(ii) 1. $120,000, if it is in a municipal area with not more than 25,000 inhabitants;

2. $180,000, if it is in a municipal area with more than 25,000 and not more than 100,000 inhabitants;

3. $240,000, if it is in a municipal area with more than 100,000 and not more than 250,000 inhabitants; and

4. $900,000, if it is in a municipal area with more than 250,000 inhabitants.

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

3–409.

The board of directors of a commercial bank [shall] MAY fill any vacancy on the board by electing an individual to serve until the next annual meeting of the stockholders and until a successor is elected and qualifies.

4–508.

The board of directors of a savings bank [shall] MAY fill any vacancy on the board by electing an individual to serve until the next annual meeting of the members or the stockholders of a subsidiary bank and until a successor is elected and qualifies.

5–101.

(a) In this title the following words have the meanings indicated.

(b) **"CAMELS" MEANS THE COMPOSITE RATING ADOPTED BY THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL TO EVALUATE THE ADEQUACY OF CAPITAL, QUALITY OF ASSETS, CAPABILITY OF MANAGEMENT, QUALITY AND LEVEL OF EARNINGS, ADEQUACY OF LIQUIDITY, AND SENSITIVITY TO MARKET RISK.**

(C) "Capital stock" includes both common and preferred stock of a commercial bank.

[(c)] **(D)** "Examiner" means:

(1) The Commissioner; and