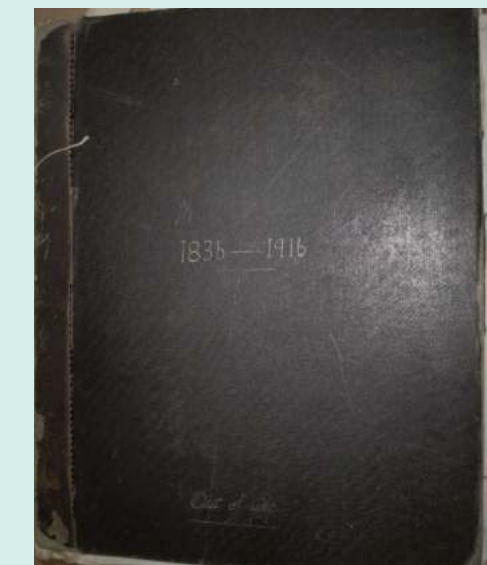
James Orr, a founder and driving force behind Northern Bank.



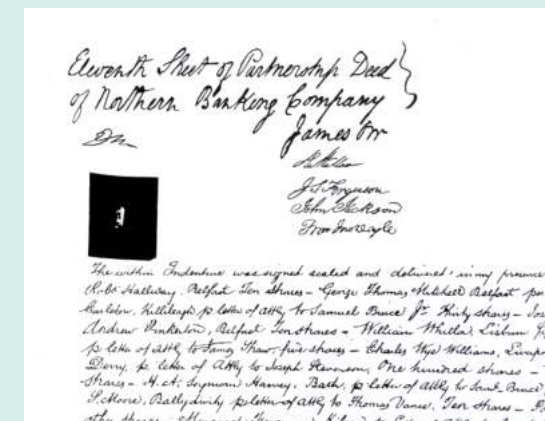
John McNeile was one of the original directors and served until his death in 1855.



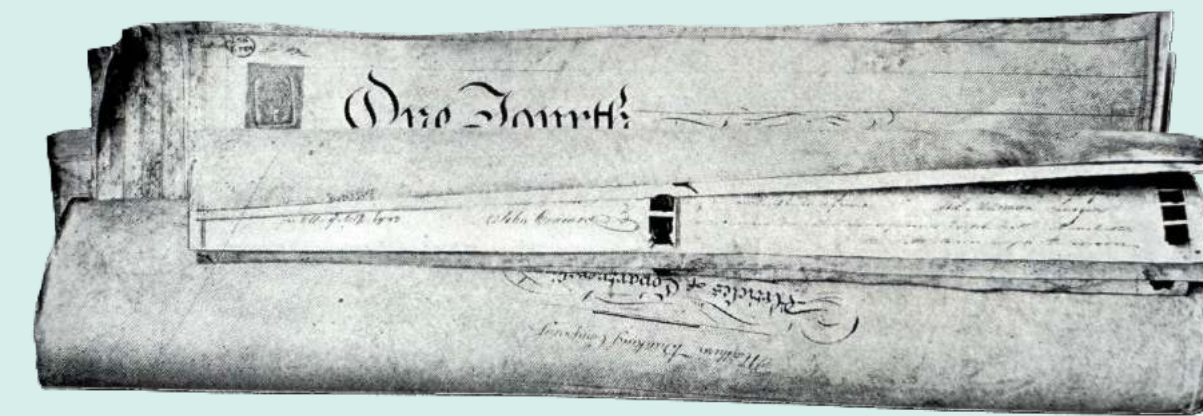
The second Hugh Montgomery, son of the founder who was also a senior executive in the bank.



The bank retains a large archive which is safely secured and contains a treasure trove of records, dating to its earliest years. This handwritten ledger contains details of all the staff it employed between 1836 and 1916.



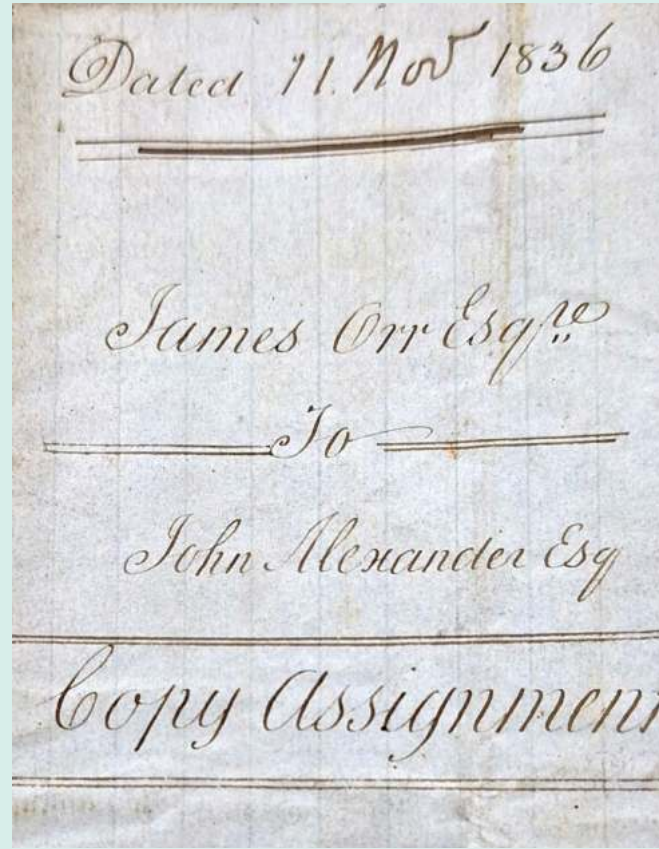
The original deed of co-partnership from 1824 which set up the bank.



Another picture of the 1824 deed described at the time as a "formidable legal document." It contained 270 signatures of shareholders who had put up the equivalent of £44.5 million in today's money.



A colourised print from 1808 of the Marquis of Donegall's town house which once stood on the corner of Donegall Place and Donegall Square.



The bank's archive contains a treasure trove of historical documents like this assignation from the bank's founder James Orr to John Alexander.



A once iconic Belfast view: looking down from the White Linen Hall to Donegall Place in 1874.



The view from the Bank Buildings looking down High Street in 1851, taken from a watercolour by the artist AC Stannus.



Knocking-off time at Harland and Wolff. This picture was taken in the early years of the 20th century.

## 1824 - 1913 Early years to the brink of war

Just as the bank started operating at the Bank Buildings, the competition started to arrive on the scene. Bank of Ireland changed its mind and opened branches, including one in Belfast. The Provincial Bank of Ireland arrived in Belfast in 1825, the Belfast Bank in 1827 and the Ulster Bank in 1836.

The banks helped power a period of unprecedented growth as the north of Ireland was transformed by the industrial revolution. Belfast, formerly a small market town, expanded rapidly. Its population was 20,000 at the dawn of the century. By 1901 the population was 350,000 and Belfast was established as a great industrial centre.

New directors were brought on board in the Northern including James Bristow (from the Belfast Bank) and another Hugh Montgomery. The Bristow and Montgomery families were to feature in future years when their sons joined the bank. And for many staff, joining the bank became a family tradition, one which continues to the present day.

The Northern Bank rapidly established itself and in the process helped to propel Belfast in particular from an obscure backwater into an important industrial city of international renown.

The bank, like many other companies at that time, took an interest in employees that would be considered totally improper today. Single officials with less than seven years' service who wished to marry had to first obtain written permission from the bank directors. And, unbelievably, in later years women working at the bank had to leave their job if they got married.

In 1835 the bank started building a branch network; Downpatrick, Lurgan, Lisburn, Ballymena, Coleraine, Newtownlimavady (now Limavady), Londonderry and Magherafelt.

In 1852, a new Head Office, designed by the eminent architect, Sir Charles Lanyon was built by the bank for £14k (£1.62m in 2023) on land that was being

cleared at the bottom of High Street, Belfast. This "single storey Portland stone palazzo on a raised granite basement was exactly what the customers of the age wanted". It opened in 1862.

Northern's progress was steady until 1871 when a fraud conducted by the manager and sub-manager of the Londonderry branch cost the bank £20K (£1.95m in 2023). 1871 also saw the murder of William Glass, a cashier in Newtownstewart branch. His body was found in the branch office after closing time, with cash missing. One of his friends, Thomas Hartley Montgomery, a Sub Inspector in the Royal Irish Constabulary who had run into financial difficulties, was later found guilty of murder and hanged in Omagh jail in 1873.

Lending to fuel growth proved not without risk. In 1876 one of the bank's largest customers, William Spotten and Company went bankrupt with the bank creating a reserve fund totalling £125k (£1 1.93m in 2023) to cover losses occurring in the linen industry.

And after a Scottish bank collapsed in 1878 banks were permitted to adopt limited liability so that in 1883 the 'Northern Banking Company' became the 'Northern Banking Company Limited'.

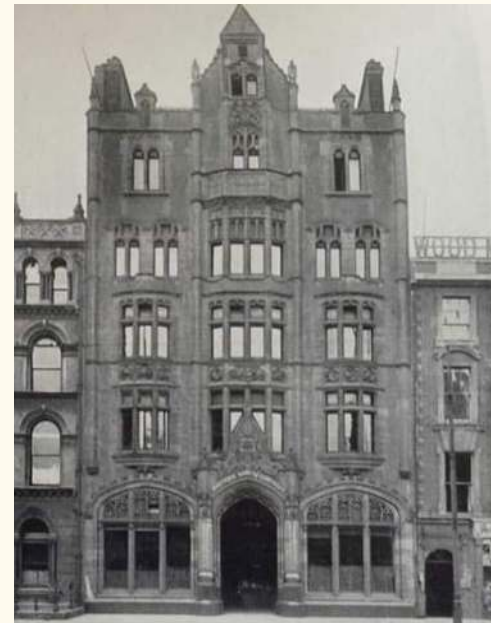
One old-style banking partnership, Ball & Company, Henry Street, Dublin which had a very select clientele was purchased by Northern in 1888 for £22.85k (£2.46m in 2023) giving Northern its first branch in the capital.

Northern continued to grow its branch network, with significant additions including Grafton Street, Dublin (1892) and Wellington Place, Belfast (1898). The latter was later replaced by a branch around the corner at Donegall Square West in 1904. This location would come to feature prominently in the bank's history.

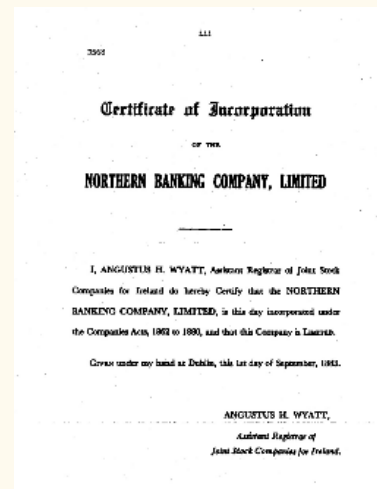
By 1913 Northern had a network of nearly 70 branches stretching from Ballycastle in the north to Bray and Skerries in the south.



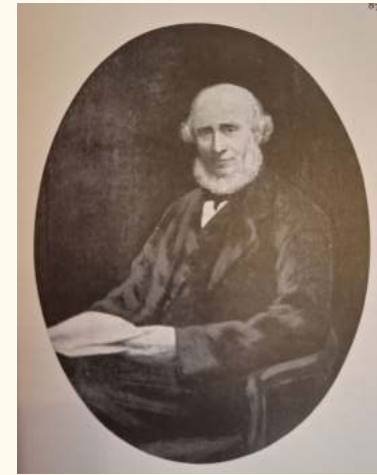
An atmospheric picture of Belfast City Hall from 1910.



The branch of Northern Bank on Donegall Square West photographed shortly after it was built in 1903. This building was eventually replaced by the current branch and head office.



The formal document of incorporation which gave Northern Bank limited company status.



A portrait of James Bristow the director of Northern Bank whose family became closely associated with the bank.



James Bristow's son, James Thomson Bristow.



High Street, Belfast in 1861.



William Glass, the cashier at the Northern Bank's Newtown Stewart branch who was murdered in 1871.



The Grafton Street, Dublin branch which was completed in 1904.



The Dungloe, Co. Donegal branch.

Source: Lawrence Collection, National Library of Ireland





Sir Charles Lanyon's magnificent head office building, built in 1852.

[PRIVATE.]

No. 166.      NORTHERN BANKING COMPANY, LIMITED,  
12th May, 1899.

### OFFICIALS' BICYCLE SCHEME.

The Directors have consented to advance purchase money for bicycles on the following conditions:—

- 1.—Each Official of the Bank at Head Office and Branches is entitled to get one machine for himself or any member of his family, and in the case of married men two machines; the repayment of the purchase money to be made by instalments of £1, on each bicycle, and credited to Head Office Account, S. C. Clugston and D. Lindsay, on the last day of each month.
- 2.—All loss (if any), expenses incurred, and interest at 5 per cent shall be charged to account, and each Official joining the Scheme shall be charged his share thereof. Any Official leaving the Service must pay the whole balance due by him, and same, if necessary, may be charged against his salary.
- 3.—Each member shall order his own bicycle from the Secretary, giving all necessary specifications, &c., and must settle any dispute as to his machine direct with the manufacturer or agent from whom it is procured.
- 4.—Officials under three years' service shall not be at liberty to join Scheme unless with permission of Committee, who may require a letter of consent from such Official's father or guardian.
- 5.—The Committee shall have entire management of the Scheme, and their decision on all matters shall be final and binding.

Committee, } S. C. CLUGSTON,  
D. LINDSAY,  
ROBT. STEELE, Secy.

Arrangements have been made by the Committee for the supply of Bicycles at prices following. Those marked (a) include Gear Case.

PREMIER:—	CASH PRICE TO PUBLIC.	SCHEME QUOTATION.
MODEL Z	£21 0 0	£17 7 0 (a)
ROYAL, LADY'S	21 0 0	17 7 0 (a)
ROBINHOOD, GENT'S	17 10 0	14 7 6
" LADY'S	18 0 0	15 6 0 (a)
MODEL S	14 10 0	12 13 9
MODEL H, LADY'S	14 10 0	12 13 9
<b>SINGER:—</b>		
MODEL de LUXE	21 0 0	18 0 0
LADY'S	21 0 0	18 0 0 (a)
ROYAL	15 15 0	10 per cent. off
" LADY'S	16 16 0	
<b>ENFIELD:—</b>		
ROYAL	16 16 0	10 per cent. off (a)
"	15 15 0	
LADY'S	16 16 0	10 per cent. off (a)
B	12 12 0	
" LADY'S	12 12 0	(a)

On application the Secretary will send the Catalogue of any particular make. Those joining Scheme are not confined to above selection.

An internal bank document from 1899 giving details of the bank's loan scheme for bicycles. In those days cars were extremely rare and prohibitively expensive for all but the wealthiest citizens.



A picture of the elegant interior of the Belfast Banking Company head office on Waring Street, Belfast, taken in the first few years of the 20th Century.

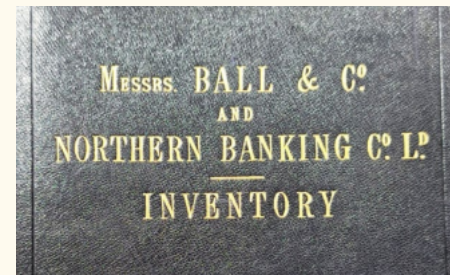


This rare photograph shows a flooded Fisherwick Place, Belfast in the late 19th Century.

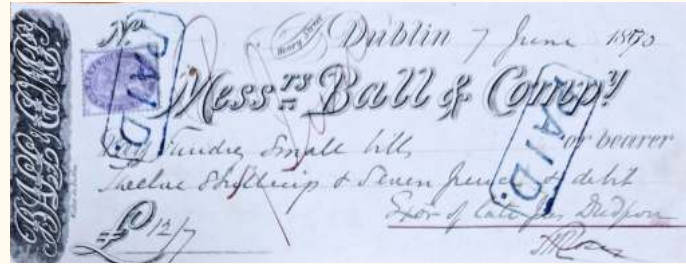


An 1849 street map showing the proposed location of the bank's head office on Victoria Street, Belfast.

Source: PRONI



The transfer inventory from Ball and Co to Northern Bank which established the bank on an all-Ireland basis.



Cheques from the private bank JB Ball and Co. The business was bought by the Northern in 1888 and formed its first branch in Dublin.



Northern Bank cheques from 1903/04.



This atmospheric set of four lithographs capture the bustling street scenes and atmosphere of 1880s Belfast, a period of wealth and growth.



The drawing office at Harland and Wolff in the early 20th Century.



The iconic Robinson and Cleaver building in Belfast pictured in 1888.

Source: PRONI



Taking down the air raid shelters in the City Hall grounds Belfast, 2 May 1945.

Credit: Bonar Holmes 1912-1956.

## World Wars and Remembrance

By 1914 Ireland was convulsed by the Home Rule crisis. On 26th March 1914, with the Home Rule Bill about to become law, the bank issued a circular to branches instructing staff to “avoid generally all references to matters political”. Events would overtake this, with the government declaring war on Germany on 4th August 1914. This war was later known as the ‘Great War’ and many thought that it would be over by Christmas.

A Head Office porter was called up immediately as he was already an army reservist. The Belfast News Letter of 15th December 1914 reported that over thirty members of Northern Bank staff had already volunteered for war service. Temporary women clerks were recruited to fill the vacancies, becoming the bank’s first female staff.

Documents held by the Belfast Banking Company Limited, show it offered these ‘Lady Clerkships’ on the following terms: “Salary is to be the rate of £52 per annum (£4.96k in 2023); One month’s notice on either side; Engagement during the period of the war only; Security of £250 required (£23.9k in 2023) plus Fidelity Bond and Declaration of Secrecy as it is in the case of Boy Clerks; Will not of course be eligible to join the Superannuation or other benevolent schemes of the Bank. The Directors wish the temporary nature of employment to be perfectly understood.”

However by the 1920s women were being employed as permanent staff.

Over the course of the war, ninety-nine officials, 25% of the staff, volunteered to serve in the armed forces including the newly formed Royal Flying Corps. Seven of these officials were rejected for military service due to medical grounds.

Fifteen paid the supreme sacrifice. Eleven were killed in action, three were reported missing and one man died on active service. They are remembered on a brass war memorial plaque alongside a parchment photographic record. The plaque includes a roll of honour.

On 3rd September 1939, war was again declared, heralding the start of the Second World War. Some of the younger members of staff had volunteered to join the Territorial Army during the build-up to the declaration. These men were immediately called up for active service. Over the course of the war and up to 1946, forty-four men had volunteered.

Three were ‘killed in action’ and one man was ‘reported missing’. A further brass war memorial and roll of honour plaque was cast.

Following repatriation after both wars, the men rejoined the bank and resumed their careers. Transfers and promotions were not affected, with some reaching prominent positions in the bank.

During the Second World War, the bank again recruited ‘Temporary Lady Clerks’ to cover for the men on war service. The bank issued a staff circular on 25th September 1945 advising that they would “as a matter of course and in keeping with the terms of employment, be released from duty as the men return” and “we wish to express to the Lady Clerks, our appreciation of the help that they have given”. In practice, almost all of them were eventually made permanent.

Demobilisation of the men was slower than expected and went further into the following year.

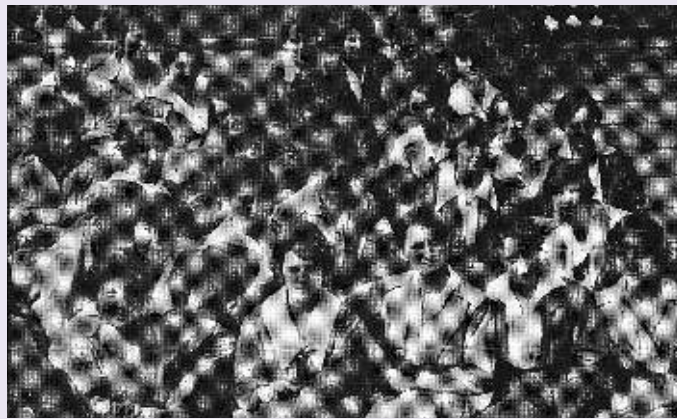
The Northern Ireland ‘Troubles’ brought further tragedy to staff. Three were murdered: Rodney Fenton (1973), Walter Kerr (1977) and Noel McCulloch (1982). Kerr had been a Lieutenant in the locally recruited Ulster Defence Regiment.

Brass memorials, parchment records and ‘Rolls of Honour’ remain installed in the bank’s Donegall Square West headquarters.



This iconic image shows some of the devastation caused by the Belfast Blitz in 1941. The picture is of Bridge Street, Belfast. Belfast Bank's head office is in the background.

Credit: Belfast Telegraph



Blazing a trail: some of Northern Bank's first female employees pictured on the head office roof in 1919.

Form F.P.(G) 1. BELFAST CIVIL DEFENCE AUTHORITY. *B4253*

**FIRE PREVENTION (BUSINESS PREMISES) (NORTHERN IRELAND) (No. 2) ORDER, 1941.**

Notification under Article 3(2) of arrangements made for detecting and combating fires due to hostile attack: Complete carefully and accurately and return in duplicate to BELFAST CIVIL DEFENCE AUTHORITY, 40, ACADEMY STREET, BELFAST.

**NOTE:** If joint arrangements have been made by the occupiers of several premises being adjoining or neighbouring premises, or if combined arrangements are made for several premises occupied by the same occupier, a single form completed as regards questions 1, 2, 3, 13 and 14 should be furnished to cover the joint or combined arrangement and separate forms for each of the premises completed as regards questions 4 to 12 should be attached. The separate forms should be signed by the occupier responsible for making the arrangements. In the case of joint arrangements, the covering form should be signed by all the occupiers.

**PART I**

1. Name of Firm \_\_\_\_\_  
 Address \_\_\_\_\_ Tel. No. \_\_\_\_\_  
 Name of owner or occupier \_\_\_\_\_  
 Trade or Industry \_\_\_\_\_

2. Names and addresses of other occupiers concerned (to be filled in if joint arrangements have been made). Address of other premises (to be filled in if a combined arrangement is made for several premises).

3. (a) Have arrangements been notified to another authority? *No*  
 (b) If so, to what Authority? \_\_\_\_\_

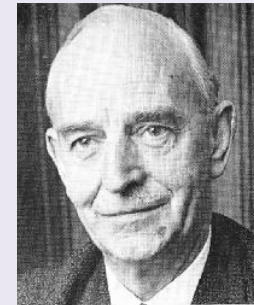
4. Description of premises: *Bank premises with caretaker's residence above*

(a) Address of premises *110 Victoria Street Belfast*  
 (b) Nature of structure *Brick Cement - Stone*  
 (c) Total roof area, in plan, of the premises *3500* sq. ft.  
 (d) Area in plan of open spaces (if any) in premises \_\_\_\_\_ sq. ft.  
 (e) Type of roof (if concrete state thickness) *6" Concrete*  
 (f) Number of floors *4*  
 (g) Means of access to premises *Front & side door*  
 (h) Intercommunication within premises *Stairs lift*  
 (i) Access to roofs and means of traversing roof *Stairs to roof*  
 (k) Is there any exceptional risk of fire or explosion? If so, give full particulars, e.g., of inflammable or explosive materials or other risk. *No*

In 1941 owners of premises were required to inform the Belfast Civil Defence Authority of arrangements made should the building be set on fire as a result of 'hostile attack'. This is a copy of an image from the bank's Law Courts and Markets branch.



Northern Bank Roll of Honour for the Great War: the fallen.



Squadron Leader 'Artie' Spence DFC who flew in the Second World War and worked for the bank. He retired as Dublin Regional Director, Northern Bank. Violet Spence, retired bank official, is a family member.



Northern Bank Roll of Honour showing those who served in the Great War (First part).



Former bank official Victor Clarke served in the Second World War. In 2024 he celebrated his 100th birthday and to mark the occasion the bank's Chief Executive Vicky Davies welcomed him to Head Office to hear some memories from his time in the bank.



Northern Bank Roll of Honour showing those who served in the Great War (Second part).



Down on the farm. The agricultural sector has always been very well supported by the bank. This lovely image is from the 1940s in Co. Down.

Credit: Down Museum



Private John Edwards Walsh, a Northern Bank employee who served in the Great War.

Credit: David Taylor, retired bank official.  
Colourised by John McCormick



Northern Bank's brass War Memorial.



A group of female and male staff gathered on the roof of the Victoria Street Head Office to watch a parade of the Ulster Division in 1918.

**ULSTER AND THE WAR.**

**BANK CLERKS IN THE ARMY**

The Bank of Ireland has 40 officials in the new army, of whom 10 hold commissions.

The Belfast Banking Company, Limited, has 28 members in the army, one of whom has become an officer.

Two out of the nine clerks of the Hibernian Bank, Limited, Dublin, have obtained commissions in the army, and another has joined the navy.

The Northern Banking Company, Limited, Belfast, has 30 or more members of its staff on military service, one or two of whom have obtained commissions. Five others are waiting to join the colours.

The Royal Bank of Ireland, Limited, Dublin, contributed a high percentage of officers, seven out of its nine members having commissions in the new army.

Eleven per cent. of the clerks who are eligible in the Ulster Bank Limited, Belfast, have joined the new army, and one has obtained a commission.

Press clipping from Belfast News Letter from 1914 on bank clerks who served in the war.

Source: News Letter

**PRIVATE.**

*Salaries*

NORTHERN BANKING COMPANY LIMITED,  
BELFAST, 29th March, 1919.

DEAR SIR,

For the guidance of yourself and your Staff we have to inform you that we have this month made a revision of the Salaries of Officials. We have decided to revise the Salaries in future once in each year only, at 31st March.

APPRENTICES.—The present payments of £50, £55, and £60 per annum for the three years respectively will in future be increased to £60, £70, and £80, and the minimum age for entrance will be 17. On completion of apprenticeship, provided the reports from our Managers and Inspectors as to the conduct, character, and ability of the apprentices have been satisfactory, and the apprentice is placed on our permanent Staff, the salary will be raised to £100 per annum, and will be increased annually each 31st March, or such other date as we may arrange, provided conduct and efficiency warrant such increases, until £200 is attained, which would be about the fourteenth year of service.

Salaries generally will then be gradually increased to £250, dependent on the position held by each official and contingent on the satisfactory discharge of his duties.

MANAGERS.—The minimum salary on appointment will in future be £250, with free house and the present allowances. The maximum salary will depend on the importance of the Branch, its general success, and the qualifications of the Manager.

Officials of outstanding ability in particular positions will receive increases apart from the general scale.

We take this opportunity of thanking all officials for their help and loyalty during the past four and a-half years, and to say again that we expect every official, even the most junior, to take an active interest in the success of the Bank. It will be all required to meet the competition ahead of us.

Yours faithfully,

*J. M. Johnston*

THE MANAGER,

After the conclusion of the Great War staff were given a pay rise in recognition of their work during that period. This letter outlined the details.



The bank's Glengormley branch.

## Competition, Partition and its impact on the Bank

In 1917 English banks arrived in Ireland: the London City and Midland Bank purchased the Belfast Bank and its rivals the London County and Westminster Bank bought the Ulster Bank. This left Northern Bank as the only independent Belfast-based bank. In 1918 it withdrew from negotiations to merge with the Bank of Ireland.

Following the end of the war in 1918, the bank continued to open branches in what would be south of the border, for example: Boyle (1918), Milford (1918), Carrickmacross (1919), Dowra (1920) and Lanesborough (1921). The partition of Ireland and the creation of Northern Ireland and the Irish Free State came about in 1921. With the Free State rocked by civil war and Northern Ireland in the grip of sectarian violence the Belfast Bank's southern branches were sold to the Royal Bank of Ireland.

There was serious rioting in Belfast from 1920 to 1922. In reprisal for these riots, Sinn Féin imposed the so-called Belfast Boycott which included the three banks with head offices in Belfast. The boycott was backed by the IRA. A branch circular advised that the "Outer Safe Door should be kept locked ... and opened only as required".

The Directors' minutes of 21st December 1922 record that "... Grants were made to those who; suffered personal loss; helped to mitigate the loss to the Bank; had to reside in outlying districts under circumstances of great anxiety and discomfort". All the Directors were present at the meeting and approved a total of £1,470 (£69.1k in 2023) in grants to twenty-five officials.

Despite the political unrest the 1924 Annual Report announced net profits of £148k (£7.45m in 2023).

There were now two sets of government authorities overlooking banking. The Irish Free State ordered the withdrawal of all bank issued notes in 1929 replacing them with 'Currency Commission Consolidated Bank Notes'. At the same time, the old 'Northern Banking Company Limited' bank notes were overprinted with 'Northern Bank Limited' to reflect a more modern name.

One of the bank's managers became an unexpected literary success at this time. Leslie Alexander Montgomery was an accomplished comic author and playwright writing under the pen-name of Lynn C Doyle. He retired from Skerries, Dublin branch in 1934 with forty-five years' service. His best known book was 'Ballygullion'.

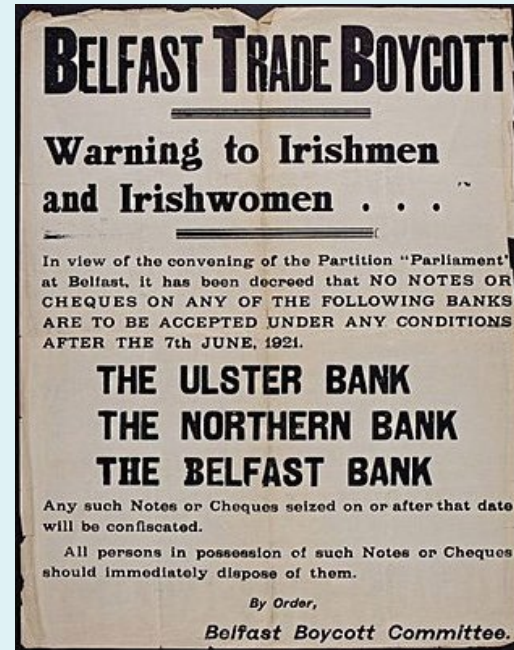
The 'Midland Bank 150 Years' book reports that Northern Bank was once again approached, unsuccessfully, for possible takeover by the Bank of Ireland (1931) and National Bank of Ireland (1960).

The Northern's logo from 1924 to 1947 originated in an abortive note issue by a Lancashire bank. It consisted of a plough, ship and loom and was described as 'rather fussy'. A new 'Coat of Arms' authorised by the College of Arms, London portrayed a griffin which then arrived on our cheques and other documents in 1947. The old logo remained for some more years on banknotes. Another griffin would appear in later years.



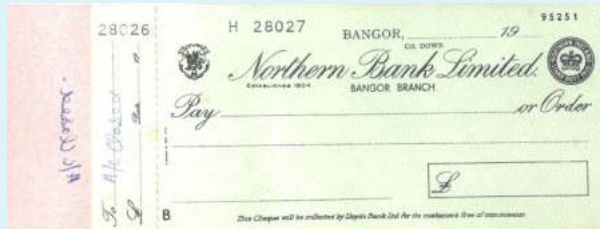
Rioting erupts on the streets of Belfast. This 1920 picture of the junction at Donegal Street and York Street shows threatening crowds gathering.

Credit: Belfast Telegraph



An advertisement from 1920 for the Belfast Boycott.

Source: National Library of Ireland



A cheque book from the 1950s.



This Northern Bank letterhead is from 1943.



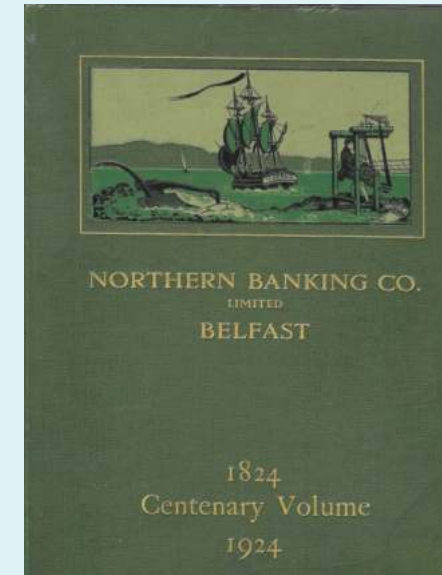
This 1918 £50 Northern Bank Company Limited note has been overprinted to the 'more modern' Northern Bank Limited.



A Currency Commission £5 note from 1929.



A Currency Commission £10 note from 1929.

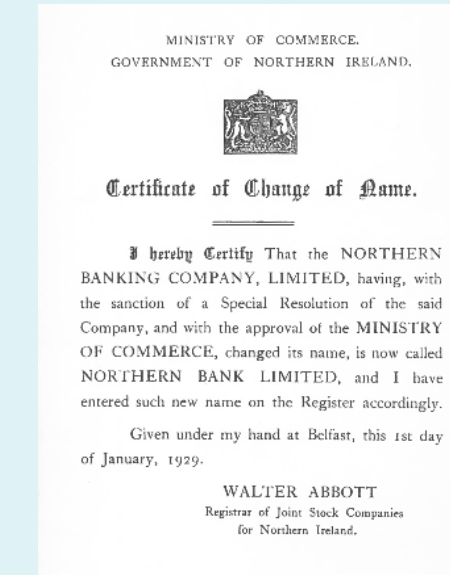


The front cover of the 1924 book which celebrated the bank's first 100 years. The plough, ship and loom depicted made up the bank's logo from 1924 to 1947.



The bank's Knock branch.

Credit: PRONI



The certificate for the formal name change of the bank in 1929.



The Northern Bank griffin as it appeared on the bank's coat of arms. The griffin was adopted as the bank's logo in 1947.



Northern Bank 'thrift boxes' from the early to mid 20th Century. Banks have a very long tradition of encouraging people to save.



The competition arrives: a 1939 Belfast Banking Company note.



The competition arrives: the Provincial Bank of Ireland note from 1943.



The competition arrives: the Bank of Ireland represented by this 1943 note.



The competition arrives: Ulster Bank note, 1943.



A picture taken during an election campaign in the mid-century which epitomises the sectarian nature of political discourse during that period.

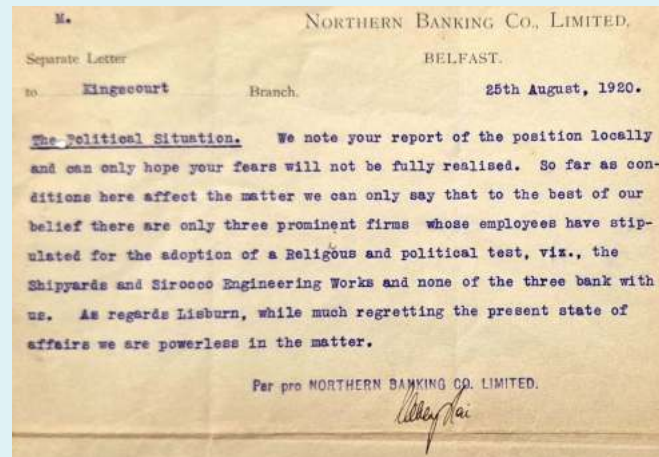


The former Royal Avenue branch soon after its exterior restoration in 2019.

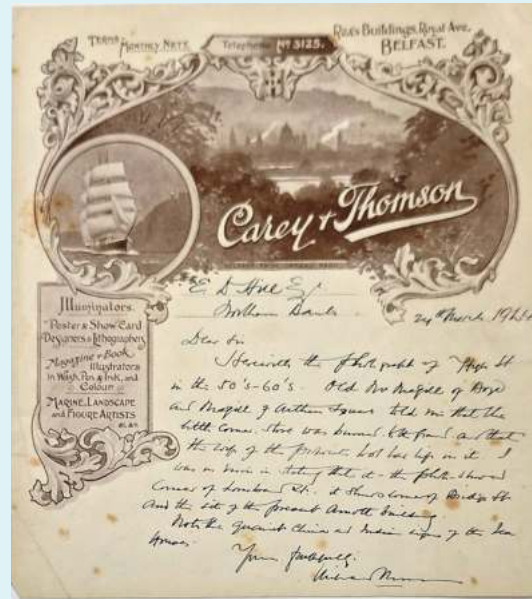
Credit: Jacqueline Mc Fall



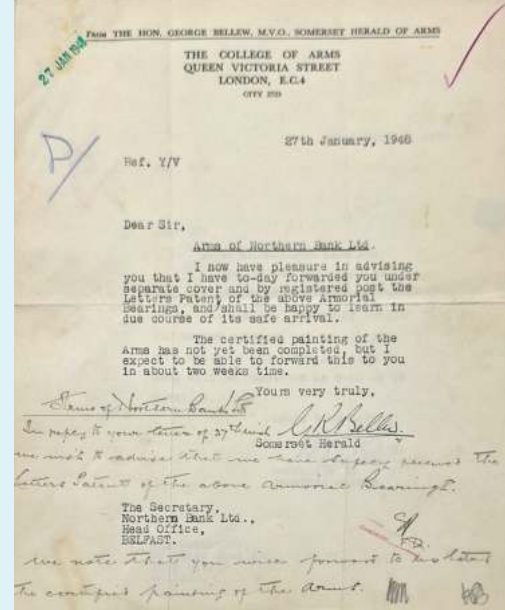
The scene outside the former Lisburn branch in 1920 after the shooting of RIC District Inspector Swanzy.



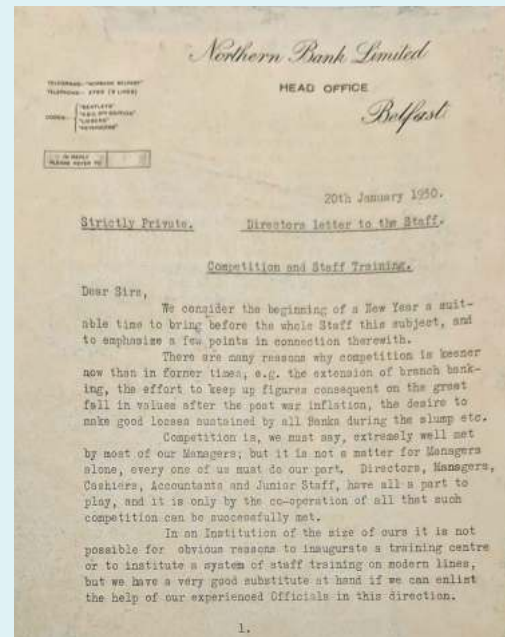
The War of Independence and the partition of Ireland that followed was a time of simmering sectarian tension in Northern Ireland. In Lisburn the murder of RIC Inspector Swanzy was followed by the burning of Catholic-owned property. This internal bank memo refers to that dark period.



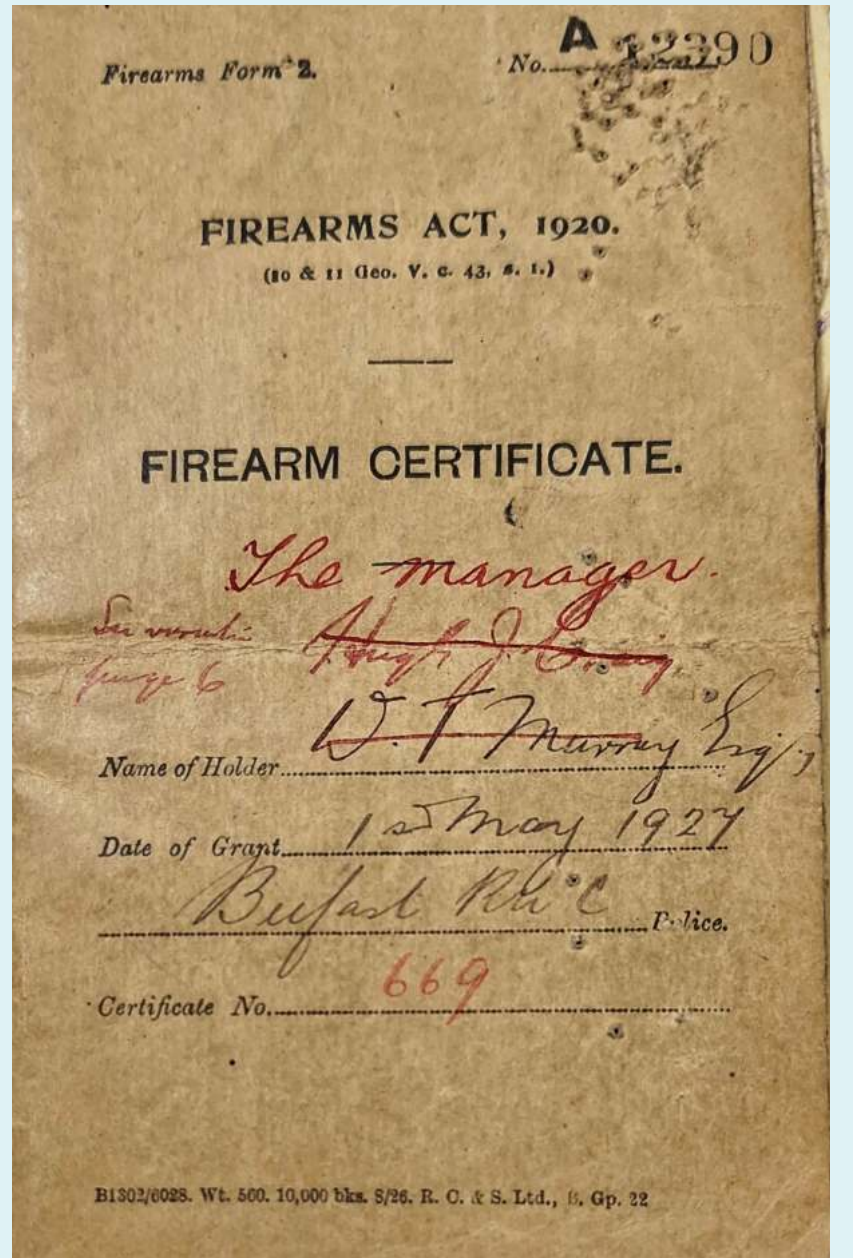
In 1924 the bank commissioned a book celebrating its centenary. The illustrators wrote to the author ED Hill during that period, note the elaborate letterhead.



A letter from the College of Arms in 1948 with pencilled reply ready for the typist.



The bank gears up as more competition arrives.



As tensions continued post partition, firearms certificates were issued to branch managers. This one is dated 1927.





The Northern Bank in Ballycastle in 1970.

Credit: Belfast Telegraph

## Midland Bank era

As reported in the previous section the Belfast Bank was acquired by the London and Midland Bank back in 1917.

So when, in 1965, the English bank, now renamed Midland Bank, bought the Belfast Bank's great rival Northern Bank as well, this precipitated a seismic upheaval in Irish banking.

On 1st April 1965 it was announced that Midland Bank was proposing to acquire the share capital of Northern Bank with terms already being agreed. The deal would be worth £7.4m (£1 19.9m in 2023) to shareholders with each Northern share rising by 50% on the previous day's stock market value. In May 1965, the bank became the latest addition to the Midland portfolio.

Staff in both Northern and Belfast Bank had to accustom themselves to the new situation. Negotiations with the Irish Bank Officials' Association (IBOA) had, at the same time, also secured the ending of Saturday branch opening.

It was to take five years to merge the two businesses with a new company, 'United Northern Banks Limited' being set up as the holding company controlling the merger.

Belfast and many towns had branches of both banks with some side by side or facing each other across the road.

Staff were advised that 1st July 1970 "will be a happy and memorable day for all of us". Belfast Bank branches had their name plates reset as 'Northern Bank Limited, Belfast Bank Branch' alongside the name of the branch location.

The existing seahorse and griffin logos of each bank were replaced by the Midland Bank griffin logo. The combined branch network in 1970 was around 180 throughout the island of Ireland.

A new bank note issue marked the occasion with values from £1 to £100. There were still two Head Office buildings: Victoria Street (Northern) and Waring Street (Belfast Bank), but neither could accommodate the many departments needed along with a branch.

A new Head Office was required, and Donegall Square West was selected to be the location of the new Head Office building. Faced in Portland stone, it opened in 1976. The architect Robert J Greenslade would later win a prestigious architecture award for the building.

A pilot computer system was introduced into branches in 1977. 'ABBA' (Automated Burroughs Branch Accounting) was not a success and was replaced by the 'LiveLink' system. Terminal Operator courses for staff started in 1982.

1979 saw the Irish Punt break parity with Sterling.

A new era of the 'Troubles' started in 1968 lasting about 30 years. Many branches were bombed to varying degrees.

The first office outside Ireland was opened in Douglas, Isle of Man followed by the southern Irish branches being transferred to a new company, Northern Bank (Ireland) Limited.

Midland had done much to help the bank throughout the financial downturn of the early 1980s but was now coming under great pressure due to enormous losses incurred by its US bank, Crocker National Bank. By 1987, Midland needed new capital and that was to come from the other side of the world with National Australia Bank purchasing Northern Bank (including its southern Irish subsidiary), and Clydesdale Bank for a combined £408m (£1,129m in 2023). Yorkshire Bank was later purchased in 1990.



A pre-merger advertisement advising customers to pay bills by cheque.



Newspaper advertisement from the day of the merger in 1970.



An advert from 1970 promoting the benefits of a local bank.

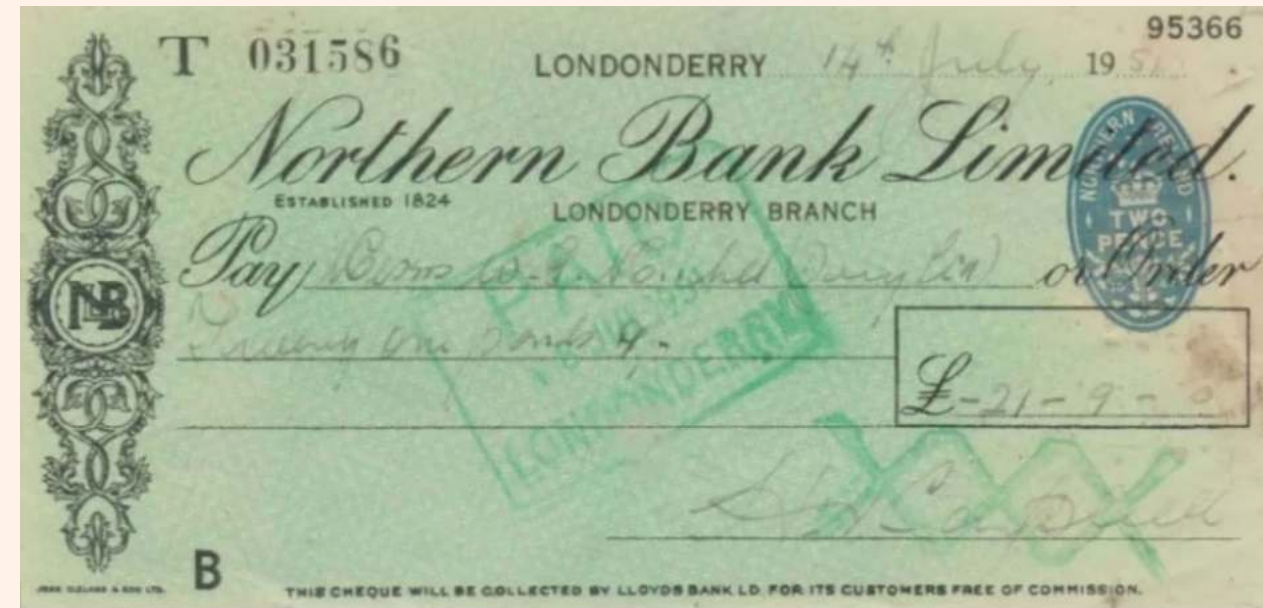


The Northern Bank's second griffin logo.

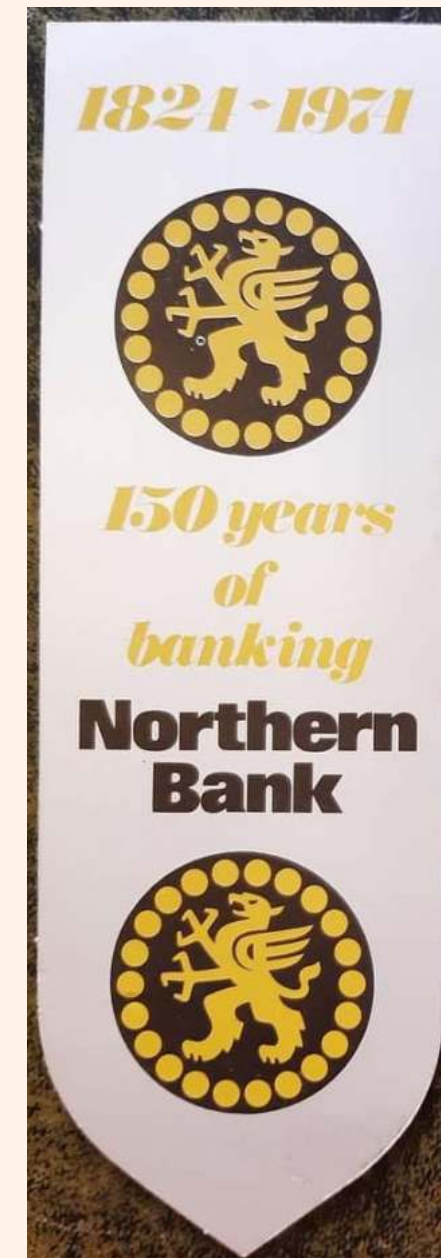
Source: Garvagh Museum



A Sports Club badge bearing the old logos of both the Northern Bank and Belfast Bank.



Cheques from both merged banks from 1951/1966 showing how things used to be.



Bookmark produced to mark the bank's 150th anniversary in 1974.



The old Northern Bank branch on Donegall Square was demolished to make room for the new one.



Signage removed during the demolition of the old branch on Donegall Square, Belfast in 1970.

## When it's a question of banking in Northern Ireland...

... wherever the need arises you will find a branch of the Northern Bank or the Belfast Bank conveniently situated to meet your demands. There are over 120 of them in Northern Ireland alone. Members of the Midland Group, they offer a full and flexible range of services and are keenly aware of the changing requirements in a rapidly expanding market area.



A 1970 advert from the merged banks.

### The big new name in Irish banking

UNITED NORTHERN BANKS LTD., is the holding company formed to embrace the activities of the Midland Bank's long established Irish subsidiaries—  
BELFAST BANKING CO. LTD., and NORTHERN BANK LTD.  
For the present, these two Banks will be pleased to continue serving your needs separately through their 287 offices.  
The new holding company, with registered offices in Northern Ireland, has been formed to promote a gradual harmonising of methods and services, thus fostering closer co-operation between the two Banks.

The new name to remember  
**United Northern Banks Ltd**  
BELFAST BANKING COMPANY LIMITED · NORTHERN BANK LIMITED  
Members of the Midland Bank Group

A newspaper advertisement which was released before the merger.



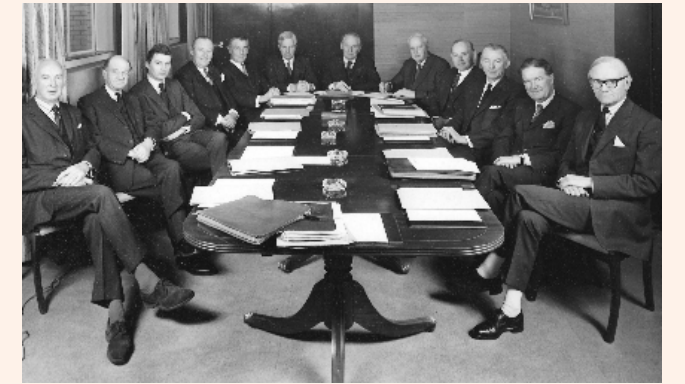
Head Office foundation stone being laid in 1973.



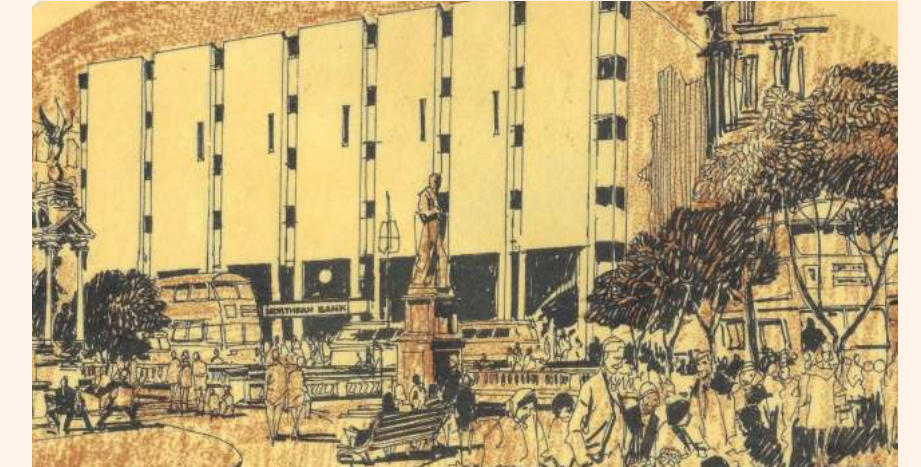
A promotion for a new mortgage, showing the re-designed griffin logo.



Computerisation transformed banking. This is an image from the 1980s showing early computer terminals at Northern Bank. Pictured far right is the bank's Chief Executive John Roberts.



A bank board meeting from this period.



An artist's impression of the iconic Northern Bank building drawn before construction.



Two fashionably dressed women enjoy their lunch break at City Hall in the 1950s.



The bank's Falls Road branch in Belfast with the Griffin signage.

Source: Belfast Telegraph

FOR USE AT 15th SEPTEMBER FORM Y

**CONFIDENTIAL.**

**NORTHERN BANK LIMITED**

BRANCH 15th September 1969

You are required to give a carefully considered and candid Report on the undernoted Official regarding his interest in the Securing of New Business, Character, Judgment, Accuracy and Speed, Appearance, Manners, Habits, and Willingness, with such additional information as will enable the Directors to form a true opinion of his usefulness to the Bank, his suitability for any particular type of work and any special claims for promotion.


ENTERED SERVICE 12.3.63 AT BRANCH SINCE 31.10.68

**MANAGER'S REPORT ON MR.** \_\_\_\_\_ (FULL NAME)

A first class Official who is shortly taking up the post of Confidential Clerk to the Directors.

An appraisal assessment from 1969 with details of individual removed.

## Inaugural message from the Chairman



**Mr. W. L. Stephens**  
**D.S.C., D.L.**

During the past six months or more I have been trying hard to get round the Branches and Sub-Offices to meet as many of you as possible. Unfortunately, this is a slower process than I had realised and so I am very glad to have this opportunity of thanking you for all your efforts, which have helped so greatly to make 1969 such a successful year for both the Belfast and the Northern. The present year is going to be even more eventful for us with the integration of the two banks scheduled for 1st July. Preliminary work is going ahead most satisfactorily.

I have already said on several occasions, and I would like to repeat, that there is no question of any redundancy as a result of this integration. In fact, quite the opposite should be the case, because there are extensive plans for expansion which, it is hoped, can be implemented over the coming years. As a result, I am fully confident that the chances of promotion for all of you will be enhanced. In the future the bank is going to need young men with ambition and initiative, and there will also be increasing opportunities of advancement for women.

I would like to wish Mr. Cuthbertson every success in his new capacity as Editor of "The Link." Through this medium your Directors will try to tell you something of their plans and hopes for the future. Additionally, and perhaps more important, it is hoped that "The Link" will foster that team spirit and enthusiasm which is so essential to any successful enterprise.

This is your magazine, please contribute to it and help in every way you can to make it worthy of the two great names that have inspired it—the Belfast Banking Company and the Northern Bank.

*W. L. Stephens*

The bank's new Chair issues his first communication to staff after the merger. He had a fascinating back story. Lieutenant Commander WL Stephens was captured by the Germans at St. Nazaire in 1942 and placed in Colditz Castle from which he escaped a few months later arriving back in England.



An example of a Northern Bank, Belfast Bank branch cheque from 1971.



1980s Midland Bank cartoon as the bank's financial difficulties mounted.



This was how renowned cartoonist Rowel Friers greeted the takeover of Northern Bank by National Australia Bank.

Credit: John Lowndes, retired bank official

## National Australia Group era

The acquisition by National Australia Group (NAG) was finalised on 30th October 1987. The new owners immediately embarked on a flurry of activity to reform and restructure the bank.

The logo was changed from the Midland Bank Griffin to a staff-designed 'N' within a hexagonal background based on the Giant's Causeway. Northern Bank (Ireland) Limited was rebranded as National Irish Bank with a green NAG themed star as its logo.

New businesses were set up: leasing, factoring and insurance services. Segmented business models also appeared; business (with a brand-new Corporate Banking Centre), premium and decentralised managed retail branches. The first female branch manager, Ambre Sloan, was appointed and the bank continued to be the principal lender to the agricultural sector.

Lunch time opening restarted in branches in 1988 and new 'inventor series' bank notes were introduced.

A new Financial Services Centre based in the old 'Griffin House' on Bedford Street in Belfast was re-named 'Causeway House' and included Investment Management, Tax and Executor and Trustee Departments. Visa cards were introduced in 1990.

The 'Northern Bank Employees' Charity Group' was set up in 1991 and up to 2023 has donated £1.29m to 751 causes.

A new computer system known as the 'Network Banking System' complete with added word processing, credit scoring and securities functionality was installed in branches.

House mortgage processing was brought in-house to a new centre in Harvester House, on Adelaide Street in Belfast.

A new unsuccessful boycott was started in 1992 with the aim of highlighting alleged job discrimination in the bank against the Catholic community. And tragedy once again affected staff with the murder on 6th October 1993 of Norma Murdock by a colleague, John Murdock (no relation).

1996 saw the creation of two Branch Service Centres based in High Street, Belfast and Killeaton, Dunmurry. These centres removed administration out of branches leaving staff to service the increasing financial needs of customers. The National Irish Bank branches were transferred to the centres in 1999. Later rationalisation brought all the back-office team into the Killeaton centre which was renamed the Customer Service Centre.

Telephone banking was introduced in 1998 and internet banking in 2003 under NAG.

National Irish Bank operations were run independently by its own management. However, in 1998/99, following widely publicised financial scandals which resulted in a High Court investigation, Northern Bank staff once again became involved in the management of the bank.

The 175th anniversary of the bank was celebrated in 1999 with the introduction of new bank notes featuring a roundel with the phrase '175 Years of Banking, 1824 to 1999'. The millennium then saw the first vertical, polymer £5 bank note to be issued in the UK - one that would become a collector's item.

On 14th October 2004 NAG announced to the Australian Stock Exchange that "several expressions of interest in the businesses of Northern Bank Limited and National Irish Bank have been received".

The sale of the banks had been agreed when Northern Bank fell victim to what, at the time, was the biggest cash robbery in history. The bank's underground Cash Centre at its Donegall Square West head office in Belfast was robbed on 20th December 2004 in a well-planned operation. £26.5m was stolen mainly in Northern Bank notes. Although some of the money was later found, the bank made the decision to withdraw all its banknotes (bar the polymer £5 note) from circulation and reissue them with different coloured notes in the same design. The reissue programme started on 7th January 2005, was successfully implemented and significantly contributed to restoring confidence in Northern's note issue.

In the meantime the ownership of both Northern and National Irish banks passed to Denmark's leading bank - Danske Bank.



This magnificent cake was baked to celebrate the Shipquay Place, Londonderry branch's 150th anniversary in 1985 and put on display in the branch.

**MESSAGE FROM THE CHAIRMAN OF NATIONAL AUSTRALIA BANK GROUP SIR RUPERT CLARKE**



**I am delighted** to welcome all at Northern Bank to National Australia Bank Group.

National Australia Chair Sir Rupert Clarke is introduced to staff in 1987.



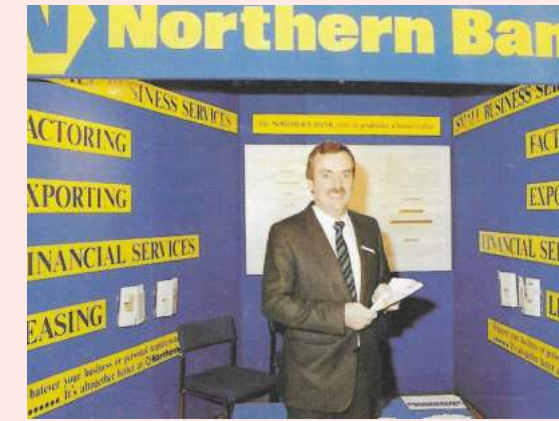
The National Irish Bank logo.



Ambre Sloan makes history when she is appointed the bank's first female branch manager in 1987.



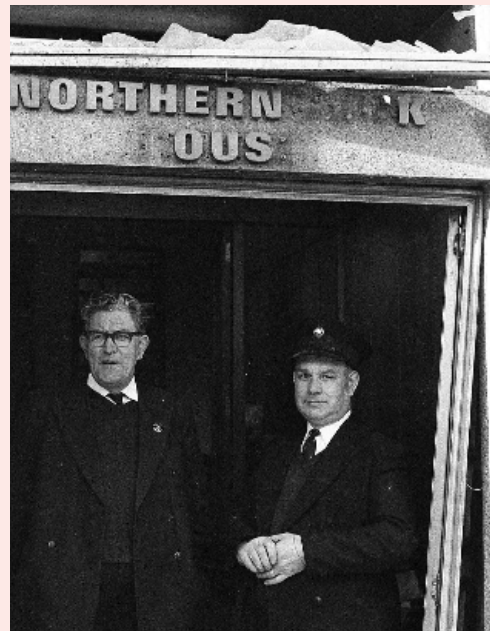
An advertising blimp introduces the new logo in 1988.



An exhibition for small businesses held in 1989.



The Branch Service Centre on High Street, Belfast pictured in 1996.



Two Northern Bank porters stand in the doorway of Northern Bank House, Donegall Square North in the aftermath of a bombing.



The opening of the bank's Financial Services Centre in Belfast in the late 1980s. Pictured second from the left is the bank's Chair, Sir Desmond Lorimer.



Getting to grips with new technology in 1991.



Inside the Branch Service Centre in 1997.

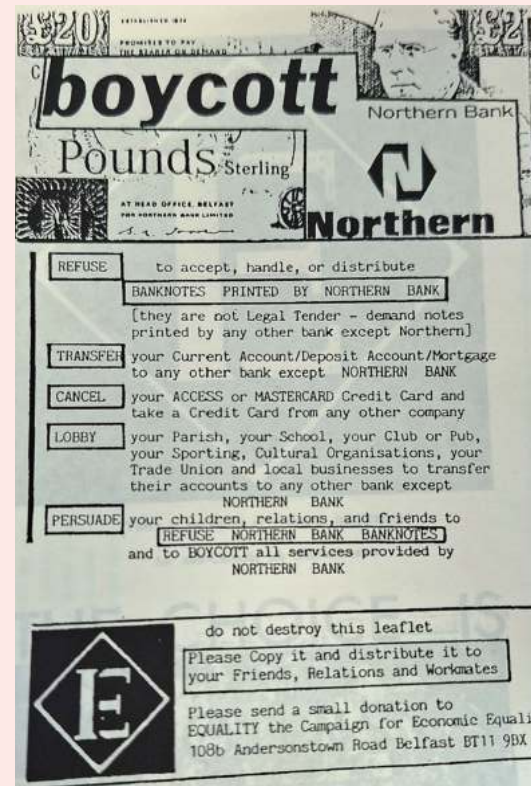


Two views inside Northern's Donegall Square West branch in Belfast 1997.

Credit: David Chesterman, retired bank official



The Northern Bank note issued for the bank's 175th anniversary in 1999.



A flyer publicising the 1992 Northern Bank boycott.



The ground-breaking polymer £5 note issued to celebrate the dawn of a new century.

### General Public & Retailer Notice Note Replacement Programme

Northern Bank announced on Friday 7th January, in co-operation with the police, that it is to replace the entire stock of bank notes in response to the robbery at its cash centre.

**What should customers do?**  
There is no need for you to take any action at this time. This announcement has no impact on the value of our notes or the acceptability of our notes.

The process of printing new notes will take approximately eight weeks. The replacement programme will commence thereafter. Further information will follow through our branches and other notices.


**What will this mean?**  
We will effectively replace all existing Northern Bank notes in circulation with new notes with a new design, serial numbers and logo.

**When will this happen?**  
The changeover process will take a number of weeks and the public will be kept fully informed every step of the way.

The process of printing these new notes will take approximately eight weeks. The new notes will be put into circulation as soon as possible, thereafter, and the existing stock of notes cleared and destroyed.

**What notes are affected?**  
All existing £10, £20, £50 and £100 notes are to be replaced with new ones. The bank's preferred £5 notes will not be affected.

**What will be the difference between the old notes and the new ones?**  
All new notes will be of the same design as the old ones, but will be printed in a different colour, feature a new logo, and bear new prefixes to their serial numbers.



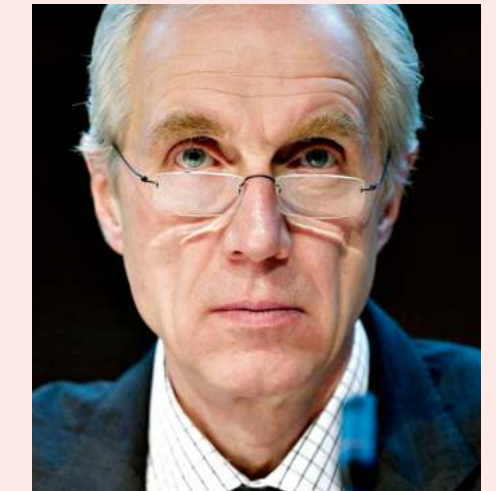
A newspaper advertisement from 2005 advising the public about the change in note issue following the Northern Bank robbery.



Don Price was Northern Bank Chief Executive during the Danske Bank acquisition.



Sir David Fell was Chair of Northern Bank from 1998 until 2005, and left the bank after the Danske acquisition.



Peter Straarup was the Danske Bank Group Chief Executive at the time of the acquisition.



One of the new notes issued in 2005 to invalidate those stolen in the robbery.



Building wrap publicising the 'More Than Ever' campaign which introduced the first rebrand in 2006.

# Danske Bank transformation

The acquisition by Danske Bank was formally completed on 28th February 2005 with the Northern and National Irish banks being restructured into two distinct units, north and south.

A major migration project was started with teams from the UK, Ireland and Denmark. This involved moving both banks onto the Danske technology platform and training staff on individual PCs that the bank had given them. During the project, 450 staff visited Denmark learning how Danske branches and departments work. The project was completed successfully in 2006.

New products were launched taking advantage of new systems and technology. The first branch of Northern was opened in London in 2007. The Head Office branch at Donegall Square West was redesigned. A Private Banking advisory service started in September 2008.

Recession hit the UK in late 2008 starting with a 'run on withdrawals' at the English bank Northern Rock. The crisis was global in scale. Failing banks in the US led to a squeeze on inter-bank liquidity, leading to some UK banks merging or being part-nationalised by the government. The Northern Bank did not require a UK Government bailout, and would go on to further cement its position as a leading bank in the local marketplace over the years ahead, with around 520,000 customers in 2023.

The bank launched its first mobile banking App in 2011 and a reduction in branch numbers due to customers moving to new technology platforms started to accelerate. The banking landscape over the next decade would see huge transformation driven by technological advancements, shifting customer preferences, the arrival of new digital only competitor banks and regulatory changes.

In 2010 the National Irish Bank board took the decision to close 40% of its branches and move away from an "unsustainable and transaction-based banking business model".

In 2012 the trading name of the bank in Northern Ireland changed from Northern Bank to that of its owner, Danske Bank. Northern Bank would however remain the legal name and still be referenced on its bank notes.

In 2015 Northern Bank was named Northern Ireland's most profitable company for the first time, it would not be the last.

In Northern Ireland self-service walls with increased ATM withdrawal and notes/coin deposit services started appearing in branches in 2016.

The first ever employer supported volunteering policy for staff 'Danske Time to Give' was started in 2016 allowing staff to volunteer during working hours.

2017 saw the sale of the Wealth Management division and the leasing of a floor of Head Office to a professional services firm.

In 2018, the bank's Customer Contact Centre in Dunmurry was named 'Northern Ireland's Contact Centre of the Year' for the first time and the bank also became the first local lender to introduce Open Banking through its mobile banking App.

In 2019 the bank was named as Northern Ireland's 'Responsible Company of the Year' by Business in the Community.

The arrival of Covid-19 in early 2020 brought many constraints on life with government restrictions and lockdowns. The bank responded with the introduction of new digital processes together with mortgage payment holidays for eligible customers. The business community was also supported heavily with Covid-19 related loans. Large numbers of staff were moved to a hybrid working model, though the branches remained open to serve customers throughout the entirety of the pandemic (with banking categorised as a critical function by the government).

A bank official, Melissa Shearer, was included in The Queen's 2020 Birthday Honours List for 'services to the financial services sector and to the community in Northern Ireland during Covid-19'. Melissa's story of supporting a vulnerable customer during extraordinary circumstances was just one example of how so many colleagues gave everything they could to be a force for good during the pandemic.

While the branch network has reduced in numbers, it remains a key part of the bank's service model and many flagship branches across Northern Ireland have been fully refurbished and transformed to best accommodate the needs of modern banking customers.

Significantly, in 2021, the bank appointed its first ever female Chief Executive, Vicky Davies. It was also a year when the bank became the first in the UK to launch a carbon neutral mortgage and broadened its offering in Great Britain through the introduction of mortgage lending and syndicated lending, alongside lending to Housing Associations.

Post pandemic customer use of digital banking has soared. Between 2021 and 2023 there was a 25% increase in customer logons to the bank's digital channels, with over seven million logons being recorded each month. The bank continues to benefit from digital advancements, with great support from the Danske Group.

In quarter one 2023 the bank was named by Best Companies as the UK's top financial services business to work for and later in the year won Business in the Community awards for being the best company in Northern Ireland for both 'Diversity & Inclusion' and 'Climate Action'.

All colleagues, past and present, are proud to have served business customers and generations of families for two centuries. Looking to the future, the bank will continue to evolve in response to changing customer behaviour - but it will be its people who will remain its most important asset. Its modern-day success stems from a well-established culture which is customer-centric, inclusive, responsible and locally led.

The bank looks forward to its third century in business with renewed optimism and a continued determination to help customers, colleagues and society to thrive.





The Danske Bank branch in Ballymena in 2014. The clock was restored to mark the branch's 100 year anniversary in 2023.



The Danske Bank branch in Downpatrick in 2017.



Northern Bank Chief Executive Gerry Mallon announced the rebrand to the new Danske Bank trading name in 2012.



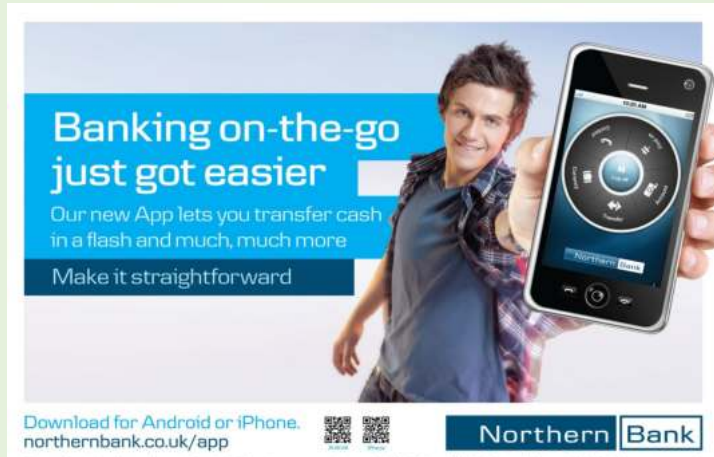
Self-service walls started appearing in branches from 2016.



In 2019 the bank was named as the 'Responsible Company of the Year' by Business in the Community. The bank's Chief Executive Kevin Kingston (centre) is seen here collecting the award.



Donegall Square West branch in 2024 with its green 'living wall' (a nod to the bank's growing focus on supporting the climate change agenda).



An advert from 2011 showcasing the logon screen of the bank's first Mobile banking App, which was launched that year.



Danske Bank Premiership - headline sponsorship of the NI Football League helped drive awareness of the Danske Bank brand (2012 - 2023).



Gerald Gregory (centre) pictured during a visit to the bank's contact centre in Dunmurry. He was a Northern Bank Board member for nine years and Chair from 2018 to 2023.



Branches remained open to serve customers throughout the Covid-19 pandemic.



The bank takes part in the Belfast Pride Parade for the first time in 2019. The bank has won many awards for its leadership in the area of diversity & inclusion and has established colleague networks focused on supporting diversity in areas such as gender, race, sexuality and disability.



In 2021 the bank announces the retirement of Chief Executive Kevin Kingston, and that his successor will be Vicky Davies - the first female CEO in the bank's history.



In 2021 the bank launched the UK's first mortgage to be certified as carbon neutral by the Carbon Trust.



Donegall Square West head office in 2022.



The bank's sports sponsorships in 2024 focus solely on youth sport, across both boys' and girls' games.



Danske Bank Group Chair Martin Blessing visited Northern Ireland in 2023. Pictured here (left) alongside Chief Executive Vicky Davies and Northern Bank Chair Martin Stewart.



Pictured in 2023, the bank's Chief Executive Vicky Davies presenting the latest issue of a Danske Bank £20 note to Danske Bank Group Chief Executive Carsten Egeriis.



In 2023 colleagues gathered together in the Chief Executive's office to hear the news that the Bank would soon be named by Best Companies as the UK's top financial services business to work for in quarter one that year.



New branch opens at Abbey Centre in Newtownabbey in 2023. One of many flagship branches refurbished and transformed in recent years.



Danske colleagues from the bank's Origins race equality network attending the Belfast Mela Festival in 2023.



The bank's Money Smart financial literacy programme is delivered in schools and encourages pupils to learn about money and personal finance.

Bank colleagues helped educate around 7,000 local children through the programme in 2023.



The bank's Chief Executive Vicky Davies and Deputy Chief Executive Stephen Matchett with promotional umbrellas given to colleagues and customers to mark the 200-year Anniversary.



Digital banking has soared in popularity and in 2024 over half of the bank's services and products can be accessed digitally.

# Bibliography & Notes

## Issuing new bank notes

The question of bank notes came up when Danske Bank agreed to acquire the bank in December 2004. Northern Bank Limited had been issuing bank notes since before it was a joint stock bank in 1824 (also as a private bank from 1809).

The bank had the right to issue its own sterling bank notes under legislation that dated back to Victorian times. In Ireland (later Northern Ireland) that right was exercised over the years by the Bank of Ireland group, Belfast Bank, the Allied Irish Bank (later First Trust & AIB) group, Northern Bank and Ulster Bank.

Only an Act of Parliament can change the issuing bank. In 2008, the bank considered that a private Bill through Parliament would be a way to change the note issuer to Danske Bank A/S (a Danish company and ultimate parent company of Northern Bank Limited). Upon further investigation this option was discounted.

Following further legal advice, the bank made the decision to retain the note issue in the name of Northern Bank. To this day, their bank notes, although branded Danske Bank, have in small print below that name - 'a trading name of Northern Bank Limited'.



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- Local newspapers via the British Newspaper Archive
- Northern Bank Limited, Annual Results documents - Companies House
- Bank of England website - "The Financial Crisis - 10 Years On"
- Bank of England - Inflation Calculator
- Bank Archives (various)



Pictured in 2023, members of the Bank's Board and Executive Committee attending a strategy day at the Danske Bank Group Headquarters in Copenhagen.

## Northern Bank Ltd Board

(as of April 2024)

- Martin Stewart (Chair)
- Michael Black
- Richard Caldwell
- Vicky Davies (CEO)
- Astrid Grey
- Alastair Hamilton
- Stephen Matchett
- Michele Turmore
- Michel Van Drie
- Frans Woelders

## Recent CEOs

Vicky Davies	2021 - present
Kevin Kingston	2015 - 2021
Gerry Mallon	2008 - 2015
Don Price	1998 - 2008
Graham Savage	1997 - 1998
John Wright	1993 - 1997
Sam H Torrens	1988 - 1993
John A Roberts	1985 - 1988

## Recent Chairs

Martin Stewart	2023 - present
Gerald Gregory	2018 - 2023
Lars Mørch	2013 - 2018
Thomas Borgen	2010 - 2013
Peter Straarup	2005 - 2010
Sir David Fell	1998 - 2005
Sir Desmond Lorimer	1985 - 1997



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