

which increased to \$59,000 on the 9th of the same month. On the 31st of December an agent left here for New York, and on the 4th of January returned to Baltimore with \$45,000 in gold, leaving to our credit in New York subject to our draft \$14,000 in coin."

"This has been subsequently drawn on at a premium, and the Bank has now in its vaults in specie, upwards of \$90,000, and treasury warrants between three and four thousand dollars."

All of which is respectfully submitted,

WM. A. SPENCER, Chairman.