"In the early years of the present century Limerick possessed a curiosity which was without a parallel in the empire". Thus the Rev. James Dowd, writing in 1890 in his book, "Limerick and its Sieges", described Roche's Hanging Gardens. Even allowing for some partiality, there is no doubt that these gardens must have presented a curious sight, especially when in full bloom.

The Roche family was prominent in the commercial life of Limerick from the early years of the eighteenth century. In his book, The Old Private Banks and Bankers of Munster, Eoin O'Kelly traces the family's fortunes.

John Roche was a substantial merchant in the city when he married about 1721-22, and left considerable property when he died in 1760. His children intermarried with other wealthy Limerick families. Two of his sons, Stephen and Phillip, became leading figures in the grain and provision export business for which Limerick was then one of the main ports.

Two of Stephen Roche's sons - Thomas and William - by his second marriage to Sarah, daughter of John O'Brien of Mayvanine and Clounties, County Limerick, having disposed of their business and the stores in Dominick Street, registered themselves as bankers in September, 1801, and appear to have opened their bank in Charlotte Quay in that year.

The name of Roche was well known in the business life of the city and the new bank quickly prospered. By that time the centre of commercial activity had shifted to Newtown Pery and George Street had become the main thoroughfare.

To keep pace with the city's expansion, the Roches moved on. In 1804 the brothers purchased a spacious new house in George Street, and in September, 1806, the "Bank of Thomas and William Roche" announced its transfer to that address.

In 1808 William Roche built large stores which covered more than an acre of land from the rear of the bank to Henry Street. On the roof of these stores he constructed his own private gardens.

In their History Fitzgerald and McGregor explained the banker's unusual choice of location for the gardens:

In 1808 William Roche, Esq., being much occupied with the care of an extensive banking concern, devised a plan for his personal recreation to obviate the necessity of occasional absence from his residence.

The plan involved the building of the stores under a series of arches ranging from 25 to 40 feet high. On top of these arches elevated terraced or "hanging" gardens were created and the whole structure was crowned with classical statues.

These works cost £15,000 to complete but Roche's speculation was not the folly some people believed it to be. The government rented the stores at a "fine" of £10,000 and a rent of £300 a year.

The top terraces contained hot houses, conservatories, glass houses, and flues to heat them. Here was grown grapes, pineapples, peaches, and oranges. The highest point was seventy feet above street level and commanded an impressive view of the Shannon.

On the middle tier were grown vegetables and hardy fruit trees; on the bottom, flowers. A section of about eighty feet square was devoted to melons and cucumbers. Flights of steps led from one elevation to another.

The depth of earth on the gardens averaged about five feet, and the stores underneath were protected from dampness by flags cemented together and by an ingenious network of lead channels, which carried excess moisture through perpendicular pipes concealed in the arches and from the city by horizontal outlets to the main sewers under the street.

By the blocking of upright tubes, in dry weather, water was retained and conveyed into the various channels under the garden surface. Manure was brought up from the ground by mechanical means. It was little wonder that the exotic gardens, with these elaborate heating and watering arrangements, were, to quote James Dowd, "long a source of interest to strangers visiting the city".

In May, 1820, many banks collapsed throughout the country but Roche's Bank just managed to survive the crisis. After this trauma the Roches gradually withdrew from the banking business, and when the new Provincial Bank opened a Limerick office on November 1, 1825, it took over the balance of the small trading then being carried out by the brothers.

William Roche found public affairs occupying much of his time. By 1820 he was chairing all meetings in Limerick to further the cause of Catholic Emancipation. He was also host to Daniel O'Connell on his visits to the city, and lay adviser to Dr. Tuohy, Bishop of Limerick, 1814-28. In 1832 he was elected Limerick's first Catholic M.P. since the repeal of the Penal Laws. He represented the constituency in parliament after three elections. He was president of the Limerick Institution and a Life Commissioner of St. Michael's Parish.

When William Roche died, unmarried, on April 27, 1850, the gardens fell into decline. Eventually the gardens were removed, though some of the remnants of the arches can still be seen in Henry Street, at the rear of 99, O'Connell Street, to this day.