

N.—BANKS OF NORTH CAROLINA.

Name of bank, and place.	Date.	Loans and discounts.	Real estate.	Due from banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.	Capital.
State Bank of N. C., Raleigh	1836. Dec. 24	\$4,113,686	\$34,346	\$133,938	\$83,115	\$700,146	\$2,107,760	\$1,112,721	\$219,678	-	\$1,500,000
Bank of Cape Fear, Wilmington	Dec. 31	1,174,127	82,733	524,771	78,812	161,027	972,383	201,789	30,800	-	800,000
Merchants' Bank, Newbern	Dec. 31	481,281	6,345	22,367	19,748	21,838	239,285	72,610	11,592	-	225,000
Total of 3 banks and 7 branches	-	\$5,769,094	123,424	681,076	181,675	883,011	5,319,428	1,587,120	262,070	-	2,525,000
State Bank of N. C., Raleigh	1837. May 20	\$3,462,195	\$35,311	\$71,307	\$80,053	\$492,197	\$1,451,500	\$893,826	\$143,707	-	\$1,500,000
Bank of Cape Fear, Wilmington	June 1	1,425,836	84,234	552,366	134,279	167,345	860,221	262,471	28,055	-	1,155,590
Merchants' Bank, Newbern	May 31	404,636	6,336	23,736	15,185	22,294	180,475	54,556	2,768	-	225,000
Total of 3 banks and 7 branches	-	5,292,667	125,881	647,409	229,517	681,836	2,492,196	1,210,853	174,530	-	2,880,590
State Bank of N. C., Raleigh	July 22	\$3,001,581	\$35,311	\$308,770	\$78,507	\$509,477	\$1,291,550	\$478,887	\$136,429	\$300,000	\$1,500,000
Merchants' Bank, Newbern	July 29	370,747	6,334	84,658	5,692	22,058	147,305	38,182	17,280	50,000	225,000
Total of 2 banks and 5 branches	-	3,372,328	41,645	393,428	84,199	531,535	1,438,855	517,069	153,709	350,000	1,725,000

NOTE.—The State Bank of North Carolina has branches at Newbern, Tarborough, Fayetteville, Wilmington, and Elizabeth city, and agencies at several other places.
 The Bank of Cape Fear has branches at Fayetteville and Washington, and agencies in several other places. Four instalments are yet due on the part of individual stockholders to the stock of the Cape Fear Bank, which, when paid, will make the capital of that institution \$1,377,950. The capital may be further increased, at the will of the directors, to \$1,500,000.
 The State owns 5,000 shares, valued at \$500,000, in the Bank of the State of North Carolina; and 5,322 shares, valued at \$532,200, in the Bank of Cape Fear.
 The State has placed on loan with the Bank of the State of North Carolina, \$300,000 of the July instalment of the public deposits, and \$50,000 with the Merchants' Bank of Newbern.

O 1.—SOUTH CAROLINA.—Banks of (South Carolina previous to the suspension of specie payments.

32

324

Names of banks.	Date.	Loans and discounts.	Stock.	Real estate.	Other investments.	Due by banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.	Capital.
Bank of Charleston	1837. Jan. 5	\$4,713,545	\$2,500	\$30,000	354,772	\$49,149	167,248	\$164,032	\$898,450	1,377,655	1,033,418	150,262	2,000,000
Planters and Mechanics'	Jan. 13	2,686,012	258,110	20,000	67,489	339,900	258,584	235,599	1,061,595	1,142,498	412,795	50,000	1,000,000
Union Bank	1836. Dec. 27	1,160,421	314,890	40,000	-	11,692	14,378	95,098	140,640	254,702	148,842	3,478	1,000,000
Bank of Hamburg	1837. March 1	813,606	-	11,396	-	9,216	30,270	188,807	655,193	31,835	51,258	-	300,000
Bank of South Carolina	1836. Dec. 28	2,375,930	143,309	21,548	-	5,054	36,844	148,430	915,261	615,679	-	-	1,000,000
Bank of Camden	1837. May 1	436,816	-	8,568	-	34,509	11,369	64,251	339,720	13,336	-	-	199,800
Merchants' Bank	Jan. 1	1,074,277	-	-	1,322	97,300	9,193	61,295	846,370	68,567	1,041	-	300,000
Total of 7 banks	-	13,260,607	718,809	131,512	423,583	546,820	527,880	957,512	4,857,231	3,594,272	1,647,354	203,740	5,799,800
Bank of State of S. Carolina	1836. Oct. 1	3,145,021	368,527	38,679	-	-	64,520	448,551	1,118,270	1,173,712	-	596,360	1,156,318
Commercial Bank	Jan. 18	1,333,789	-	-	18,809	323,961	212,365	163,625	1,107,475	115,791	88,977	-	680,000
Total 9 b'ks & 2 branches	-	17,739,417	1,087,336	170,191	442,392	870,781	804,765	1,569,688	7,082,976	4,793,775	1,736,331	800,100	7,636,118
State Bank	1837. Jan. 1	1,160,421	314,890	40,000	-	11,692	14,378	95,098	140,640	254,702	148,842	3,478	1,000,000
Total 10 b'ks & 2 branches	-	18,899,838	1,402,226	210,191	442,392	882,473	819,143	1,664,786	7,223,616	5,048,477	1,885,173	803,578	8,636,118

NOTE.—The banks mentioned in the first division of the table made returns to the Treasury Department. The accounts of those in the second division of the table have been taken from the Treasury report of last year. The affairs of the State Bank have been estimated, for want of returns.

Banks of South Carolina, about the time of suspending specie payments.

Names of banks.	Date.	Loans and discounts.	Stock.	Real estate.	Other investments.	Due by banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.	Capital.
	1837.												
Bank of Charleston	May 9	\$3,942,974	\$2,500	\$30,000	158,975	\$68,267	\$80,458	\$275,246	\$976,695	\$829,760	\$536,266	\$88,506	2,000,000
Planters and Mechanics'	May 5	2,472,557	282,350	20,000	64,422	82,778	125,382	272,097	827,775	882,608	360,635	-	1,000,000
Bank of Hamburg	May 10	550,143	-	12,088	-	22,501	24,685	173,102	401,465	77,264	1,380	-	1,000,000
Commercial Bank	May 17	1,397,558	-	19,115	-	139,798	30,542	93,670	569,245	118,253	10,569	-	300,000
Total of 4 banks	-	8,363,232	284,850	81,203	223,397	313,344	261,067	814,115	2,775,180	1,907,885	908,850	88,506	4,100,000

NOTE.—This table has been prepared from returns made to the Treasury Department.

Banks of South Carolina, since suspension of specie payments.

Names.	Date.	Loans and discounts.	Stock.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.	Capital.
	1837.												
Bank of Charleston	Oct. 10	3,402,931	2,500	30,000	61,852	557,499	31,966	229,799	1,057,455	848,525	156,946	92,689	2,000,000
Planters and Mechanics'	Oct. 6	1,920,912	258,110	20,000	20,305	168,847	116,484	251,878	652,365	482,760	387,622	-	1,000,000
Union Bank	Oct. 31	1,078,735	316,450	40,000	-	239	43,090	60,380	62,885	365,409	31,510	-	1,000,000
Bank of Hamburg	June 28	465,778	-	13,556	-	21,257	4,685	164,624	325,015	24,528	14,055	5,586	1,000,000
Commercial Bank	Oct. 3	1,371,041	-	18,500	-	76,185	17,746	92,763	495,365	164,156	7,878	-	300,000
Bank of South Carolina	Oct. 25	1,726,872	190,669	42,798	-	-	8,926	88,146	459,250	419,245	-	-	800,000
Bank of Camden	Nov. 15	506,198	-	9,568	-	15,131	18,111	61,815	294,815	24,119	-	-	1,000,000
Merchants' Bank, Cheraw	Oct. 1	794,908	-	3,858	706	78,409	16,965	60,110	460,445	35,905	1,725	-	291,101
Bank of State of S. C.	Oct. 2	3,842,090	296,951	34,479	14,962	7,594	275,383	314,264	649,023	1,135,577	99,029	1,512,136	400,000
Total 9 b'ks and 2 bran.	Dolls.	15,109,455	1,064,680	211,759	98,325	923,161	533,356	1,323,779	4,456,618	3,490,206	698,765	1,610,411	7,947,419

NOTE.—1. The above table has been prepared from returns made to the Treasury Department, and includes all the banks known to be in operation in the State of South Carolina, except the State Bank and the Bank of Georgetown, neither of which replied to the letters from this Department soliciting a statement of their condition.

2. The Bank of the State of South Carolina has branches at Columbia and Camden.

3. The Governor of South Carolina, in his message to the Legislature on the 28th of November, 1837, gives the following abstract of the condition of all the banks in the State, except the Bank of Georgetown:

Circulation of their notes													
Deduct held by them of each other's notes, and of course not in circulation													\$5,011,656 56
Whole circulation													622,571 14
Individual deposits													4,389,085 42
													3,221,270 74

