The Montréal-based Royal Bank of Canada was a latecomer among the major chartered banks that opened branches in Winnipeg between the 1870s and early 1900s. Although the Royal's history in eastern Canada went back to 1869, the bank did not venture west to Winnipeg until 1906.

It initially leased quarters on the east side of Main Street north of Bannatyne Avenue. It soon purchased the Imperial Dry Goods Block on West Main south of Bannatyne, but delayed redevelopment of the site during a recession in 1907-08.
By then, Bankers' Row on Main between Portage and William avenues was quickly filling with Neoclassical structures occupied by insurance, trust and loan companies as well as banks. To make its mark in this competitive context, the Royal opted to build Winnipeg's only Italian Renaissance palazzo-style bank and to use architects -- the prestigious American firm of Carrère and Hastings -- whose work previously had not appeared in the city.

The resulting four-storey building displays a front façade of tooled pink Milford granite. The main floor has three large Romanesque openings, two of which contain solid bronze-grilled windows and stone sills underscored by stylized brackets. The most northerly arch holds double bronze doors set behind ornamental gates and further accented by bronze grille-work, light fixtures and angled stonework. Upper floors are separated by string-courses and lit by architraval-framed rectangular windows, the size of which grows progressively smaller as the elevation rises. Openings on the top storey have enriched surrounds and are oriented horizontally rather than vertically. A metal cornice and Spanish-style red tile roof with raised ends completes the design.

The original interior vestibule was finished with Tennessee marble flooring and Hauteville marble walls. Access to the banking hall was attained through decorative bronze doors set in a pedimented marble entrance and surrounded by glass panels divided by bronze glazing bars. The hall itself had marble pilasters that extended up to a coffered ceiling with skylights, marble counters and customers' desks, and bronze tellers' cages.

The offices above were finished with plaster walls, oak floors and oak trim. Access was gained via a marble-treaded staircase and a passenger elevator with solid bronze doors. The basement safety deposit room had flooring and walls of Mississquoi marble.

The building was constructed using an improvised steel frame and reinforced concrete set within the stone foundation and brick shell of the preceding Imperial Dry Goods Block. The latter three-storey facility was designed by James Cadham and erected in 1900 by contractor Phil Burnett for pioneer retailer-wholesaler R.J. Whitla (1846-1905). Those premises, in turn, extended a structure developed by Whitla the previous year to the rear at 91 Albert Street.

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To redevelop the site, the Royal Bank had architect J.H.G. Russell and contractor J. Dolmer install a dividing wall to split the complex. The original roof and front façade were then removed from the Main Street section, the foundation walls were underpinned, and the remaining brick walls were linked with structural steel cross-members. A fourth floor was added, as was a reinforced concrete roof. The main contractor for this work in 1909-11 was the Norcross Brothers Co. of Worcester, Massachusetts.

Architects John Merven Carrère (1858-1911) and Thomas Hastings (1860-1929) were known for their French and Italian-inspired Renaissance designs. They met while studying at the École des Beaux-Arts in Paris and became partners in 1884. Their portfolio included a marble office building for the U.S. Senate in Washington, D.C., the Public Library of New York, and buildings for the 1904 St. Louis Exhibition. Carrère was born in Rio de Janeiro, Brazil to American parents. His early education occurred in Switzerland, while his architectural apprenticeship was done in the New York offices of McKim, Mead and White. Hastings was the son of a Presbyterian minister in New York.

Eustace G. Bird (1870-1950) of Barrie, Ontario studied with Strickland and Symons and with W.G. Storm before going to England in 1892. He became an associate of the Royal Institute of British Architects two years later. Upon return to Canada in 1895, he opened offices in Barrie and Toronto, but then in 1899 joined Carrère and Hastings in New York. Seven years later, he was back in Canada developing the head office of the Bank of Toronto under the name of Carrère and Hastings and Eustace G. Bird. Among his other projects were the Royal Bank (Toronto) and Transportation Building (Montréal). He also won a gold medal for best design and display for the Canadian National Railways Building at the Wembley Exposition in England.

From the outset, the Royal Bank shared 460 Main with rental tenants. It stayed on site until the mid-1920s when it took over the Union Bank of Canada and relocated to the latter's office tower at southwest Main and William. A wide assortment of professionals, financial firms, and immigration and social agencies followed at 460 Main.

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By 1950, the property had been acquired by Aronovitch and Leipsic Ltd. A.H. Aronovitch, formerly of Grand Forks, North Dakota, formed his insurance and real estate business in 1905. His brother-in-law Louis Leipsic later became a partner. Various physical changes were made to 460 Main during their tenure, including the addition of a banking floor mezzanine.

Since the early 1970s, the building has been owned by Leon A. Brown Ltd. Brown (1897-1964), a Russian immigrant, began his working life as a salesman for the Winnipeg Telegram and later developed a successful career in insurance and real estate. He was succeeded by his son Ashley.