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January 20, 2022

TO: Financial Disclosure Filers

SUBJECT: Financial Disclosure of Liabilities to Persons Doing Business with or Regulated by the Filer's Agency (Schedule F of the Financial Disclosure Statement)

The State Ethics Law requires that a filer list on Schedule E of the Financial Disclosure Statement all indebtedness, excluding credit accounts, owed at any time during the reporting year to persons doing business with or regulated by the filer's agency. This is a change (as of October 1, 2017) from the previous requirement that filers list such indebtedness to entities that did business with the State. The Ethics Commission has long interpreted the Schedule E disclosure requirement as pertaining to indebtedness to financial entities (e.g. banks, credit unions, and mortgage companies) and no other types of consumer debt such as money owed to contractors, physicians' offices, etc. The Ethics Law requires each agency or governmental unit to provide a list of entities that did business with the agency during the preceding calendar year by January 15 of each year. You should contact your agency to obtain a listing of those financial institutions that did business with or were regulated by the agency during the preceding calendar year in order to complete Schedule E.

If you are unable to obtain the information required from your agency, you may review the listing below and report indebtedness to entities appearing on the list. This approach could result in "over-reporting" because an entity appearing on the list as doing business with some component(s) of State government may not have done business with your agency. Such over-reporting will allow you to satisfactorily complete your filing in the absence of the necessary information from your agency. If you need any further assistance, please do not hesitate to call our office.

*(Note: The list below, along with reference to a State vendor list maintained by the Department of Budget and Management which can be accessed at <https://vendorpayments.maryland.gov> and from a link on the Commission's website, will also be useful to you in completing Schedule D, which requires you to list certain gifts you received from, among other things, entities that did business with the State, and Schedule F, which requires you to report any salaried employment, office or directorship that you or any member of your immediate family (spouse or dependent child) had with an entity that did business with the State.)*

**FINANCIAL INSTITUTIONS DOING BUSINESS WITH THE STATE IN 2021**

1880 Bank	Intercontinental Bank
Bank of America	JP Morgan Chase Bank
Bank of Glen Burnie	M&T Bank (Manufacturers & Traders Trust Co.)
Bank of New York	Maryland Partners Bank
Bank of New York Mellon	Meta Bank
Branch Banking & Trust Co.	National Westminster Bank
Calvin B. Taylor Bank	NBRS Financial Bank
Capital One	Old Line Bank
Cassa Di Resparis	Peoples Bank
Centerville National Bank of Maryland	PNC Bank
Chevy Chase Bank	Provident State Bank
Citibank	Regions Bank
Citizens Alliance Bank	Rosedale Federal Savings & Loan
Columbia Bank	Sandy Spring Bank
Commercial International Bank	SECU (State Employees Credit Union)
Community Bank of the Chesapeake	Shore United Bank
Deutsche Bank	Solutran
Eagle Bank	SunTrust Bank, Inc.
Farmers Bank of Willards	Susquehanna Bank
Federal Reserve Bank	Talbot Bank of Easton
First Data Bank	TD Bank
First Mariner Bank	Truist Bank
First National Bank	U.S. Bank
First Peoples Community FCU	UBS
First Shore Federal	UMB Bank
First United Bank & Trust	Wachovia Bank
Frederick County Bank	Wells Fargo Bank
Harbor Bank of Maryland	WesBanco Bank
Howard Bank	Wex Bank
Huntington National Bank	Zions Bank
Industrial Bank	