NORTH CAROLINA.

Condition of the banks of North Carolina, November 19–25, 1846.

Name and place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.
Bank of State of North Carolina, Raleigh -	$1,500,000	$2,594,939	-	$44,693	$74	$116,163	$114,421
Merchants' Bank, Newbern - - -	225,000	382,770	-	6,968	-	58,101	27,329
Bank of Cape Fear, Wilmington - -	1,500,000	2,066,133	-	68,618	-	272,460	195,425
Total of 3 banks and 14 branches -	3,225,000	5,043,842	-	120,279	74	446,724	337,175

Banks of North Carolina—Continued.

Name and place.	Specie funds.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
Bank of State of North Carolina, Raleigh -	$56,007	$649,084	$1,436,790	$366,497	$15,149	$8,763
Merchants' Bank, Newbern - -	-	83,021	257,000	46,145	8,014	
Bank of Cape Fear, Wilmington - -	-	607,823	1,394,270	251,045	26,492	2,630
Total of 3 banks and 14 branches -	56,007	1,339,928	3,088,060	663,687	49,655	11,393

The Bank of the State of North Carolina has branches at Newbern, Tarborough, Fayetteville, Wilmington, Elizabeth City, Charlotte, Milton, and Morgantown.

The Bank of Cape Fear has branches at Fayetteville, Salem, Washington, Salisbury, Raleigh, and Asheville.

The specie funds of the Bank of the State of North Carolina consist of gold bullion, $53,757; United States treasury notes, $2,250.

SOUTH CAROLINA.

Extract from the message of Governor William Aiken to the Legislature of South Carolina, dated November 24, 1846.

During the past year the indebtedness of the State has been materially reduced.

The Bank of the State has paid off the balance of the sum of $300,000, issued under the act of 1825, and which fell due on the first of January last. The promptness with which the several issues of State stock have been redeemed as they became payable, cannot fail to reflect most favorably on the credit of the State. The bank has transferred to the sinking fund, from the profits of the fiscal year ending 1st October, the sum of $95,000, and has set apart a further amount, which it has been considered prudent to reserve, to cover losses. This is an evidence that the institution is in successful operation. That the bank has sustained losses during the year is to be apprehended, but this is incident to every such institution. No exercise of caution can prevent losses from sometimes occurring; and more especially it is difficult to avoid them when they arise out of circumstances which violate the most sacred obligations due to society. Isolated instances of this nature cannot and ought not to weaken our confidence in the well established character of our public agents, nor is there any thing in the amount of such losses to awaken anxiety as to the safety of the institution.

BANK OF CHARLESTON, SOUTH CAROLINA.

Proceedings at the annual meeting of the stockholders, held at their banking-house on Monday, July 6, 1846.

Officers.—Henry W. Conner, *President.*
A. G. Rose, *Cashier.*
A. Moise, jr., *Assistant Cashier.*

Directors.—Ker Boyce, H. Gourdin, L. M. Wiley, Joseph Leland, G. A. Trenholm, J. Lucas, T. Street, Alexander Robertson, Wm. H. Gilliland, Charles T. Lowndes, A. G. Rose, [one vacancy.]

At the annual meeting of the stockholders of the Bank of Charleston, South Carolina, held at the hall of their banking-house, pursuant to public notice, and in conformity with the terms of the charter, on Monday, the 6th of July, 1846, Robert Martin, esq., was called to the chair, and A. Moise, jr., appointed secretary.

The meeting being organized, Henry W. Conner, esq., president of the institution, submitted the following report: