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The Bank Commissioner under the law has general supervision over all banking institutions in the State (other than National Banks). He is required to visit and examine, either in person or by deputy, each institution at least twice a year, and at such other times as he may deem expedient; and at any time upon the request of the directors of the institution. Whenever the capital stock of an institution is reduced by impairment, and such impairment is not made good as prescribed by the law, or whenever it is found that an institution is being conducted in an unsafe manner, the Bank Commissioner may take possession, as provided by law, and retain possession until it resumes business or is finally liquidated.

In case of the failure of such an institution the Bank Commissioner acts as receiver, and liquidates its assets and winds up its affairs under the jurisdiction of the Court.

Every bank and trust company is required to submit to the Bank Commissioner, under oath at least three reports in each calendar year; such reports to exhibit in detail the resources and liabilities of the in-