(2) For a branch that is to be located inside the municipal area of the principal banking office of the trust company, the trust company 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 trust company, the trust company 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 minimum capital stock and surplus that would be required for formation of a State bank in the municipal area of the proposed branch.

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

3-305.

(a) A reduction of the outstanding capital stock of a commercial bank:

(1) Is not valid unless approved by the Bank Commissioner; and

(2) May not be made to an amount that is less than that required in[:

(i) § 3-209(b) of this title, as to State banks; or

(ii) § 3-210(b) of this title, as to trust companies] § 3-209(B) OF THIS TITLE.

(b) The Bank Commissioner shall base approval on a finding that the assets of the commercial bank remaining after the proposed reduction of its capital stock, will be sufficient to pay all of the claims of existing creditors.

3-607.

(e) (1) If the Bank Commissioner, with the advice of the Banking Board, determines that a change in the demand deposit reserve or in the time deposit reserve requirements is advisable to maintain sound banking practices or to prevent injurious credit expansion or contraction, the Bank Commissioner may change the requirements as provided in this subsection.

(2) Subject to paragraph (3) of this subsection, the Bank Commissioner may adopt rules or regulations to change the requirements as to reserves for [State banks or for trust companies] COMMERCIAL BANKS.