DELAWARE.

Statement of the condition of the banks of Delaware, January 1, 1848.

Name of banks.	Place.	Capital.	Loans and discounts.	Stock.	Real estate.	Other investments.	Due by other banks.
Bank of Delaware	Wilmington	$110,000 00	$360,900 00	$6,007 00	$15,000 00	.....	$34,635 00
Bank of Smyrna	Smyrna	100,000 00	200,181 00	20,225 00	5,843 00	.....	60,529 00
Total of two banks	.....	210,000 00	561,081 00	26,232 00	20,843 00	.....	95,164 00

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Statement of the condition of the banks of Delaware—Continued.

Name of banks.	Place.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.
Bank of Delaware	Wilmington	$9,410 00	.....	$41,261 00	$145,238 00	$117,726 00	$18,041 00
Bank of Smyrna	Smyrna	5,627 00	.....	33,149 00	138,723 00	31,067 00	3,979 00
Total of two banks	.....	15,037 00	.....	74,410 00	283,961 00	148,793 00	22,020 00

NOTE.—No returns have been received from the following banks:

	Capital.
Farmers' Bank of Delaware, Dover	$680,000 00
Bank of Wilmington and Brandywine, Wilmington	201,000 00
Union Bank of Delaware, Wilmington	300,000 00

The Farmers' Bank has branches at Newcastle, Wilmington, and Georgetown.

For the returns from the Banks of Delaware and Smyrna, the department is indebted to the officers of those institutions.

Charter int next page

Banks in the State of Delaware.

Names.	Date of original charter.	Capital authorized.	Capital paid.
Bank of Delaware, Wilmington	Feb. 9, 1796	$500,000	
Farmers' Bank of Delaware, Dover, and branches at New Castle and Georgetown, $500,000	Feb. 4, 1807	1,000,000	
Branch at Wilmington	Jan. 22, 1813		
Authorized capital increased $500,000.	Feb. 18, 1837		
Bank of Wilmington and Brandywine, Wilmington	Feb. 4, 1812	500,000	
*Farmers' and Mechanics' Bank of Delaware, Laurel	Feb. 9, 1812	75,000	$75,000
*Commercial Bank of Smyrna, $100,000. Branch at Milford 100,000.	Feb. 9, 1812	200,000	200,000
Bank of Smyrna, Smyrna	Feb. 5, 1821	100,000	100,000
Union Bank of Delaware, Wilmington	Feb. 15, 1839	300,000	

* Closed.

NOTE.—The above list is believed to comprehend all the banks that have ever been in operation in the State of Delaware. The Bank of North America obtained a charter from the legislature of Delaware in 1786, in order, probably, to extend and facilitate its operations, there being at that time no bank in Delaware.

Of the above enumerated banks, all continue in operation except the Commercial Bank at Smyrna, and branch at Milford, and the Farmers' and Mechanics' Bank at Laurel, both of which were closed by direction of the stockholders in 1822, without the loss of a dollar to any note holder or other creditor, but with a trifling loss to the stockholders. The loss to the stockholders of the Commercial Bank of Delaware was about 13 per cent. of their original investment. That of the Farmers' and Mechanics' Bank cannot here be accurately ascertained, but is believed to be very little if any greater.

Delaware has, up to the present time, never had a broken bank; and it is believed, with confidence, that the banks of Delaware will continue to merit, by the prudent and judicious manner in which they are conducted, the highest claim to public confidence. A confidence never yet abused has always been enjoyed by them at home, at the same time honorable to the directors and profitable to the stockholders.

JANUARY 26, 1847.

A. STOCKLY,
Cashier of Bank of Smyrna.

MARYLAND.

Statement of the condition of the banks of Maryland, January, 1848.

Name.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.
	1848.							
Bank of Baltimore	Jan. 3	$1,200,000	$1,759,372	$22,126	$15,639		$77,911	$37,458
Merchants' Bank	3	1,498,624	2,293,973	153,089	25,000		68,000	96,224
Mechanics' Bank	3	590,724	1,112,612	8,851	8,800		76,708	50,434
Commercial and Farmers' Bank	3	455,844	902,543	1,525	34,973		88,307	
Union Bank	3	916,350	1,307,518	17,258	142,262		23,731	91,610
Farmers' and Planters' Bank	3	600,625	1,074,936	38,220			13,822	54,215
Farmers' and Merchants' Bank	3	272,930	418,018	11,803	8,870		16,314	29,945
Marine Bank	3	281,926	468,443	46,978	23,208		7,646	20,174
Chesapeake Bank	3	340,615	508,716	81,009	19,683		40,216	26,219
Western Bank	3	308,280	581,621		45,253		43,907	73,632
Franklin Bank	3	288,093	322,532		63,935		2,500	20,465
Total of 11 banks of Baltimore		6,754,011	10,750,289	380,859	387,623		459,062	500,376
Farmers' Bank of Maryland	4	819,575	1,105,467	101,085	37,433		133,138	42,300
Frederick County Bank	10	150,000	215,862	34,185	5,002		7,370	1,997
Farmers' and Mechanics' Bank of Frederick	4	125,430	227,904	10,527	4,500		31,457	1,856
Hagerstown Bank	3	250,000	447,759	9,206	45,431	$3,475	24,080	17,575
Cumberland Bank	1	112,937	73,553	91,280	20,555		36,587	28,522
Mineral Bank	1	109,627	83,512	72,686	5,796		26,272	5,030
Patapsco Bank	5	110,250	201,778		11,090	210	4,580	1,104
Bank of Westminster	1	60,000	137,475	6,345	10,100		11,563	9,950
Havre-de-Grace Bank	1	50,000	47,530			617	30,397	746
Total of 20 banks and 2 branches		8,541,830	13,291,129	706,173	527,530	4,302	764,506	609,456