M.—*Statement exhibiting the condition of the banks in North Carolina, 1856–'57.*

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie funds.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.
Bank of Cape Fear	Wilmington	Jan. 1, 1857	$1,591,900	$3,215,469	.....	$71 000	.....	$153,194	$117,024	.....	$435,414	$1,608,633	$317,409	$49,276	.....
Commercial Bank	do	Jan. 3, 1857	350,000	631,626	.....	9,000	.....	25,115	18,722	.....	32,546	195,055	62,593	20,449	.....
Bank of State of North Car.	Raleigh	Nov. —, 1856	1,500,000	2,791,297	.....	46,850	.....	109,032	92,735	.....	301,065	1,013,633	377,252	20,253	.....
Bank of Washington	Washington	Dec. 31, 1856	313,000	734,080	.....	18,528	.....	15,658	2,797	.....	44,607	373,714	58,507	9,069	.....
Bank of Fayetteville	Fayetteville	Dec. 29, 1856	380,000	720,112	.....	15,000	.....	16,726	27,732	.....	50,721	327,519	46,703	6,674	.....
Merchants' Bank	Newbern	Dec. 31, 1856	225,000	370,998	.....	7,563	.....	75,165	26,250	.....	30,663	143,737	98,996	5,678	.....
Bank of Yanceyville	Yanceyville	Nov. 24, 1856	200,000	478,206	.....	3,385	.....	27,071	6,377	.....	57,830	380,000	42,091	1,868	.....
Bank of Wadesboro'	Wadesboro'	Jan. 3, 1857	324,850	813,680	$20,000	5,650	.....	135,820	28,049	.....	40,560	617,900	37,608	435	.....
Farmers' Bank	Elizabeth City	Dec. 31, 1856	297,900	709,196	47,762	.....	.....	46,995	16,104	.....	30,570	491,056	29,541	7,019	.....
Bank of Charlotte	Charlotte	Dec. 6, 1856	300,000	632,154	.....	.....	$7,913	116,032	8,699	.....	41,227	364,020	17,486	87,728	.....
Bank of Clarendon	Fayetteville	Dec. 27, 1856	400,000	637,740	.....	.....	.....	1,327	8,064	$1,378	30,362	256,909	17,547	649	$6,645
Bank of Wilmington	Wilmington	Dec. 27, 1856	522,600	883,063	26,254	15,499	.....	124,281	13,523	.....	58,288	509,056	64,143	7,664	.....
Total of 12 banks and 16 branches			6,425,250	12,636,521	94,116	192,475	7,913	846,416	366,076	1,378	1,156,993	6,301,262	1,170,026	224,821	6,645

The Bank of Cape Fear has branches at Ashville, Fayetteville, Greensboro', Raleigh, Salem, Salisbury, and Washington—7.
The Bank of the State of North Carolina has branches at Charlotte, Elizabeth City, Fayetteville, Milton, Morgantown, Newbern, Tarboro', and Wilmington—8.
The Farmers' Bank has a branch at Greensboro'.

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Statements of all the banks in the State of South Carolina, as per their reports to the Comptroller General for January 1, 1857.

	Bank of the State of South Carolina.	Branch Bank State of South Carolina, Columbia.	Branch Bank State of South Carolina, at Camden.	Southwestern Railroad Bank.	Planters and Mechanics' Bank.
DEBTS DUE BY THE SEVERAL BANKS.					
Capital stock	$1,104,367 25	.....	.....	$872,475 00	$1,000,000 00
Bills in circulation	1,409,116 62	.....	.....	460,105 00	184,429 53
Net profits on hand	48,368 14	$9,897 21	$4,146 94	91,090 71	144,713 11
Balances due to banks in this State	52,433 82	*1,063,073 88	*425,704 95	7,307 53	13,920 75
Balances due to banks in other States	17,529 06	.....	.....	76,389 70	79,289 97
All other moneys due which bear interest	248,425 91	.....	.....	9,300 00	.....
State treasury, for balance current fund	96,854 19	.....	.....	.....	.....
State treasury, for balance sinking fund	1,489,796 03	.....	.....	.....	.....
State treasury, for loan for rebuilding the city	1,640,017 08	.....	.....	.....	.....
Cash deposited, and all other moneys due, exclusive of bills in circulation, profits on hand, balances due other banks, and moneys bearing interest	382,947 54	248,527 28	19,794 46	473,637 18	230,597 01
Total liabilities	6,489,855 64	1,321,498 37	449,646 35	1,990,305 12	1,652,950 37
RESOURCES OF THE SEVERAL BANKS.					
Specie on hand	80,137 88	4,958 80	2,065 23	66,067 90	74,417 25
Real estate	102,348 69	.....	890 52	51,702 46	53,000 00
Bills of other banks in this State	31,920 00	101,308 00	31,839 00	23,754 00	49,657 00
Bills of banks in other states	.....	.....	301 06	.....	1,440 00
Balance due from banks in this State	27,183 92	.....	6,037 58	23,870 10	23,561 91
Balance due from banks in other States	41,118 22	2,066 60	908 02	12,624 02	27,113 56
Notes discounted on personal security	1,632,675 02	856,651 10	278,760 79	220,307 97	682,780 83
Loans secured by pledge of its own stock	.....	.....	.....	133,481 74	19,820 00
Loans secured by pledge of other stock	404,330 89	.....	.....	159,845 87	136,715 00
Domestic exchange	419,421 70	18,631 74	29,370 00	550,890 70	363,115 05
Foreign exchange	122,365 47	.....	.....	56,154 11	8,888 89
Bonds	444,159 66	24,034 58	59,595 49	117,596 53	83,453 00
Money invested in stock	612,627 18	.....	.....	165,192 89	92,638 61
Suspended debt and debt in suit	648,884 95	184,574 05	29,878 66	50,485 54	21,077 40
State treasury	.....	129,273 50	.....	.....	.....
Branches and agencies	1,513,632 10	.....	.....	.....	.....
Bonds under law for rebuilding Charleston	192,879 39	.....	.....	.....	.....
Interest and expenses of State loan	10,778 40	.....	.....	.....	.....
Money invested in every other way than is specified in the foregoing particulars	205,692 17	.....	.....	358,331 29	15,271 87
Total resources of the bank	6,489,855 64	1,321,498 37	449,646 35	1,990,305 12	1,652,950 37
Rate and amount of last dividend	For last fiscal year.	Included in profits of parent bank.	Included in profits of parent bank.	6 per cent. per annum., 26,174 25	8 per cent. per annum., 40,000 00
Amount of reserved profits at date of last dividend	184,919 18	.....	.....	93,370 46	114,389 82

* This is due the mother bank, at Charleston, for capital, &c.