

(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.

5-1103.

(b) (1) The plan of acquisition under this section shall contain sufficient information to allow the Commissioner to consider the following:

(i) The financial and managerial resources of the out-of-state bank holding company;

(ii) The future prospects and business plan for the successor commercial bank;

(iii) The financial history and future prospects of the out-of-state bank holding company;

(iv) The impact of the proposed acquisition on competition and concentration of financial resources in this State;

(v) Initial capital investments, loan policy, investment policy, dividend policy, and general plan of business, including the amount and cost of consumer and business services to be offered in this State; and

(vi) The corporate and regulatory steps necessary to consummate the acquisition.

(2) An out-of-state bank holding company that has made an acquisition under this subtitle shall [annually], WITHIN 30 DAYS OF ADOPTION, submit [a written report] to the Commissioner [that:

(i) Specifies the steps taken to:

1. Meet the credit needs of small businesses, including minority-owned and women-owned small businesses;

2. Meet the credit needs of farm owners, if any, located within the community served by the bank;

3. Meet the credit needs of low and moderate income families and individuals who reside in the community served by the bank;

(ii) 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

(iii) 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.