

to be insolvent, or its condition such as to render the continuance of its business hazardous to the public, or if it appears to have failed to comply with any provision of law, the Bank Commissioner shall report the same to the Governor, who may cause such proceedings to be instituted against the institution as he may deem proper, after advising with the Attorney-General with respect thereto.

10. If, in the opinion of the Bank Commissioner, any of the officers, managers or trustees of any banking institution aforesaid have violated any of the provisions of this law, he shall forthwith report the same to the Governor, who may direct the Attorney-General to institute a prosecution for such violation.

11. Any officer, manager, trustee, agent, clerk or employee, who wilfully and knowingly violates any of the provisions of the law governing or regulating the institutions mentioned in this Article, shall be deemed guilty of a misdemeanor, and if found guilty shall be fined not more than one thousand dollars or be imprisoned for not more than three years, or both.

12. The Bank Commissioner shall examine, or cause to be examined, any institution named in this Article when requested by the board of directors of such institution.

13. The Bank Commissioner shall examine each statement received, as provided to be made in this Article by the banking institutions, and when in his judgment any irregularities or bad management are disclosed therein, or if such statement is not furnished within the time limit required, or if furnished, does not in all respects conform to the requirements set forth in this Article, he shall examine into the condition and verify the report of any such institution.

14. The Bank Commissioner, his Deputy and every clerk in his department shall be bound by oath to keep secret all the facts and information obtained in the course of such examination, except so far as the public duty of such officer requires him to report upon or take special action regarding the affairs of any banking institution and except when called as a witness in any criminal proceeding or trial in a court of justice. If any Bank Commissioner, Deputy or Clerk in such department shall disclose the name of any debtor of any banking institution, or anything relative to the private accounts or transactions of such institution, or shall disclose any fact discovered in the course of his examination, except as herein provided, he shall be subject, on conviction thereof, to forfeiture of his office and to the payment of not more than one thousand dollars, or imprisonment not more than two years, or both.

15. Neither the Bank Commissioner, Deputy Bank Commissioner nor any of the Clerks in the employ of the Bank