**BOWERY BANK OF NEW YORK BUILDING**, 124 Bowery (aka 124-126 Bowery, 230 Grand Street), Manhattan
Built: 1900-02; architect(s): York & Sawyer

Landmark Site: Borough of Manhattan Tax Map Block 470, Lot 64

On May 15, 2012, the Landmarks Preservation Commission held a hearing on the proposed designation as a Landmark of the Bowery Bank of New York Building and the proposed designation of the Landmark Site (Item No. 2). The hearing had been duly advertised in accordance with provisions of law. Four people testified in favor of designation, including representatives of City Councilmember Margaret Chin, the Bowery Alliance of Neighbors, the Historic Districts Council, and the Metropolitan Chapter of the Victorian Society in American. The Commission has also received a letter from the owner in opposition to designation.

**Summary**

Completed in 1902, the Bowery Bank of New York is the earliest surviving building by the architectural firm of York & Sawyer in New York City. Located at the northwest corner of the Bowery and Grand Street, it is flanked on both sides by the former Bowery Savings Bank, a designated Landmark that was constructed during the years when both York and Sawyer were employed by the building’s architect, McKim Mead & White. While the neighboring facades are distinguished by massive pediments and Corinthian columns that suggest an ancient Roman temple, the straightforward monumentality of the Bowery Bank expressed its function as a modern place of work. The *New York Daily Tribune* praised the building when it opened, saying it “ranks with the best of our modern New York banks.” Edward P. York and Philip Sawyer formed their partnership in 1898 and the light-colored, marble street elevations display features associated with the City Beautiful movement and the Beaux Arts style, including a rusticated base, segmental-arched windows, and a substantial fourth-story cornice embellished with copper cresting that lines up with its neighbor. Such sturdy classical elements would have been visible to passengers traveling on the elevated railway, which served the Bowery from 1878 to 1955. A second entrance, at the west end of the Grand Street facade, serves the upper floor offices that were leased by the bank to outside tenants. During the first decades of the 20th century, York & Sawyer enjoyed great professional success, designing approximately 50 bank buildings, many of which are designated Landmarks. The Bowery National Bank was founded by flour merchant William R. Foster and Richard Hamilton in 1865. It was renamed the Bowery Bank of New York in 1889. After three-and-a-half decades at the corner of Canal Street, the bank moved to this location in 1902 and welcomed depositors until 1925, when it merged with the East River National Bank. As part of a subsequent merger it became part of the National City Bank of New York, a precursor to Citibank. In 1992, the building was sold and the lowest floors were converted to retail space. The first-story windows were enlarged, creating street level entrances and storefronts. Despite alterations and the installation of multiple canopies, most of the original classical detail survives, especially at the upper cornices and around the windows. An early commission by one of the New York City’s leading architectural firms, this simple yet monumental structure is a major example of early 20th-century bank architecture.
DESCRIPTION AND ANALYSIS

Site

The Bowery is one of Manhattan’s oldest streets, dating to the early 17th century. Under Dutch rule, this former Native American trail became known as the Bouwrij road because it provided access to various farms (called bouweries) and country estates north of New Amsterdam. Later known as the Post Road, following the War of Independence the Bowery developed rapidly, with rows of brick-fronted Federal style houses, such as the Edward Mooney House at 18 Bowery (1785-89, a designated Landmark) stretching from today’s Chinatown to Cooper Square in the East Village. As wealthier residents moved farther uptown in the mid-19th century, the Bowery became an increasingly commercial thoroughfare, attracting a mixture of specialty shops, dry goods stores and hardware businesses, such as John P. Jube & Company at 97 Bowery (1869, a designated Landmark). After the Civil War, however, the street was known for cheap and tawdry amusements, with new buildings and older structures functioning as music halls, theaters, bars and beer halls. In 1878, the Third Avenue elevated railway began to serve the Bowery, connecting South Ferry in Lower Manhattan with East Harlem. A single track ran above each side of the street, close to the sidewalk, casting shadows across neighboring buildings and, until the trains were electrified in 1903, occasional cinders onto pedestrians.

The Bowery Bank of New York stands at the northwest corner of Grand Street, where stairs on the street’s north side provided access to railway platforms until 1955. Grand Street was originally known as the “Road to Crown Point,” which would later be called Corlears Point or Corlears Hook. Connecting the Bowery to the East River, this route was extended west by order of the Common Council in 1819, establishing one of Manhattan’s earliest, uninterrupted east-west links. Grand Street would become a much-traveled cross-town route, served by the Williamsburg and Hoboken ferries.

Many banks were active along the Bowery during the 19th century. At this corner, the earliest was the Butchers and Drovers Bank, founded in 1830 by members of the cattle trade. In 1834, they erected a “dignified old-fashioned granite bank and office” at 124 Bowery. That same year, the Bowery Savings Bank was established at 128 Bowery. A former two-story residence, it was loaned to the new bank by the Butchers and Drovers Bank and was later replaced by a three-story Italianate structure at 128-30 Bowery in 1853, and by the current L-shaped structure in 1893-95 (a designated Landmark and Interior Landmark). At the southwest corner of Grand Street was the Oriental Bank. Founded on East Broadway in c. 1853, it moved to this location in the 1860s and was active until bankruptcy in 1908. It was replaced by a new building erected for the Chatham & Phenix Bank (later the Manufacturers Trust Company) in 1922.

The Bowery Bank of New York

The Bowery Bank of New York was founded by William R. Foster and Richard Hamilton in 1865. Numerous small commercial banks opened in New York City following passage of the National Banking Acts in 1863 and 1864. The main goal of this legislation was to generate cash to finance the Civil War and to create uniform bank notes backed with bonds issued through the U.S. Treasury. In addition, a 10% tax was levied on notes issued by state banks, encouraging both new and existing banks to join the national system.

For six decades, the bank was active at three successive locations on the Bowery. Initially, the Bowery National Bank was located at 60 Bowery, at the south corner of Canal Street. The following year, it settled at 62 Bowery, where it remained for three-and-a-half
decades. Foster was known as a successful flour merchant, who was associated with several New York City insurance companies. He was described as a “methodical, precise calculating man of unquestioned integrity.” Foster was described as a “methodical, precise calculating man of unquestioned integrity.” In January 1889, the Bowery National Bank closed and joined the state banking system as the Bowery Bank of New York. Investors included C.W. Field, A.C. Benedict, R.W. Hendrickson, George E. Mott, B.A. Trowbridge and A.R. Nostrand. Following Foster’s death in 1890, John S. Foster, his son, joined the board of directors and served as the bank’s president from 1898 until his death in 1914.

The Bowery Bank of New York Building occupies a 50 by 100 parcel. In 1901, property values in this area of the Bowery were described as “low” and the decision to invest here was viewed as a “bright” sign. By October 1899, rumors were circulating that negotiations had begun to acquire the corner lot. A Bowery Bank publication later reported:

Indeed came the opportunity, almost at once and far sooner than expected or hoped for, of purchasing the very parcel of ground which had been for some time decided upon as the one best suited for the erection of a permanent building; one which should be adequate to the needs of the bank and its patrons, long since demanded.

York & Sawyer submitted its plans (NB 1020-1900) for a 24 by 100 foot marble and granite fireproof structure to the Buildings Department in October 1900. With the purchase of the adjoining store-and-dwelling building at 126 Bowery in June 1901, the scheme was substantially enlarged, doubling the width of the Bowery facade to approximately 50 feet.

The bank opened in April 1902 and the Buildings Department described construction as completed by August 1902. Marc Eidlitz & Son acted as general contractor. Otto M. Eidlitz (1860-1928) had joined his father’s firm in 1881 and was probably responsible for overseeing construction of the Bowery Bank, as well as other notable turn of the 20th century buildings, such as the St. Regis Hotel (1901-04), the B. Altman Department Store (1905-13) and the American Telephone and Telegraph Building (1912-16), all designated Landmarks.

York & Sawyer

York & Sawyer was a leading architectural firm in New York City in the early decades of the 20th century. Among the many buildings the firm designed in Manhattan and Brooklyn, the Bowery Bank of New York is the earliest to survive. At the time of this building’s construction, the firm’s office was located at 156 Fifth Avenue (part of Ladies’ Mile Historic District), at the northwest corner of 20th Street. Specializing in neo-classical design, they produced a wide variety of buildings inspired by French, Italian, English and early American sources.

Edward P. York (1865-1928) was the son of a banker. He studied architecture at Cornell University from 1887 to 1889 and spent the next eight years in the office of McKim Mead & White, as personal assistant to Stanford White, chief designer of the neighboring Bowery Savings Bank. His partner, Philip Sawyer (1869-1949), was trained as an engineer. After a brief stint with McKim Mead & White in 1891, he left to study at the Ecole de Beaux Arts in Paris during 1892, where he worked in the Symbolist painter Odilon Redon’s atelier. Sawyer traveled extensively throughout Europe and his drawings were said to demonstrate a strong interest in the monuments of classical antiquity. He rejoined McKim Mead & White’s office in 1894.

York & Sawyer formed their partnership in mid-1898. They shared a strong interest in the architecture of the Italian Renaissance and four of the firm’s five partners, including Lindley Murray Franklin (1875-1960) and Lewis Ayres (1874-1947), had previously worked together with McKim Mead & White. York reportedly managed the office and helped secure clients,
while Sawyer worked closely with staff members to shape individual projects. Rockefeller Hall (1898) at Vassar College, Poughkeepsie, New York, was the firm’s first independent project, awarded while York and Sawyer were still employed by McKim Mead & White. Royal Cortissoz, an art critic, described impact of their first building: “They won it and from that time on commissions flowed in an unbroken stream. Fortune always smiled. Work was a happiness.”

The Bowery Bank of New York was their second or third bank commission, following the Franklin Bank for Savings, which stood at the southeast corner of Eighth Avenue and 42nd Street until 1974. Completed in 1901, the Franklin Bank’s façade displayed bold decorative elements, including rusticated stonework and soaring round-arched windows. During this period, York & Sawyer also designed Riggs National Bank (1899-1902) in Washington, D.C., the North American Trust (1901) in Havana, Cuba, and the National Commercial Bank (1903-5) in Albany, New York. Though banks were a specialty, they also built significant institutional structures, including numerous hospitals, municipal bath houses and private clubs. In addition to such New York City Landmarks as the New-York Historical Society (1903-08), the Brooklyn Trust Company (1913-16), the Federal Reserve Bank (1919-24), the Bowery Savings Bank (1923), the Greenwich Savings Bank (1922-24), and the Central Savings Bank (1926-28); York & Sawyer also designed the Republican Club of New York (1904) on West 40th Street, the Pershing Square Building (1922) at Park Avenue and 42nd Street, the Royal Bank of Canada in Montreal (1928), the First National Bank of Boston (1928), the New York Athletic Club (1929) on Central Park South, and the Department of Commerce (1932) in Washington D.C.

Design

For York & Sawyer, the site posed a unique challenge. As former employees of McKim Mead & White, they wanted to show respect for the Bowery Savings Bank, which adjoins the corner site on both sides, as well as satisfying their client’s need for a handsome and practical banking and office structure. A sophisticated work of classical design, the Bowery Bank of New York simultaneously dominates the intersection and complements the impressive facades of its neighbor. While the 1895 building has massive pediments and Corinthian columns that suggest an ancient Roman temple, the straightforward monumentality of the Bowery Bank expresses its function as a modern workplace. Furthermore, by using similar materials and neo-classical forms, York & Sawyer hoped to give this busy downtown intersection a more dignified character.

The Bowery Bank’s design was influenced by the City Beautiful movement and the Beaux Arts style. These convergent classical modes dominated American architecture at the start of the 20th century. The City Beautiful movement emerged in the 1890s, following the World’s Columbian Exposition (1893) in Chicago, which had pavilions by major New York City architects, such as McKim Mead & White and Richard Morris Hunt. The group of white stucco structures in the Court of Honor attracted considerable attention, influencing the style and palette of many subsequent American buildings, especially in urban centers. Numerous architects, such as Warren & Wetmore and Ernest Flagg, studied at the Ecole de Beaux Arts during this period, bringing home a Modern French sensibility that emphasized the use of abstracted classical forms. Sawyer briefly attended the legendary Paris school, and its influence is felt in the building’s squat roof, arcaded windows, oversized corbels and large cornices.

By the start of the 20th century, New York City had solidified its position as the center of American finance. Many banks were concentrated in the vicinity of Wall Street but there were
also offices on major thoroughfares and in commercial districts. Bank design and imagery had gradually evolved through a succession of architectural styles during the second half of the 19th century, from Italianate and French Second Empire to Classical Revival, which was especially popular in the years leading up to the First World War. The earliest examples that survive in New York City are the Italianate style Hanover Bank (1852-53) in Lower Manhattan, the Second Empire style Metropolitan Savings Bank (1867) at 9 East 7th Street, and the Kings County Savings Bank (1868) in Williamsburg, Brooklyn. In the vicinity of the Bowery Bank, such designated Landmarks include the Italianate style Bond Street Savings Bank (1873) and the Germania Savings Bank (1898-99), a Classical Revival building at the northwest corner of Spring Street.

Five stories tall, the Bowery Bank is a neo-classical structure of monumental proportions. Faced with white South Dover marble, the rusticated base (with a pink Milford granite water table) has large segmental arched window openings trimmed with elaborate keyed surrounds. Many earlier banks, especially ones built during the Renaissance era in Italy and the Bank of England (John Soane, built 1788-1833), incorporated rusticated stonework on the lower floors but the Bowery Bank incorporates stone bands of alternating length that are part of the window and door surrounds. There is relatively little carved stone detail, except above the original entrance on the Bowery and the second-story windows, as well as embellishing the fourth-story cornice. The relative absence of ornament was a deliberate choice: it gave the bank a strong presence on a crowded and slightly chaotic commercial thoroughfare and its details were positioned to increase visibility from the sidewalks and the elevated railway.

Whereas both entrances to McKim Mead & White’s former Bowery Savings Bank are massive and somewhat cavernous, the Bowery Bank has mostly unornamented expanses of pinkish white marble walls that were composed to suggest pilasters. Little shadow is cast by these elements, allowing the elevations to glow softly on a sunny day. Because the first story originally sat in the shadow of the elevated railway, most of the ornament was concentrated around the bank entrance or near the top of the facade. At the base, each window was set high on the wall, probably above the average person’s line of sight, with bronze grilles (removed by the 1930s) to create a sense of privacy. Centered below each window was a shallow rectangular element with a vertical slit. Sometimes called a rifle slit, it recalls an architectural element that was found in medieval forts and some Renaissance palaces. The bank entrance, located in the right (south) bay of the Bowery facade, was treated similarly to the window openings and was crowned by a shallow second-story balcony. This architectural feature was supported at either end by pairs of oversized corbels encrusted with hanging garlands.

The upper windows align with those on the first story. While the deep second story windows are framed with marble and have small pediments – a possible reference to the Bowery Savings Bank – the third and fourth story windows are set into wide double height bays with metal ornamentation (now painted) that include rosettes, Greek key meanders, and the bank’s initials, set inside a ring of acanthus leaves. At the top of the fourth story, facing the Bowery, is a large cartouche. Set between the windows, this architectural feature identified the original owner with mirror image letter Bs and a single “NY.” A plaque, later replaced by metal lettering, was installed between the windows on the second floor.

To draw attention to the upper stories, York & Sawyer employed a pair of cornices. The lower cornice is aligned with the cresting at the top of the Bowery Savings Bank. This impressive decorative element also gives emphasis to the Bowery Bank’s fifth story which stands a full floor higher than its neighbor. Each design is distinct; while the lower cornice is
supported by corbels of different size, including some that extend down and serve a dual function as keystones, the upper cornice has dentil moldings that crown the multi-story piers. The most conspicuous feature they share is copper cresting, with upright acanthus leaves at the top of the fourth story and small circular finials on the fifth. The Grand Street facade is divided into five bays. Similar to the Bowery facade, the last (west) bay contains the entrance to the office floors. When the building first opened, to the right of the steps was a “tiny bronze door” that could be opened by watchmen to inspect the basement vaults, which were kept lighted throughout the night.

At the time of completion, many decorative features were bronze. These elements were manufactured by the J.B. & J.M. Cornell Co. at Eleventh Avenue and 26th Street. At the entrance to the bank were originally two 12-foot-tall lighting fixtures set between a single wide step on stone pedestals. Each fixture was illuminated by a cluster of glass globes. There was also a pair of bronze doors surmounted by a horizontal panel with the bank’s name in metal capital letters and vertical grilles that were similar to the screens installed on some or all of the first-story windows. A similar metal was also used on a railing that enclosed the steps that led to the engine rooms in the basement. Probably located on Grand Street, it reportedly cost $1,000 and was “so placed that hundreds of passersby will brush against it every day.”

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History of the Bowery Bank of New York Building

When the Bowery Bank opened in April 1902, the $500,000 structure was praised. The New York Times reported:

In the new building, which is designed by York & Sawyer, is seen an outlay of elegant fittings and mural decorations, such as no other bank in the city can boast, and it is claimed by officials that this is the finest banking building in the United States.21

The New York Daily Tribune similarly observed that it “ranks with the best of our modern New York banks.”22 The interior, not part of the designation and most probably destroyed, had walls faced with Norwegian marble. Elmer E. Garnsey, a painter who provided murals for many early 20th century public interiors, decorated the ceiling. At the rear of the banking hall was the Director’s Office, paneled with mahogany. Above the banking floor were four stories of business offices. The entrance was located at 230 Grand Street. From a small marble lobby, tenants could reach these offices using stairs or a single elevator. Lighting was “either gas or electricity” and floors could be “divided to suit tenants,”23 who would include various architects, builders, insurance agents and, during the 1910s, the Federation of American Zionists, publisher of the Maccabean, a monthly magazine.

In 1925, Amadeo Giannini, the American founder of the Bank of America, and the Bancaitaly Corporation, allied with the Bank d’Italia, purchased the Bowery Bank of New York. At the time of the merger, the Bowery Bank had more than $6 million in assets and was described as “one of the smaller institutions operating under the state charter,” while the East River National Bank, a subsidiary of Bancaitaly, had multiple branches in Brooklyn.24 The bank prospered during the late 1920s, opening additional offices in the Bronx and Brooklyn. As part of a subsequent merger, it became a branch of the National City Bank of New York in November 1931. The bank was renamed First National City Bank of New York in 1955, First National City Bank in 1962, and Citibank in March 1976.

The elevated railway was demolished in 1955. A photograph taken in the late 1920s shows a flagpole had been installed on the second floor balcony and that by this decade the first-
story grilles had been removed from the window facing the Bowery. In 1964, the building was described in the Historic American Buildings Survey as being “built to the highest specifications” and in “excellent” condition, with grilles and “elaborate light standards.” By 1969, both lighting fixtures had been removed but the stone pedestals remained. The first story windows were significantly altered in c. 1992 to create retail storefronts with access from the sidewalk. The Grand Street entrance was also probably altered, and in subsequent years canopies and awnings were installed above the storefronts, disguising many of the original architectural features.

Description
The Bowery Bank Building is located at the northwest corner of the Bowery and Grand Street in Manhattan. Five stories tall, the elevations are primarily a pinkish white marble, except for the water table which is pink granite.

Historic Features: Granite water table, marble-faced neo-classical elevations, segmental-arched window openings, keystones, corbels, cornices, copper cresting on cornice between fourth and fifth stories, copper cresting at top of fifth story, low mansard roof, metalwork in double-height window bays on the Bowery and Grand Street, granite step to original bank entrance on Bowery, granite steps to Grand Street entrance.

Alterations: Grand Street, first-story windows converted to storefronts, awnings, letters attached to corner; Grand Street entrance, metal and glass door enframements, signage above historic and subsequent doors, address number, signage to left of entrance; corner, awnings wrap around corner at two levels; Bowery, metal and glass entrance at 126 Bowery, first-story awnings, letters attached to stone balcony, air-conditioning units in various windows; roof, bulkhead at west end; railings around stairs to basement. Most elements that were attached to the facade have been removed, including metal lettering, the twin lighting fixtures that were installed on pedestals that flanked the entrance, the first-story window grilles, and probably the original bank doors.

Report researched and written by
Matthew Postal
Research Department

NOTES
1 Moses King, King’s Handbook of New York City (Boston, Mass., 1892), 668.
3 The Bowery Bank of New York (1903), 35, copy in LPC files.
5 Bankers Magazine (Vol. 43, 1889), 553, viewed at Googlebooks.com
7 “Grand Street and Vicinity,” Record and Guide, September 14, 1901, 315.

9 *The Bowery Bank of New York*, 37, copy in LPC files.

10 Manhattan NB Database, Office of Metropolitan History, viewed online.

11 “In the Real Estate Field,” *New York Times*, June 27, 1901, 12.


16 *Edward Palmer York* (Stonington, privately printed, 1951), 10, viewed online at http://catalog.hathitrust.org/Record/000451624.

17 *The Bowery Bank of New York*, 38, copy in LPC files.

18 The small bronze door has been removed but a small circular opening was still visible to the right of the steps in 2012. See “Bowery Bank’s New Home,” *New York Times*, April 12, 1902, 7.

19 These lighting fixtures were removed after 1964.

20 “Bowery Bank’s New Home.”

21 Ibid.


23 *The Bowery Bank of New York* (1903), 41, copy in LPC files.


FINDINGS AND DESIGNATION

On the basis of a careful consideration of the history, the architecture and other features of this building, the Landmarks Preservation Commission finds that the Bowery Bank of New York Building has a special character, special historical and aesthetic interest and value as part of the development, heritage, and cultural characteristics of New York City.

The Commission further finds that the Bowery Bank of New York was built in 1900-02; that it is the earliest surviving work by the architectural firm of York & Sawyer in New York City; that it is located at the northwest corner of the Bowery and Canal Street, at the northern edge of Chinatown; that it is flanked on both sides by the Bowery Savings Bank, a designated Landmark that was constructed in 1893-95, during the years that Edward P. York and Philip Sawyer were employed by the building’s architect McKim Mead & White; that while the neighboring structure is distinguished by massive pediments and Corinthian columns that suggest a Roman temple, the straightforward monumentality of the Bowery Bank expressed its function as a modern place of work, with business offices on the upper four floors; that the New York Tribune reported in 1902 that it “ranks with the best of our modern New York banks;” that the white marble elevations incorporate features associated with the City Beautiful movement and the Beaux Art style, including a rusticated base, segmental-arched windows, and a substantial fourth-story cornice embellished with copper cresting that aligns with its neighbor; that such elements were intended to be visible from the Third Avenue elevated railway, which served the Bowery from 1878 to 1955; that during the first decades of the 20th century York & Sawyer enjoyed great professional success, designing approximately 50 banks, many which are designated Landmarks, as well as other civic structures; that the Bowery Bank of New York was founded as the Bowery National Bank in 1865; that after three-and-a-half decades at the corner of Canal Street it moved to this location; that in 1925 it merged with the East River National Bank and later became part of the National City Bank of New York, a precursor to Citibank, in 1931; that this branch closed by 1992 and the building was sold; that various alterations were made to the lower facade, creating additional entrances and storefronts; and that despite such alterations this simple yet monumental building remains a significant example of early 20th century bank design.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 (formerly Section 534 of Chapter 21) of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as a Landmark the Bowery Bank of New York Building, Borough of Manhattan Tax Map Block 470, Lot 64, as its Landmark Site.

Robert B. Tierney, Chair
Frederick Bland, Michael Devonshire, Joan Gerner
Christopher Moore, Margery Perlmutter, Roberta Washington, Commissioners
Bowery Bank of New York Building
124 Bowery (aka 124-126 Bowery, 230 Grand Street), Manhattan
Borough of Manhattan, Tax Map Block 470, Lot 64
Photo: Christopher D. Brazee, 2012
Bowery Bank of New York Building
Bowery elevation, first story, view south

Photo: Christopher D. Brazee, 2012

Bowery elevation, first story, view south, late 1920s
Citi’s Center for Culture, Heritage Collection
Bowery Bank of New York Building
Elevation facing the Bowery
Photo: Christopher D. Brazee, 2012
Bowery Bank of New York Building
South elevation, facing Grand Street
Photo: Christopher D. Brazee, 2012
Bowery Bank of New York Building
South elevation, Grand Street, lower stories
*Photos: Christopher D. Brazee, 2012*
BOWERY BANK OF NEW YORK BUILDING (LP-2518), 124-126 Bowery (aka 230 Grand Street)
Landmark Site: Borough of Manhattan, Tax Map Block 470, Lot 64

Designated: June 26, 2012

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