- (1) made available as an open Government data asset (as defined in section 3502 of title 44):
 - (2) freely available for download;
- (3) rendered in a human-readable format; and
- (4) accessible via application programming interface where appropriate.

(R.S. §333, as added Pub. L. 117–263, div. E, title LVIII, §5841, Dec. 23, 2022, 136 Stat. 3431.)

Editorial Notes

REFERENCES IN TEXT

Title LXII, referred to in subsec. (b), probably means title LXII of the Revised Statutes, consisting of R.S. $\S 5133$ to 5244, which are classified to sections 16, 21, 22 to 24a, 25a, 25b, 26, 27, 29, 35 to 37, 39, 43, 52, 53, 55 to 57, 59 to 62, 66, 71, 72 to 76, 81, 83 to 86, 90, 91, 93, 93a, 94, 141 to <math>144, 161, 164, 181, 182, 192 to 194, 196, 215c, 481 to 485, 501, 541, 548, and <math>582 of this title. See, also, sections 8, 333, 334, 475, 656, 709, 1004, and <math>1005 of Title 18, Crimes and Criminal Procedure. For complete classification of R.S. $\S 5133$ to 5244 to the Code, see Tables.

The Dodd-Frank Wall Street Reform and Consumer Protection Act, referred to in subsec. (b), is Pub. L. 111–203, July 21, 2010, 124 Stat. 1376, which enacted chapter 53 (§5301 et seq.) of this title and chapters 108 (§8201 et seq.) and 109 (§8301 et seq.) of Title 15, Commerce and Trade, and enacted, amended, and repealed numerous other sections and notes in the Code. For complete classification of this Act to the Code, see Short Title note set out under section 5301 of this title and Tables.

CODIFICATION

Another R.S. §333 is classified to section 14 of this title.

Statutory Notes and Related Subsidiaries

RULEMAKING

Pub. L. 117-263, div. E, title LVIII, §5842, Dec. 23, 2022, 136 Stat. 3432, provided that:

- "(a) IN GENERAL.—The Comptroller of the Currency shall issue rules to carry out the amendments made by section 5841 [enacting this section], which shall take effect not later than 2 years after the date on which final rules are promulgated under section 124(b)(2) of the Financial Stability Act of 2010 [12 U.S.C. 5334(b)(2)], as added by section 5811(a) of this title.
- "(b) SCALING OF REGULATORY REQUIREMENTS; MINI-MIZING DISRUPTION.—In issuing the rules required under subsection (a), the Comptroller of the Currency—
- "(1) may scale data reporting requirements in order to reduce any unjustified burden on smaller regulated entities; and
- "(2) shall seek to minimize disruptive changes to the persons affected by those regulations."

RULE OF CONSTRUCTION REGARDING NO NEW DISCLOSURE REQUIREMENTS

Pub. L. 117–263, div. E, title LVIII, §5843, Dec. 23, 2022, 136 Stat. 3432, provided that: "Nothing in this subtitle [subtitle D (§§5841–5843) of title LVIII of div. E of Pub. L. 117–263, enacting this section and provisions set out as a note under this section], or the amendments made by this subtitle, shall be construed to require the Comptroller of the Currency to collect or make publicly available additional information under the Revised Statutes of the United States (or under any other provision of law referenced in an amendment made by this subtitle), beyond information that was collected or made publicly available under any such provision of law, as of the day before the date of enactment of this Act [Dec. 23, 2022]."

§ 15. Repealed. Aug. 7, 1946, ch. 770, § 1(40, 50), 60 Stat. 869, 870

Section, act Apr. 28, 1902, ch. 594, §1, 32 Stat. 138, required inclusion of expenses of liquidation of national banks in annual report of Comptroller of the Currency.

§ 16. Funding of Office

The Comptroller of the Currency may collect an assessment, fee, or other charge from any entity described in section 1813(q)(1) of this title, as the Comptroller determines is necessary or appropriate to carry out the responsibilities of the Office of the Comptroller of the Currency. In establishing the amount of an assessment, fee, or charge collected from an entity under this section, the Comptroller of the Currency may take into account the nature and scope of the activities of the entity, the amount and type of assets that the entity holds, the financial and managerial condition of the entity, and any other factor, as the Comptroller of the Currency determines is appropriate. Funds derived from any assessment, fee, or charge collected or payment made pursuant to this section may be deposited by the Comptroller of the Currency in accordance with the provisions of section 192 of this title. Such funds shall not be construed to be Government funds or appropriated monies, and shall not be subject to apportionment for purposes of chapter 15 of title 31 or any other provision of law. The authority of the Comptroller of the Currency under this section shall be in addition to the authority under subchapter XV of chapter 3.

The Comptroller of the Currency shall have sole authority to determine the manner in which the obligations of the Office of the Comptroller of the Currency shall be incurred and its disbursements and expenses allowed and paid, in accordance with this section, except as provided in chapter 71 of title 5 (with respect to compensation).

(R.S. §5240A, as added Pub. L. 111-203, title III, §318(b), July 21, 2010, 124 Stat. 1526.)

Editorial Notes

REFERENCES IN TEXT

Subchapter XV of chapter 3, referred to in first par., was in the original a reference to section 5240 of the Revised Statutes.

Statutory Notes and Related Subsidiaries

EFFECTIVE DATE

Pub. L. 111–203, title III, §318(e), July 21, 2010, 124 Stat. 1527, provided that: "This section [enacting this section and amending sections 248, 481, 482, and 1820 of this title], and the amendments made by this section, shall take effect on the transfer date."

[For definition of "transfer date" as used in section 318(e) of Pub. L. 111-203, set out above, see section 5301 of this title.]

CHAPTER 2—NATIONAL BANKS

SUBCHAPTER I—ORGANIZATION AND GENERAL PROVISIONS

Sec.

21. Formation of national banking associations; incorporators; articles of association.

21a. Amendment of articles of association.

24. 24a.	Corporate powers of associations. Financial subsidiaries of national banks.	74. 75.	Vacancies. Legal holiday, annual meeting on; pro-
25. 25a.	Omitted. Participation by national banks in lotteries	=0	ceedings where no election held on proper day.
25b.	and related activities. State law preemption standards for national	76.	President of bank as member of board; chairman of board.
26.	banks and subsidiaries clarified. Comptroller to determine if association can		Repealed. PTER IV—REGULATION OF THE BANKING
27.	commence business. Certificate of authority to commence banking.	BANKS	
28. 29.	Repealed. Power to hold real property.	81. 82.	Place of business. Repealed.
30.	Change of name or location.	83.	Loans by bank on its own stock.
31.	Rights and liabilities as affected by change of name.	84. 85.	Lending limits. Rate of interest on loans, discounts and pur-
32.	Liabilities and suits as affected by change of name or location.	86.	chases. Usurious interest; penalty for taking; limitations.
33 to 34c. 35.	Transferred. Organization of State banks as national	86a to 89.	Omitted or Repealed.
36.	banking associations. Branch banks.	90.	Depositaries of public moneys and financial agents of Government.
37.	Associations governed by chapter.	91.	Transfers by bank and other acts in con-
38.	The National Bank Act.	92.	templation of insolvency. Acting as insurance agent or broker.
39.	Reservation of rights of associations organized under Act of 1863.	92a.	Trust powers.
40.	Virgin Islands; extension of National Bank	93.	Violation of provisions of chapter.
	Act.	93a. 94.	Authority to prescribe rules and regulations. Venue of suits.
41.	Guam; extension of National Bank Act.	94a.	Repealed.
42. 43.	Territorial application. Interpretations concerning preemption of cer-	95.	Emergency limitations and restrictions on
10.	tain State laws.		business of members of Federal reserve system; designation of legal holiday for na-
SU	BCHAPTER II—CAPITAL, STOCK, AND		tional banking associations; exceptions;
	STOCKHOLDERS		"State" defined.
51.	Repealed.	· · · · · ·	Omitted.
51a.	Preferred stock; issuance authorized.	SUB	CHAPTER V—OBTAINING AND ISSUING
51b.	Dividends, voting, and retirement of preferred stock; individual liability.		CIRCULATING NOTES
51b-1.	Consideration of preferred stock in deter-). Repealed.
010 1.	mining impairment of capital; dividends;		SUBCHAPTER VI—REDEMPTION AND PLACEMENT OF CIRCULATING NOTES
51c.	retirement. "Common stock", "capital", and "capital	121.	Repealed.
010.	stock" defined.	121. 121a.	Redemption of notes unidentifiable as to
51d to 51f	stock'' defined. . Repealed.	121a.	bank of issue.
	stock" defined. Repealed. Par value and incidents of stock; transfer of	121a. 122 to 127	bank of issue. 7. Repealed.
51d to 51f	stock" defined. Repealed. Par value and incidents of stock; transfer of shares.	121a. 122 to 127 SUBCHA	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF
51d to 51f 52. 53. 54.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed.	121a. 122 to 127 SUBCHA BA	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES
51d to 51f 52.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital	121a. 122 to 127 SUBCHA BA 131 to 138	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed.
51d to 51f 52. 53. 54. 55.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership.	121a. 122 to 127 SUBCHA BA 131 to 138	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES
51d to 51f 52. 53. 54.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; un-	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCE	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted.
51d to 51f 52. 53. 54. 55.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142.	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES. 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES. Omitted. Banks in reserve cities; reserves.
51d to 51f 52. 53. 54. 55. 56.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCE 141.	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; law-
51d to 51f 52. 53. 54. 55. 56. 57.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142.	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES. 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES. Omitted. Banks in reserve cities; reserves.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143.	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions.
51d to 51f 52. 53. 54. 55. 56. 57.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146.	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146.	bank of issue. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 158	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 158	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares. List of shareholders. Repealed. Individual liability of shareholders; limita-	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 153 SUBCHA 161. 162, 163.	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed. PTER X—BANK EXAMINATIONS; REPORTS Reports to Comptroller of the Currency. Repealed.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares. List of shareholders. Repealed. Individual liability of shareholders; limitation on liability.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 153 SUBCHA 161. 162, 163. 164.	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed. PTER X—BANK EXAMINATIONS; REPORTS Reports to Comptroller of the Currency. Repealed. Penalty for failure to make reports.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63, 64. 64a.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares. List of shareholders. Repealed. Individual liability of shareholders; limitation on liability. Repealed.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 153 SUBCHA 161. 162, 163. 164. 165.	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed. PTER X—BANK EXAMINATIONS; REPORTS Reports to Comptroller of the Currency. Repealed. Penalty for failure to make reports. Omitted.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares. List of shareholders. Repealed. Individual liability of shareholders; limitation on liability.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 153 SUBCHA 161. 162, 163. 164. SUBCHA SUBCHA	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed. PPTER X—BANK EXAMINATIONS; REPORTS Reports to Comptroller of the Currency. Repealed. Penalty for failure to make reports. Omitted. PPTER XI—MISCELLANEOUS PROVISIONS
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63, 64. 64a.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares. List of shareholders. Repealed. Individual liability of shareholders; limitation on liability. Repealed. Personal liability of representatives of stock-	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 153 SUBCHA 161. 162, 163. 164. 165. SUBCHA REGAL TION	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed. PTER X—BANK EXAMINATIONS; REPORTS Reports to Comptroller of the Currency. Repealed. Penalty for failure to make reports. Omitted. PTER XI—MISCELLANEOUS PROVISIONS RIDING UNITED STATES BONDS IN RELATO NATIONAL BANKS
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63, 64. 64a. 65. 66.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares. List of shareholders. Repealed. Individual liability of shareholders; limitation on liability. Repealed. Personal liability of representatives of stockholders. Individual liability of shareholders; com-	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 158 SUBCHA 161. 162, 163. 164. 165. SUBCHA REGAI TION 1 168 to 177	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed. PTER X—BANK EXAMINATIONS; REPORTS Reports to Comptroller of the Currency. Repealed. Penalty for failure to make reports. Omitted. PTER XI—MISCELLANEOUS PROVISIONS ROUNTED STATES BONDS IN RELATO NATIONAL BANKS 7. Repealed.
51d to 51f 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63, 64. 64a. 65. 66.	stock" defined. Repealed. Par value and incidents of stock; transfer of shares. When capital stock paid in. Repealed. Enforcing payment of deficiency in capital stock; assessments; liquidation; receivership. Prohibition on withdrawal of capital; unearned dividends. Increase of capital by provision in articles of association. Repealed. Reduction of capital. National bank dividends. Shareholders' voting rights; cumulative and distributive voting; preferred stock; trust shares; proxies, liability restrictions; percentage requirement exclusion of trust shares. List of shareholders. Repealed. Individual liability of shareholders; limitation on liability. Repealed. Personal liability of representatives of stockholders. Individual liability of shareholders; compromises; authority of receiver.	121a. 122 to 127 SUBCHA BA 131 to 138 SUBCH 141. 142. 143. 144. 145, 146. SUBCHA 151 to 153 SUBCHA 161. 162, 163. 164. 165. SUBCHA REGAL TION	bank of issue. 7. Repealed. 7. Repealed. PTER VII—PROCEEDINGS ON FAILURE OF NK TO REDEEM CIRCULATING NOTES 8. Repealed. HAPTER VIII—RESERVE CITIES; LAWFUL RESERVES Omitted. Banks in reserve cities; reserves. Banks in Alaska and insular possessions; lawful money reserves. Certain balances counted toward reserves in dependencies and insular possessions. Repealed. APTER IX—FORMATION OF ASSOCIATIONS TO ISSUE GOLD NOTES 8. Repealed. PTER X—BANK EXAMINATIONS; REPORTS Reports to Comptroller of the Currency. Repealed. Penalty for failure to make reports. Omitted. PTER XI—MISCELLANEOUS PROVISIONS RIDING UNITED STATES BONDS IN RELATO NATIONAL BANKS

Sec.

178. Repealed.

SUBCHAPTER XII—VOLUNTARY DISSOLUTION

181. Voluntary dissolution; appointment and removal of liquidating agent or committee; examination.

182. Notice of intent to dissolve.

183 to 186. Repealed.

SUBCHAPTER XIII—RECEIVERSHIP

191. Appointment of receiver for a national bank.192. Default in payment of circulating notes.

193. Notice to present claims.

194. Dividends on adjusted claims; distribution of assets.

195. Repealed.

196. Expenses

197. Shareholders' meeting; continuance of receivership; appointment of agent; winding up business; distribution of assets.

197a. Resumption of business by closed bank on consent of depositors.

198. Purchase by receiver of property of bank; request to Comptroller.

199. Approval of request.

200. Payment.

SUBCHAPTER XIV—BANK CONSERVATION ACT

201. Short title.

202. Definitions.

203. Appointment of conservator.

204. Examinations.

205. Termination of conservatorship.

206. Conservator; powers and duties.

207, 208. Repealed.

209. Liability protection.

210. Governmental powers unimpaired.

Rules and regulations.

212. Right to amend; separability.

213. Transferred.

SUBCHAPTER XV—CONVERSION OF NATIONAL BANKS INTO STATE BANKS

214. Definitions.

214a. Procedure for conversion, merger, or consolidation; vote of stockholders.

214b. Continuation of business and corporate entity.

214c. Conversions in contravention of State law.

214d. Prohibition on conversion.

SUBCHAPTER XVI—CONSOLIDATION AND MERGER

215. Consolidation of banks within same State.
 215a. Merger of national banks or State banks into national banks.

215a-1. Interstate consolidations and mergers.

215a-2. Expedited procedures for certain reorganizations.

215a–3. Mergers and consolidations with subsidiaries and nonbank affiliates.

215b. Definitions.

215c. Mergers, consolidations, and other acquisitions authorized.

SUBCHAPTER XVII—DISPOSITION OF UNCLAIMED PROPERTY RECOVERED FROM CLOSED NATIONAL BANKS

216. Purpose.

216a. Definitions.

216b. Disposition of unclaimed property.

216c. Rules and regulations.

216d. Severability.

SUBCHAPTER I—ORGANIZATION AND GENERAL PROVISIONS

§ 21. Formation of national banking associations; incorporators; articles of association

Associations for carrying on the business of banking under title 62 of the Revised Statutes

may be formed by any number of natural persons, not less in any case than five. They shall enter into articles of association, which shall specify in general terms the object for which the association is formed, and may contain any other provisions, not inconsistent with law, which the association may see fit to adopt for the regulation of its business and the conduct of its affairs. These articles shall be signed by the persons uniting to form the association, and a copy of them shall be forwarded to the Comptroller of the Currency, to be filed and preserved in his office.

(R.S. §5133.)

Editorial Notes

REFERENCES IN TEXT

Title 62 of the Revised Statutes, referred to in text, was in the original "this Title" meaning title LXII of the Revised Statutes, consisting of R.S. §§5133 to 5244, which are classified to this section and sections 16, 22 to 24a, 25a, 25b, 26, 27, 29, 35 to 37, 39, 43, 52, 53, 55 to 57, 59 to 62, 66, 71, 72 to 76, 81, 83 to 86, 90, 91, 93, 93a, 94, 141 to 144, 161, 164, 181, 182, 192 to 194, 196, 215c, 481 to 485, 501, 541, 548, and 582 of this title. See, also, sections 8, 333, 334, 475, 656, 709, 1004, and 1005 of Title 18, Crimes and Criminal Procedure. For complete classification of R.S. §§5133 to 5244 to the Code, see Tables.

CODIFICATION

R.S. §5133 derived from act June 3, 1864, ch. 106, §5, 13 Stat. 100, which was the National Bank Act. See section 38 of this title.

Statutory Notes and Related Subsidiaries

SHORT TITLE OF 2014 AMENDMENT

Pub. L. 113–251, §1, Dec. 18, 2014, 128 Stat. 2888, provided that: "This Act [enacting section 1308 of Title 18, Crimes and Criminal Procedure, amending sections 25a, 339, 1463, and 1829a of this title and sections 1952, 1953, and 1955 of Title 18, and enacting provisions set out as a note under section 25a of this title] may be cited as the 'American Savings Promotion Act'."

Executive Documents

EXCEPTION AS TO TRANSFER OF FUNCTIONS

Functions vested by any provision of law in Comptroller of the Currency, referred to in this section, not included in transfer of functions to Secretary of the Treasury, see note set out under section 1 of this title.

§ 21a. Amendment of articles of association

Except as otherwise specifically provided by law, or by the articles of association of the particular national banking association, the articles of association of a national banking association may be amended with respect to any lawful matter, and any action requiring the approval of the stockholders of such association may be had by the approving vote of the holders of a majority of the voting shares of the stock of the association obtained at a meeting of the stockholders called and held pursuant to notice given by mail at least ten days prior to the meeting or pursuant to a waiver of such notice given by all stockholders entitled to receive notice of such meeting. A certified copy of every amendment to the articles of association adopted by the shareholders of a national banking association shall be forwarded to the Comptroller