Survey and Research Report

First National Bank Building

110 - 112 South Tryon, Charlotte, N.C.

1. **Name and location of the property:** The property known as the First National Bank Building is located at 110 - 112 South Tryon Street, Charlotte, N.C.

2. **Name and address of the current owner of the property:**

   TSO Tryon Plaza LLC  
   1401 Peachtree St. NE, Suite 400  
   Atlanta, GA 30309

3. **Representative photographs of the property:** This report contains representative photographs of the property.

4. **A map depicting the location of the property:** This report contains a map depicting the location of the property. The UTM coordinates of the property are 17 514212E 3898021N.
5. **Current Deed Book Reference to the property:** The most recent deed to the property is recorded in Mecklenburg County Deed Book **20455-755**. The tax parcel number of the property is **07301110**.

6. **A brief historical sketch of the property:** This report contains a brief historical sketch of the property prepared by Stewart Gray.

7. **A brief architectural description of the property:** This report contains a brief architectural description prepared by Stewart Gray.

8. **Documentation of why and in what ways the property meets the criteria for designation set forth in N.C.G.S 160A-400.5.**

   a. **Special significance in terms of its history, architecture and/or cultural importance:** The Commission judges that portions of the First National Bank Building possess special significance in terms of Charlotte-Mecklenburg. The Commission bases its judgment on the following considerations:

   1) The 1927 First National Bank Building is the tallest and one of the most prominent pre-World War II buildings in Charlotte.

   2) The 1927 First National Bank Building was largely the result of two men, industrialist Henry M. McAden, the president of the bank from 1907 until its closing in 1930, and Louis Asbury, arguably Charlotte’s most prominent and important architect of the early 20th century.

   3) The 1927 First National Bank Building is a product of a short but important phase of the built environment of Charlotte and North Carolina. From 1908 until the onset of the
Great Depression, Charlotte led the Carolinas by embracing the building of high rises and skyscrapers.

4) The 1927 First National Bank Building now holds an important place on the Square in Charlotte, and its presence does much to convey the historic nature of the Square as the commercial center of the city.

5) The twenty-story First National Bank Building was once the tallest building in the Carolinas and remained the tallest building in Charlotte for forty years.

6) The 1927 First National Bank Building's association with the now defunct First National Bank of Charlotte is significant, as that institution opened immediately after the Civil War and contributed to the phenomenal economic success that the city experienced during the late nineteenth century.

b. **Integrity of design, setting, workmanship, materials, feeling and/or association:** The Commission contends that the architectural description demonstrates that portions of the First National Bank Building meet this criterion.

9. **Ad Valorem Tax Appraisal:** The Commission is aware that designation would allow the owner to apply for an automatic deferral of 50% of the Ad Valorem taxes on all or any portion of the property which becomes a "historic landmark." The current appraised value of the property, including the land is $8,181,500.

**Date of Preparation of this Report:** July 1, 2007
The 1927 First National Bank Building located at 110 and 112 South Tryon Street is the tallest and one of the most prominent pre-World War II buildings in Charlotte. The building was largely the result of two men, industrialist Henry M. McAde, the president of the bank from 1907 until its closing in 1930, and Louis Asbury, arguably Charlotte’s most prominent and important architect of the early 20th century. The twenty-story First National Bank Building was once the tallest building in the Carolinas and remained the tallest building in Charlotte for forty years. The office building is a product of a short but important phase of the built environment of Charlotte and North Carolina. From 1908 until the onset of the Great Depression, Charlotte led the Carolinas by embracing the building of high
rises and skyscrapers. The building’s association with the now defunct First National Bank of Charlotte is significant, as that institution opened immediately after the Civil War and contributed to the phenomenal economic success that the city experienced during the late nineteenth century. The building now holds an important place on the Square in Charlotte, and its presence does much to convey the historic nature of the Square as the commercial center of the city.

THE FIRST NATIONAL BANK OF CHARLOTTE

The First National Bank of Charlotte was established in 1865 by the well-connected New York-born Charlottean John Wilkes (1827-1908.) John Wilkes was the son of New Yorker Charles Wilkes, a naval officer and explorer who achieved the rank of Rear Admiral in the Union Navy. Following his father, John went to sea at the age of 14 and in 1847 was appointed to the Naval Academy. In 1853 John Wilkes settled in Charlotte to oversee the family’s mining and milling operations. The family had interest in the Capps Mining Company, and Charles Wilkes had been president of the St. Catherine’s Mining Company. John Wilkes married his cousin, Jane Renwick Smedberg of New York, who went on to become one of North Carolina’s most important medical philanthropists. While his father served in the Union Navy during the Civil War, John Wilkes served the Confederacy. He served in the Home Guard in Charlotte, and his Mecklenburg Flour Mills was a chief supplier for the Army of Northern Virginia. He signed over ownership of the Mecklenburg Iron Works (which he purchased in 1858) to the Confederate Government, and he and his brother Edmond directed wartime railroad construction in the South. At the end of the war John Wilkes received a pardon directly from President Andrew Johnson and Secretary of State William Henry Seward and quickly procured a charter for the First National Bank of Charlotte, the first national bank in the post-war South. By December 15, 1865, John Wilkes had traveled to Baltimore to secure a deposit of $500,000 in US bonds. Also in 1865, First National Bank of Charlotte became the first bank in North Carolina to receive a charter to print national bank notes, a form of currency.

This early establishment of a significant financial institution in Charlotte, a city that had survived the war physically intact with good rail connections to the rest of the country, along with a booming post-war national economy, surely contributed to the phenomenal growth of the city in the immediate years after the Civil War. By 1870 the population was 4,473, double its pre-war number. By 1871 three other banks had opened in Charlotte, and by 1872 the city added its fifth rail line. Despite his success with establishing the First National Bank of Charlotte, Wilkes was no longer president of the bank in 1867, and he faced financial ruin in 1869 with the failure of his woolen mill. Undaunted, John Wilkes re-opened and made a success of the Mecklenburg Iron Works as a producer of industrial machinery.
Despite being an ardent Unionist before the Civil War, Rufus Y. McAden served in the state legislature during the War and became Speaker of the North Carolina House in 1866. In 1867 he moved to Charlotte from Alamance County to become president of the First National Bank of Charlotte. R. Y. McAden fit well into the progressive commercial climate of Charlotte. In 1870 he became the Vice President of the Atlanta and Richmond Air-Line Railway Company, and in 1873 worked with the Southern Security Company to purchase the Spartanburg and Union Railroad. In 1881 McAden built the McAden mills in Gaston County along the Atlanta line. He also constructed a mill village there that came to be known as McAdenville. Other prominent businessmen such W.R. Myers and Robert M. Oates also worked for the bank. Oates became president in 1891.

In 1907 Rufus Y. McAden’s son, Henry M. McAden, became president of the bank and remained in that position until the bank closed. Henry McAden also succeeded his father as the owner of the McAden Mills and became president of the Piedmont Fire Insurance Company on South Tryon Street sometime after 1903. The Piedmont Fire Insurance Company was a small yet profitable company fully owned by the directors of the company. This may have been an unfortunate model for Henry McAden to rely on when he began running of the much larger First National Bank of Charlotte. As the last president of the First National Bank of Charlotte, Henry McAden was responsible for the most prominent and substantial of all artifacts of the failed bank, the twenty story skyscraper located just off of the Square.

The Square and High Rise Buildings
The history of Charlotte is concretely linked with Independence Square (the Square), as the intersection pre-dates the city itself. The Square was the site of the pre-colonial intersection of two major Native American trading paths which were used and expanded as white settlers moved into the area. The Great Wagon Road, which stretched to northern Virginia, merged with the local trail called the Great Trading Path, and crossed through the middle of what is now Charlotte at the Square in the same manner as the north-south running Tryon Street. The Tuckaseegee Trail, which lead to the only Colonial-era Catawba River crossing, crossed the Great Trading Path at the Square as the east-west running Trade Street now crosses the Square. From the city's earliest days the Square became a center of commerce. A courthouse at the Square drew farmers, who when gathered had an opportunity to trade. As the city's economy grew, first with the discovery of gold nearby in 1799 and then with the tremendous textile prosperity after the Civil War, the Square continued to be the economic center of the city. Even after the coming of the railroads in 1852, when the transportation significance of the intersection was greatly diminished, the Square retained its position as the commercial center of the city.

As a nineteenth-century walkable city, Charlotte's Square featured a concentration of multi-story brick commercial buildings with residences radiating.
out into the four wards. Even with the coming of the streetcar era (1887-1938) which allowed neighborhoods and businesses to move away from the center of the city, the Square remained the center of commerce, with late nineteenth-century and early twentieth-century insurance maps showing businesses such as banks, insurance offices, cotton brokers, and professional business offices concentrated around the square, interspersed with retail establishments. From the late nineteenth-century into the early twentieth-century, as the city prospered, two, three, and four-story brick buildings filled the empty lots along Trade and Tryon streets, and also along College Street to the east of the Square. Even as the density of commercial buildings around the Square continued to increase, the form and scale of the new buildings differed only slightly from the ante-bellum commercial buildings of Granite Row. This trend changed drastically in 1908 with the opening of the 12-story Realty Building at the northwest corner of the Square, the first steel-farmed “skyscraper” built in the Carolinas.

The Realty Building was followed in 1912 by the 12-story Commercial National Bank Building on South Tryon. By the 1920s skyscrapers and other high-rises utilizing steel frame and concrete deck construction were transforming the skyline. In 1922 work was begun on the twelve-story Hotel Charlotte, which was designed by New York architect William Lee Stoddart (1869-1940). Another
Stoddart building, the 17-story Johnson Building on South Tryon, was begun in 1924 and was for a short time the tallest building in Charlotte.

The Johnson Building was usurped by the 20-story First National Bank Building (1927) followed by the 10-story 100 room Mayfair Manor Hotel on North Tryon in 1929. Other tall buildings such as the seven-story Builders Building and the five-story Addison Office Building and the Ivey’s and Efird’s Department Store building were also constructed within a few block of the square in the 1920s.

First National Bank Building (1927)

Now eighty years old, in good condition, and serving its original function as a bank and office building, the First National Bank Building has survived longer than the institution that spawned it. Ironically, the building itself may have had much to do with the failure of the bank.
family in the upper floors. Around 1925 Henry McAden tore down the old bank building and rebuilt on the same spot.

While president of the First National Bank of Charlotte, Henry McAden hired Louis Asbury (1877-1975) in 1916 to design for him a large and handsome home in the Myers Park neighborhood. He must have been well satisfied. Henry McAden could have chosen a New York architect, such as William Lee Stoddart, who had designed the Johnson Building, or the N.Y. firm of Hopkins & Dentz which specialized in bank architecture, but instead he chose Asbury to design the bank’s new twenty-story skyscraper, the tallest building in the state.
Asbury graduated from Trinity College in 1900 and then received training at the Massachusetts Institute of Technology. He returned to Charlotte in 1908 and established himself as an architect. Asbury became the first North Carolina member of the American Institute of Architects and helped organize the first North Carolina Chapter of the A.I.A. By 1913 Asbury was expanding his practice to include commercial designs. That year he designed a new Neoclassical facade for the Southern Loan and Savings Bank on South Tryon Street.[10] Ten years later his design for the large five-story Efrid’s Department Store was built as well as the eight-story Professional Building at 403 North Tryon. By the late 1920s, Asbury was perhaps the most prolific Charlotte architect in terms of Uptown buildings with his First National Bank Building in 1927, the 1928 Mecklenburg County Courthouse, and the Mayfair Hotel in 1929.

In early 1925 Louis Asbury was at work on the First National Bank Building. He did not work alone. His partner in the project was the Lockwood, Green & Company, an international engineering firm that was active in building industrial structures in Charlotte such as the Textile Mill Supply Company Building located at 1300 South Mint Street. The architect and engineering firm were to charge the owners 6% of the cost of the building, with each party receiving 3%. A March 3, 1925, memorandum explains that Asbury would produce sketch plans and construction plans while Lockwood, Greene would produce structural, heating and electrical plans. Although they were being compensated equally, it was quite clear that Asbury, working closely with the owners, was in charge of the project. Lockwood would solicit and receive bids which would then be approved by Asbury and the owners.

In addition to producing the design of the building, Asbury also oversaw the selection of all the materials from the stone cladding to the thermostat covers. In a letter from March 1, 1927, Asbury writes to disappointed vendor, “I beg to advise that we do not favor the use of the Venetian Blinds.” Another important part of his responsibilities was to oversee and endorse payments. Asbury endorsed checks to Lockwood, Greene & Co. for as little at $460 and as great as
$20,090, to pay the general contractor, the Hunkie-Conkie Company of Cleveland, Ohio as well as other vendors and subcontractors.

The relationship between Asbury and bank president Henry McAden must have remained good during the nearly three years it took to open the new building. Asbury received a note dated September 2, 1927, stating the on “September 9th we will open our new banking room, and as this is your building as well as ours, I hope you will help us make the opening a success.”[12]

The opening of the First National Bank Building was promoted for weeks in the Charlotte newspapers. Advertisements illustrated with drawings by Louis Asbury extolled the convenience and security of the new bank. On the evening before the opening the Charlotte News ran a nearly full-page advertisement inviting the people of Charlotte to attend the opening: “see the beauty of architecture, the convenience of arrangement, and the extraordinary mechanical equipment of the new First National.” The same advertisement ran the next day in the morning paper. Perhaps because so many high rise buildings were erected in Charlotte during the 1920s, the opening of the tallest building in the state did not merit front page coverage in either paper. But articles did run in both papers on Friday September 9, 1927, to announce the opening. Both papers discussed the history of the bank, the height of the new building (250 feet) and the evening’s free musical performance. On September 11th the Charlotte News ran a glowing editorial on the new building, proclaiming the First National Bank Building “a splendid, palatial thing.” Referring to the bank’s and to the city’s modest beginnings, the paper boasted that Charlotte had “abundant (banking) resources and with an individual and composite strength that would be a credit to a city twice as large as this.” The editors saw this new building as a testament to the faith that bankers had in the future of Charlotte:

 Those now in charge of its destinies have been exhibited in tangible materials something of the prosperity it has been enjoying through the years and much of their own vision as to what this community and this section are to experience in earthly enrichment through the years that are to be. They have leaped far into the future in the propulsion of this enterprise. The tall and lovely brow of this gigantic edifice, the pride and ornament of Charlotte and of the Carolinas, stands to testify to their faith as much as to their immediate enterprise.

With the opening of the First National Bank Building came another event that seemed to be a harbinger of the rosy future for Charlotte’s banking industry in general, and of the First National Bank in particular. Soon after the First National Bank Building opened in 1927, the Charlotte Branch of the of the Federal Reserve opened on the nineteenth floor.
While the work of Louis Asbury may have been done, Henry McAden and the First National Bank had to make their investment in the new building payoff. In 1925 Lockwood and Greene estimated the cost of the building at around 1.5 million, and a later estimate put the cost at 1.9 million. But it appears that filling the new building with tenants was difficult. In late 1930 the *Charlotte News* reported that the building only had a 30% occupancy rate. Powell Majors, a long-time financial executive in Charlotte, remembers Henry McAden:

> Henry wore high celluloid collars and seemed distant to me....Rumor had it that Henry would not allow doctors to be tenants because of the various odors that would be created by their offices.

Powell also recalls that McAden:

> Failed to rent to the telephone company because he feared that linemen would be in and out of the building. The Johnston building, later the Linked Carolina Bank building, added floors to accommodate Southern Bell.

This reluctance to rent to undesirable tenants contrasted with the situation at the Johnston Building where the rental agent Thomas Griffith claimed in 1924 that the building was "already largely booked as to tenants and will likely have a compliment of occupants when it is ready to open."

Two years after the bank's opening, the Reynolds Building in Winston Salem surpassed the First National Bank Building to become the state's tallest building, and within three years the optimistic climate in Charlotte and the nation had changed drastically.

**The Failure of the First National Bank of Charlotte**

On December 4, 1930, the First National Bank of Charlotte failed to open its doors. A notice posted on the cast-bronze doors read:

> On account of heavy withdraws of our deposits, we have decided to close our bank, in order that every depositor be protected alike, and the bank is now (sic) charge of the national bank examiners for the purpose of orderly liquidation. First National Bank of Charlotte, N.C. By Henry M. McAden, President; R.C. Johnson, Cashier.

A statement issued that same day clarified the situation:

> Conditions the most trying ever experienced in this section, has made business with us extremely poor. Several years ago when conditions were on the high road to bigger business and larger returns, our institution believing in ever increasing prosperity,
planned and carried out a building program for our bank, that had conditions remained good, would have been for us a gratifying success and have largely increased our business.

The large expenditure of funds for our building, when business slackened and became less, made this expenditure a great burden on our resources, and this same lack of good business, made the task of putting our proposition on a paying basis from a rental standpoint more difficult, and with our liquid funds largely invested in building, our bank problems daily have become so complex that in justice to everyone it has become our firm conviction, that our institution should be turned over to the national bank examiners for an orderly liquidation.

On top of all this burden within the last ten days the withdraws of funds have been exceedingly heavy and this has made our action imperative at this time. 

While the opening of the First National Bank Building did not merit front page coverage, the demise of the bank commanded extensive front page coverage. In the papers it was universally reported that the failure of the bank was directly due to the expensive new building on Tryon Street. A headline in the December 5th Charlotte Observer read: “Heavy Carrying Charges on New Building Blamed For Closing Institution.” W. H. Wood, president of the American Trust Company, was quoted as saying: “The primary cause of the closing of the First National Bank of Charlotte was the abnormally large investment which that bank made in its 21-story office building, which cost $1,818,000. That was a mistake in judgment.” He went on to say: “This closing was not unexpected by the bankers of Charlotte, and, while it is unfortunate, it really is not of great importance because it was the smallest bank among the seven commercial banks of Charlotte and had only about $1,600,000 total of deposits.” 
The Charlotte National Bank Experienced a "run-on-the-bank" due to the collapse of the similarly name First National Bank of Charlotte.

The Charlotte News and the Charlotte Observer took an activist role in the crisis, downplaying the significance of the bank failure, and promoting the soundness of the other banking institutions with headlines that read “FEEL NO ALARM OVER CRASH OF FIRST NATIONAL, Failure Attributed to Peculiar Circumstances, OTHER BANKS UNAFFECTED.” [19] A run the same day on the similarly named Charlotte National Bank was downplayed, attributed largely to “negros whose withdraws were observed to be from $10 to $40.” [20] The editorial page of the Charlotte Observer went so far as to put a positive spin on the bank failure.

But out of yesterday’s affair the Charlotte intuitions will emerge more firmly implanted in the confidence of the local public than ever, because of the established strength that means the Charlotte banks are as firmly planted as a rock. One weak point has been worked out of the situation...[21]

The failure of the First National Bank of Charlotte was noted in the national media. Perhaps more objective than the local media, Time Magazine saw the failure linked to a larger bank crisis involving Caldwell & Co., a financial institution in Tennessee.

Despite the optimism expressed by other bankers and the local press, the financial situation in Charlotte continued to decline drastically, as it did in the rest of country. The predictions of stability from Charlotte’s newspaper editors and bank presidents proved hollow as four of the seven Charlotte banks that existed in 1930 failed during the Great Depression.
Despite the demise of the bank, the building at 112 South Tryon Street continued to be called the First National Bank Building until at least 1939. By 1934 the grand bank facility in the base of the building contained the Charlotte Branch of the Federal Reserve Bank of Richmond Virginia, which also retained its offices on the 19th floor. If the office tower was only 30% leased in 1930, then new ownership of the building had better luck with an occupancy rate of around 60% in 1934. This, despite the fact that overall economic conditions were generally much more dire in 1934 than in 1930. Tenants in 1934 included the National Barber Shop and the National Bank Building Soda Shop on the first story. If Henry McAden had a prohibition on physicians as tenants, then it had been lifted with the new owners. Numerous physicians, dentist, and hairstylist were found on many of the floors. The majority of the building, however, was occupied at that time by insurance businesses, cotton industry offices, and government offices.[22]

By 1942 the building had changed names to the Liberty Life Building. The Federal Reserve Bank had moved to their new building a few blocks away on South Tryon Street, but much of the rest of the building appears to have been occupied. [23]

The Charlotte Brach of the Federal reserve Bank moved out of the First National Bank Building in 1942, and into this facility on South Tryon Street. The 1942 Federal Reserve Building has been demolished.

By 1964 the building’s name changed again and became the Baugh Building, and a new “modern” façade was added. Despite the facelift and the fact that the First National Bank Building was still the tallest building in the city, tremendous post-WWII commercial growth in Charlotte meant that more modern office space was available. City Directories from 1964 indicated that the building again had many vacancies. By 1976 businesses were leaving the Uptown, and the building, now
called the Bank of North Carolina Building, was half empty with many of the floors completely vacant.

In 1982 SYNCO Inc. invested $11 million in the building, restoring the original entrances and adding a twenty-story extension to the rear wing. A. G. Odell & Associates were in charge of the renovation.[24] The building has been sensitively updated since that time and now appears to be in exceptionally good condition. The First National Bank Building is now owned by TSO Tryon Plaza LLC.

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[2] U.S. Supreme Court FIRST NAT. BANK v. NATIONAL EXCH. BANK, 92 U.S. 122 (1875)
Architectural Description
The definition of a skyscraper is not very precise, and distinctions between skyscrapers and high-rises are not always clear. The American Heritage dictionary defines a high rise as a multi-story building equipped with elevators. Many high rises were built in Charlotte during the first three decades of the twentieth-century. But not all high rises are skyscrapers. Using the definition of a skyscraper as “a building of great height constructed on a steel skeleton and provided with high-speed electric elevator,”[1] buildings such as the twelve-story Independence Building (1908) and the fifteen-story Johnson Building (1924) could be classified as “skyscrapers.” It is also important to look at the intentions of the builders and how the people of Charlotte saw the buildings as they were being built. The twelve-story Independence Building was planned as a "new 12-story fireproof office building of the skyscraper type." Newspapers at the time referred to the Independence Building as “a new 12-story and basement steel-frame skyscraper, " and as the “only skyscraper in the State."[2]
However, as high rise construction in the country increased, a common definition of a skyscraper came to include a minimum height of twenty stories. By all definitions, the First National Bank Building is a skyscraper, and by some definitions it was the only true skyscraper built in Charlotte before World War II.

The First National Building is a twenty-story steel-framed office building faced with stone panels. The building sits adjacent to the sidewalk on the west side of South Tryon Street, and is situated just 100 feet from the Square. The building roughly faces the east, sitting on a narrow site that slopes down to the south (the Square is the top of a hill). When it was built, the First National Bank Building was bordered by low-rise commercial buildings that obscured the lower stories of the north and south elevations. The building traditionally had two street addresses, 110 and 112 South Tryon. One Hundred Ten is a large, high-ceilinged, store-front bank that occupied most of the first two floors, and 112 South Tryon is the address for a narrow elevator lobby that services the rest of the building.
The building consists of a rectangular (nearly square) tower with a distinct base. The majority of the tower is six bays wide and five bays deep. Attached to the tower is a full-height seven-bay-deep rear wing. On the north elevation, the wing is set back two bays from the principal section of the building. This setback highlights the principal section of the tower when viewed from the Square. On the South elevation the rear wing is flush with the principal section of the building for four bays, and then a one-bay wide, three-bay deep secondary wing juts to the south. The rear of the building was originally five bays wide and featured exterior steel fire escape stairs. The original rear elevation is now totally obscured. A recent thirty-story building is attached to a portion of the rear elevation of the original rear wing. The remainder of the original rear elevation is covered with a ca.1981 addition that is sheathed with cast concrete panels.
The First National Building features a great deal of ornamental stone-work, with much of the building’s ornamentation concentrated on the building’s three-story base section. In contrast to the grey limestone blocks that cover the majority of the building, the tall base section is sheathed on the façade with porous sandstone that ranges in color from nearly white to a muted red, with a yellow-tan color being dominant. The building’s two principal doorways pierce the façade on the first story. The northernmost entrance (110 South Tryon) is composed of a massive and deep two-and-one-half-story tall, half-round arch supported by recessed Corinthian pilasters carved into the sandstone. The carved stonework, which was carved in place, gives the First National Bank Building the distinction of having arguably the finest stonework of any historic building in Charlotte. The extrados and the intrados (soffit or ceiling of the archway) feature low-relief foliated carvings with vines that intertwine around carved depictions of characters and symbols.
The imposts are decorated with acanthus leaves. The extrados features twenty-five carved vignettes. In addition to figures from mythology, the vignettes show symbols from nature: the beehive representing industry, the squirrel representing thrift, and the owl representing wisdom. The enriched extrados is bordered by an outer band with a diamond pattern. The inside edge of the extrados is decorated with a carved rope-patterned band.
The intrados is decorated with five carved panels. The center panel appears to depict Confucius holding a beehive, with the remainder of the large panel containing foliated enrichment. Bordering the center panel are two mirror-image panels depicting classical figures who appear to be working on a chariot wheel, perhaps representing industry or hard work. The final two panels depict squirrels surrounded by foliated enrichment featuring grapes.
The archway is filled with a glazed bronze framework. At the center of the metal framework is a large doorway with a sandstone surround. The original elaborate carved stone pediment has been lost. Plain sandstone pilasters support a simple lintel. The only decorative elements applied to the door surround are two simple sandstone consoles. The stone doorway surrounds two cast iron doors faced with cast bronzes fronts. Each door features twelve panels. The panels depict mythological figures accompanied by symbols. Zeus is accompanied by an owl. Hermes is shown with a ship and the caduceus (entwined snakes) a symbol of peace. Asclepius, the god of medicine, is shown with his snake staff. The panels are surround with embossed borders that contain symbols for commerce (ships), plenty (hay stacks), power (eagle), and good luck (swastika).

The bronze-framed sidelights are topped with a bronze cornice featuring foliated enrichment. Two thick mullions rise from the cornice, decorated with cast bronze spiral pilasters. The pilasters are topped with stylized cat heads, above the cat heads sit fully realized cast owls. The entire glazed frame is bordered with a bronze band decorated solely with embossed stylized owl heads. The bronze frames surrounding the doorway may have once held eighty individual glass panes. An ATM now occupies a portion of the sidelight to the south of the double doors. Large octagonal brass lamps border the entrance. The lamps feature finials, red glass, dentils, and borders embossed with the same symbols found on the doors.
Below the façade’s sandstone is a starter course of polished black granite. The granite blocks on the southern part of the façade are taller to account for the sloping grade.
Foundation Detail
The recessed entrance at 112 South Tryon gives access to the elevator lobby for the tower. While the entrance for 110 South Tryon has retained a high degree of integrity, the entrance at 112 has been significantly altered with the addition of a bronze-clad awning decorated with applied swags and prominent scroll brackets. The original carved stone pediment may have been destroyed when a false façade was added to the building in 1964.[6] Surviving original features from entrance to the portico include a robust architrave composed of white marble blocks pocked with fossil inclusions and bordered with bronze rope trim. Consoles in the architrave may be original. The large wall mounted lamps on either side of the entrance do not appear to be original.
The walls of the portico are clad in marble with a black and white granite floor. A plaster ceiling with simple crown moulding may be original. The portico shelters original brass, single-light, double doors, with a large single-light transom, and topped with a brass cornice with dentils.
Details of base and balcony
Above the awning, two sets of original casement windows pierce the three-story base. Above a simple triangular bed moulding, the building's base section is capped by a narrow gray limestone balcony that runs the width of the facade. Inspired by the seminal designs of Louis Sullivan, the rectangular form of most early 20th-century skyscrapers was divided into three distinct sections: a base, a shaft, and a capital. In the case of the First National Bank Building, the narrow balcony serves as a distinct delineation between the base of the building and the shaft. The limestone balcony serves both as a differentiated cornice for the sandstone base, and as a decorative base for the shaft.

The colorful sandstone of the base transitions into the grey limestone with a simple triangular bed moulding. Above the bed moulding, modillions carved in the shapes of the head of Mercury as well as lions and other beasts support the narrow balcony. The base of the balcony is decorated with a low relief floral freeze featuring beehives and topped with dentils. Above the freeze is a balustrade composed of solid pillars separating carved stone panels with acanthus leaf arranged as balusters. It is at this level, the fourth floor, that the regular and symmetrical fenestration that characterizes the rest of the façade is established. Each of the six bays contains a single two-light window. The windows each feature moulded architrave and a cornice with dentils. Dentil trim connects the individual cornices of the six windows and all of the windows are topped with a single projecting band that forms a single cornice that runs the width of the facade.

In contrast to the base and the fourth story, the decoration applied to the next eleven stories is minimal. Each of the six bays is separated by plain pilasters.
that run uninterrupted to the sixteenth floor. The windows rest on a simple stone sill and are topped with a simple stone head, framing a plain stone panel over each window.

Ornamentation again appears on the sixteenth story with long stone pendant-like corbels supporting a row of stone half-pinnacles (pinnacles that lay against the building like a pilaster). Between the corbels, each window is topped by a row of three flower medallions. Above the medallions is a triangular bed moulding topped with an angled nailhead band. The corners are topped with decorative stone beehives turrets with pyramidal caps topped with finials. The turrets are supported by gabled and stepped corbelled bases with faux loophole windows.

On the façade, the top four stories are reduced to four bays which are set back slightly from the lower stories. The setback appears deeper because of the deeply corbelled cornice on the sixteenth floor. On this topmost section of the building, the corners are clipped, with a single bay recessed into each of the corners adjacent to the façade. The clipped recessed corners are bordered by Corinthian pilasters like those found on the building’s base section. The windows in the facade of the top section are also slightly more recessed than those below. On the twentieth floor, the façade’s four window bays are topped with moulded half-round arches containing a half-round stone panel. The arches are separated by six-sided corbels that support five lion head gargoyle. The carved heads are integrated into moulded cornice with dentils. The cornice is topped by a stone corbel table pediment featuring a round cartouche bordered with two grotesque carved heads and a richly carved hood.
The side elevations of the First National Bank Building are quite plain when compared to the façade. Originally three-story buildings bordered the skyscraper, thus, for the first three stories the walls of the skyscraper were sheathed with brick. Concrete panels topped with a projecting cornice now cover the side elevation adjacent to the square. At the sixteenth floor, the north side elevation features a simple cornice without the enrichments or corbels found on the façade. The cornice terminates in a third beehive turret. Like the façade, the seventeenth story is setback from the cornice. On the north side elevation the top four stories are three bays wide. The side elevation is topped with a pediment with a corbel table, but the pediment lacks the gargoyles and enrichments found on the façade. The four-bay-wide south side elevation is even more simple, lacking the sixteenth floor setback and the beehive turret found on the north elevation.
The National Bank Building’s three rooftop pediments hide a flat roof and are supported by angled steel braces. A seven-sided brick water-tank room is located on the roof near the façade. The water tank has been removed. Also on the roof is a limestone clad penthouse containing the machinery for elevators. The penthouse features a concrete hipped roof covered with red terra-cotta tile. A small sandstone tower that projects above the penthouse may have housed flues.

INTERIOR

When the building was completed in 1926, it enclosed 160,000 square feet among its twenty stories. Much of the interior of the building has been repeatedly re-modeled to suit the needs of various tenants. Currently, the vestibule for the 112 South Tryon entrance, the main and secondary elevator lobbies, the board room, and some utilitarian sections of the building have retained a high degree of integrity.
The original, glazed, brass double-doors of the portico at 112 South Tryon lead to a vestibule that gives access to the bank lobby at 110 South Tryon and to the elevator lobby for the office tower. The floor of the vestibule slopes up toward the elevator lobby. The pattern of white stone flooring with a black border found in the portico is repeated in the vestibule with marble instead of granite. The walls are also clad in marble and are topped with a tall crown moulding. Around a hanging light fixture the ceiling is decorated with four concentric squares of applied moulding. The deep doorway of that leads to the bank lobby contains a replacement metal door as well as a brass security gate that disappears completely into a wall cavity. The jams of the doorway are faced with black marble, and feature black-marble consoles. The black-marble frame of the door is surrounded with a moulded stone architrave, topped with a moulded stone cornice with dentils. The doorway leading to the elevator lobby is similar to the entrance doors in the portico, except that the transom is shorter, and the brass doorframe is surrounded by a moulded marble architrave topped with a moulded stone cornice.
The elevator lobby is a narrow room containing a small stairway and five elevators that serve the office tower. The white marble floor with a black marble border is continued from the vestibule. The floor is topped with a black marble baseboard, and the walls of the elevator lobby are clad with marble. The ceiling of the lobby is divided into two sections by a large marble-clad beam. The front section of the lobby features a deep entablature. A bed moulding is topped with a wide frieze with low-relief foliated enrichments. The cornice features dentils decorated with acanthus leaves topped with a band of hanging triangles. There may be more of the cornice hidden behind a drywall ceiling that now covers ductwork. The walls in the rear section of the elevator lobby are topped with a simpler entablature. Dentils, connected with a shape like a tudor arch, decorate the frieze and are topped with moulded acanthus leaves. Above the acanthus leaves runs a simple dentil moulding topped with rope moulding. More of the cornice may be obscured with drywall ceiling.
The most prominent feature of the richly decorated elevator lobby is the bank of five elevators. The elevators feature identical pairs of brass doors. Each door contains four cast brass panels. The top panel features a stylized depiction of the sun. The lower panels feature a bird of paradise, a peacock, and a dragon, all in a garden setting. Each of the panels contains an identical foliated border of entwined vines. The elevator doors are surrounded with simple brass frames. A tall, brass, illuminated elevator floor indicator is located between the second and the third elevators.
The lobby also features four marble stairs and a small landing. Past the landing the stairway has been blocked. The landing and three of the steps are constructed of white marble. A simple cast-brass newel decorated with acanthus leaves supports a curved brass banister. The newel rests on scroll-shaped block of black marble. The bottom step was cut from black marble and curves around the newel. Two original two-panel brass doors lead from the lobby into closets.

The lobby features a brass directory board topped with cast acanthus leaves. A brass screen below the directory board may have covered an air duct. The lobby also contains a brass letterbox connected to the upper floors via a brass and glass letter-shoot. The rear of the elevator lobby gives access to the rear-wing addition. The marble floors and some marble wall cladding associated with the original elevator lobbies have survived in each of the additional nineteen floors.
The boardroom has retained a high degree of integrity. The room is paneled entirely with oak and features fluted pilasters that border an original two-panel door. The most prominent feature of the boardroom is a bank of four twenty-four-light casement windows containing stained glass. The windows are topped with eight-light transoms. The two center transoms feature stained-glass depictions of a medieval town and a sailing ship. The stained-glass windows are protected from the elements by original double-hung windows containing textured opaque glass. The paneled walls of the boardroom are topped with dentil moulding. However, more mouldings may be obscured by a later wallboard ceiling.

The First National Bank Building has retained some original utilitarian interior spaces. An original stairwell contains a simple metal handrail supported with metal posts. The mechanical room for the elevators and the interior of the water tank room are largely original.
Francisco Mujica, History of the Skyscraper (Paris, 1929), p. 21


Ibid p. 108

Ibid p. 108

Ibid p. 108

Ibid p. 108