

(d) "Supervisory agency" means:

- (1) The Federal Deposit Insurance Corporation;
- (2) The Federal Savings and Loan Insurance Corporation;
- (3) The Federal Home Loan Bank Board;
- (4) The National Credit Union Administration;
- (5) The Federal Reserve Board;
- (6) The United States Comptroller of the Currency;
- (7) The State of Maryland Deposit Insurance Fund Corporation;
- (8) The Credit Union Insurance Corporation;
- (9) The Bank Commissioner;
- (10) The Division of Savings and Loan Associations; [or]
- (11) The Commissioner of Consumer Credit; OR
- (12) AN AGENCY OF ANOTHER STATE WITH PRIMARY RESPONSIBILITY FOR CHARTERING AND SUPERVISING BANKS.

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(b) In addition to the powers set forth elsewhere in this article, a commercial bank may:

- (1) Receive deposits of money on which interest may be paid;
- (2) Buy and sell coin and bullion;
- (3) Buy and sell foreign and domestic exchange;
- (4) Subject to § 3-604 of this title, accept drafts drawn on it;
- (5) Issue letters of credit that authorize the holder to draw drafts on it or on its correspondents payable at sight or at a time not exceeding 1 year;
- (6) Issue its debt instruments for money that is borrowed or received on deposit or for investment;
- (7) Lend money on personal security or on real or personal property;
- (8) Subject to § 3-605 of this title, become owner and lessor of personal property;
- (9) Subject to § 5-503 of this article, buy, hold, lease, and convey real property;
- (10) Pledge collateral to secure deposits of:
  - (i) The federal government or its agencies; or