

in interest of the depositors and other unsecured creditors shall file such application in said Courts, the plan shall be binding upon all such depositors and other unsecured creditors, as fully as if they had assented to said plan. If within thirty days less than $33\frac{1}{3}\%$ of the stockholders of such institutions shall have made application to said Court as above provided, said plan shall be binding upon all stockholders as fully as if they had assented; subject, however, as to said depositors, other creditors and stockholders to the right to the valuation of their interest as above provided for. No party to said reorganization, however, shall be subjected by any such plan to any personal liability without his express consent. Said proceeding shall not, however, save at the option of the Board of Directors of said institution, postpone or delay consummation of such re-organization plan. If consummated prior to the conclusion of said proceeding, the reorganized or new company shall be liable and responsible for the performance of the decree in said proceedings. Such reorganized or new company may, however, at any time within ten days after the final decision in such proceeding abandon said plan for reorganization and restore said property to said constituent institutions.

71J. Any one or more banking institutions, for the purpose of continuing all or a portion of its business or of segregating its new from its old deposits, or otherwise promoting the interest of its depositors and stockholders, may, with the approval of the Bank Commissioner, organize one or more new banking institutions, either State or National, with such capital and upon such terms as said board of directors of such institutions may approve or determine, and any such institution which may organize such new banking institution and any other banking institution with similar approval, may subscribe to the capital stock of said new banking institution and pay for said subscription with its funds or assets, and thereafter hold and exercise all the rights of stockholders. Such organization, subscription and payment may be made in connection with a pending or contemplated reorganization plan, as provided in Section 71I, or may be made without respect to such plan, as such subscribing institution may determine.

71K. If, pursuant to a plan of re-organization under Section 71I of this Article, the trust business of any trust company be transferred to a new or other banking institution, State or National, having authority to act in fiduciary