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BY THE HOUSE OF DELEGATES,—Feb. 21, 1840.

A FURTHER REPORT

FROM THE

COMMITTEE ON THE BANKS AND CURRENCY.

The committee on the banks and currency further respectfully report, that they have received answers from the Franklin Bank of Baltimore, and the Branch Bank of the Farmers Bank of Maryland, at Easton.

The committee are informed, that the Franklin Bank in granting loans, when all the paper offered is good, and cannot be discounted with safety to the bank, gives a preference to its customers. That it has dealt in stocks of the General Government, funded debt and Treasury Notes, the stocks of the State of Maryland, and of the corporation of the city of Baltimore. That it has sold Spanish doubloons occasionally, at a small advance above the legal standard at the mint of the United States, payable in coin at the standard of the mint of the United States, or an equivalent.— That the value of its stock is at present unknown. That its real estate is worth \$42,894 93. That it has received and paid out notes below the denomination of five dollars, since the suspension by the banks.

That the Branch Bank of the Farmers Bank of Maryland at Easton, in granting discounts, gives no preference to individuals, except such as offer the best secured notes or paper, and except in cases where a director of the bank and another individual are competitors—in such cases it usually gives a preference to the director. It has on two occasions, exchanged at the then existing rates of exchange, old gold and silver coins for American