(b) (1) Before a [State] COMMERCIAL bank establishes a branch, the [State] COMMERCIAL bank shall have capital stock and surplus as provided in this subsection.

(2) For a branch that is to be located inside the municipal area of the principal banking office of the [State] COMMERCIAL bank, the [State] COMMERCIAL bank shall have capital stock and surplus that equal at least the amounts required by subsection (a) of this section.

(3) For a branch that is to be located outside the municipal area of the principal banking office of the [State] COMMERCIAL bank, the [State] COMMERCIAL bank shall have capital stock and surplus that equal at least the sum of:

(i) The amount required by subsection (a) of this section; and

(ii) The amount that would be required for the separate incorporation of the branch.

(c) Unless otherwise provided by law, the unimpaired capital and surplus of a [State] COMMERCIAL bank include its debt instruments issued under § 3-312 of this title.

[3-210.

(a) (1) Before the Bank Commissioner issues a certificate to do business, the required capital stock and the required surplus shall be paid in full.

(2) A trust company shall have required capital stock that equals at least:

(i) $100,000, if it is in a municipal area with not more than 25,000 inhabitants;

(ii) $150,000, if it is in a municipal area with more than 25,000 and not more than 100,000 inhabitants;

(iii) $200,000, if it is in a municipal area with more than 100,000 and not more than 250,000 inhabitants; and

(iv) $750,000, if it is in a municipal area with more than 250,000 inhabitants.

(3) A trust company shall have a surplus in an amount that equals at least 20 percent of its required capital stock.

(b) (1) Before a trust company establishes a branch, the trust company shall have capital stock and surplus as provided in this subsection.