

That the Mineral Bank gives no preference in discounting to persons, only in proportion to their supposed capacity to pay.

That the Bank of Baltimore in granting discounts, gives a preference to its customers over others, and is governed in its estimate of the relative value of security offered.

That the Mechanics' Bank does not give a preference to any individual, further than it is deemed most advantageous to the Bank, and obligations due to the community. That it is probable, that during times of pressure, the claims of directors would receive some consideration from the said bank, as the fact of their being directors would exclude them from facilities in other banks, and it is equally true that at such periods directors are restricted.

That the Merchants' Bank always gives a preference in discounting, to its customers over all other persons, and in proportion to the value of their respective accounts; and in discounting for others, it prefers those in whose ability to pay, and more particularly those in whose punctuality the greatest confidence is entertained.

That the Union Bank does not in discounting, give a preference to any individual further than the nature and state of their accounts *seem* to authorise.

That the Farmers and Merchants' Bank *does*, in discounting, give a *preference to individuals*.

That the Marine Bank in discounting, gives no preference but *to those considered as having the best claims as customers*.

That the Patapsco Bank in discounting, acts and decides on paper offered by the inhabitants of the village and neighborhood first, and that when the paper offered is equally good, it prefers discounting for those whose business has been, or is likely to be most advantageous to the bank or to the community.

That the Farmers' Bank of Maryland, at Annapolis, has no usage by which any individual or individuals are preferred, and that the only questions discussed by the board are, is the bank in a situation to discount, and whether the particular transaction will be a safe negotiation for the bank.

That its branch at Frederick gives no personal preference to any individual or individuals, but gives a preference to those whose solvency is indisputable and whose habits are most prompt in their bank engagements.

That the Bank of Westminster, Cumberland Bank and Frederick County Bank, in discounting, give no preference to individuals.

That the Hagerstown Bank makes no distinction between applicants, other than what is considered good and bad paper, and selecting the best business paper when all cannot be discounted which may be offered.

That the Bank of Salisbury, when its condition will not justify the gratification of all, gives a preference to directors, in exclusion of others, because as officers, they perform the duties