- (v) Any-information that relates to a loan account or an application for a loan.
- (2) "Financial record" includes any evidence of a transaction conducted by means of an electronic terminal.
- (E) "SUBSIDIARY" MEANS A CORPORATION CONTROLLED DIRECTLY OR INDIRECTLY BY A FIDUCIARY INSTITUTION.
  - (d) (F) "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.

1-303.

This subtitle does not prohibit:

- (1) The preparation, examination, handling, or maintenance of financial records by any officer, employee, or agent of a fiduciary institution that has custody of the records;
- (2) The examination of financial records by a certified public accountant while engaged by a fiduciary institution to perform an independent audit;
- (3) The examination of financial records by, or the disclosure of financial records to, any officer, employee, or agent of a supervisory agency for use only in the exercise of that person's duties as an officer, employee, or agent;
- (4) The publication of information derived from financial records if the information cannot be identified to any particular customer, deposit, or account;
- (5) The making of reports or returns required or permitted by federal or State law;