

WRITTEN RESPONSE TO THE EVALUATION PREPARED BY THE ASSOCIATION OR INSTITUTION FOR ITS PUBLIC COMMUNITY REINVESTMENT ACT FILE.

(c) (1) Upon request, the Commissioner shall make available to the public a copy of the [report required] DOCUMENTS SUBMITTED under this section.

(2) THE COMMISSIONER MAY CHARGE A REASONABLE FEE TO A PERSON REQUESTING A COPY TO HELP DEFRAY THE COSTS OF PROVIDING COPIES OF THE DOCUMENTS TO THE PUBLIC.

5-903.

(d) [An] WITHIN 30 DAYS OF ADOPTION, AN out-of-state bank holding company or a subsidiary authorized to operate in Maryland under this subtitle shall [annually] submit [a written report] to the Commissioner [that:

(1) Specifies the steps taken to:

(i) Meet the credit needs of small businesses, including minority-owned and women-owned small businesses;

(ii) Meet the credit needs of farm owners, if any, located within the community served by the bank; and

(iii) Meet the credit needs of low and moderate income families and individuals who reside in the community served by the bank;

(2) Specifies the participation, if any, in government-sponsored programs that are designed to meet the credit needs of small businesses, farm owners, and low and moderate income individuals; and

(3) Specifies plans, if any, for new programs or initiatives to meet the credit needs of small businesses, farm owners, and low and moderate income families and individuals.] A COPY OF ITS MOST RECENTLY ADOPTED FEDERAL COMMUNITY REINVESTMENT ACT STATEMENT.

(e) [The reporting requirement under subsection (d) of this section may be satisfied by the submission of any report required by the federal government if the report contains substantially the same information required under subsection (d) of this section.] WITHIN 30 DAYS OF RECEIPT, THE HOLDING COMPANY OR SUBSIDIARY SHALL SUBMIT TO THE COMMISSIONER A COPY OF THE PUBLIC PORTION OF ITS MOST RECENT COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION PREPARED BY THE FEDERAL REGULATORY AGENCY THAT EXAMINES THE HOLDING COMPANY OR SUBSIDIARY, TOGETHER WITH A COPY OF ANY WRITTEN RESPONSE TO THE EVALUATION PREPARED BY THE HOLDING COMPANY OR SUBSIDIARY FOR ITS PUBLIC COMMUNITY REINVESTMENT ACT FILE.