PROGRAMS OR INITIATIVES TO MEET THE CREDIT NEEDS OF SMALL BUSINESSES, FARM OWNERS, AND LOW AND MODERATE INCOME FAMILIES AND INDIVIDUALS.

(3) THE REPORTING REQUIREMENT UNDER PARAGRAPH (2) OF THIS SUBSECTION MAY BE SATISFIED BY THE SUBMISSION OF ANY REPORT REQUIRED BY THE FEDERAL GOVERNMENT IF THE REPORT CONTAINS SUBSTANTIALLY THE SAME INFORMATION REQUIRED UNDER PARAGRAPH (2) OF THIS SUBSECTION.

(##) (4) UPON REQUEST, THE COMMISSIONER SHALL MAKE AVAILABLE TO THE PUBLIC A COPY OF THE REPORT REQUIRED UNDER THIS PARAGRAPH (2) OF THIS SUBSECTION.

8-101.

- (a) In this title and in Title 9, the following words have the meanings indicated.
- (j) "Savings and loan association" or "association" means, unless the context clearly requires otherwise, a corporation that is chartered under the laws of this State as a savings and loan association.

9-101.

- (a) In this title the following words have the meanings indicated.
  - (i) "Federal association" means:
- (1) A savings and loan association that is incorporated under the laws of the United States; or
- [2] A federal savings bank that operates under the jurisdiction of the Federal Home Loan Bank Board and whose accounts are insured by the Federal Savings and Loan Insurance Corporation.

9-505.

- (A) A FEDERAL ASSOCIATION LOCATED IN THE STATE OR A SAVINGS AND LOAN ASSOCIATION SHALL ANNUALLY SUBMIT A WRITTEN REPORT TO THE DIRECTOR THAT:
  - (1) SPECIFIES THE STEPS TAKEN TO:
- (1) MEET THE CREDIT NEEDS OF SMALL BUSINESSES, INCLUDING MINORITY OWNED AND WOMEN OWNED SMALL BUSINESSES;
- (11) MEET THE CREDIT NEEDS OF FARM OWNERS, IF ANY, LOCATED WITHIN THE COMMUNITY SERVED BY THE BANK; AND