

**DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
029 BUREAU OF FINANCIAL INSTITUTIONS  
PROPOSED AMENDEDMENT TO CHAPTER 128 (REGULATION #28)**

**LOANS TO ONE BORROWER LIMITATIONS**

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**Statement of Impact on Small Business**

Prepared pursuant to 5 M.R.S. § 8052, sub -§5-A

- A. Identification of the types and an estimate of the number of small businesses subject to the proposed amendment of Chapter 128 (Regulation # 28):

*State-chartered banks will be subject to the rule, none of which may be considered a "small business" as defined in 5 M.R.S. § 8052, sub -§5-A.*

- B. Projected reporting, record-keeping and other administrative costs required for compliance with the proposed amendment to Chapter 128 (Regulation #28) including the type of professional skills necessary for preparation of report or record:

*The proposed amendment will not require any additional recordkeeping or administrative costs.*

- C. Brief statement of probable impact on affected small businesses:

*No expected impact on small businesses.*

- D. Description of any less intrusive or less costly, reasonable alternative methods of achieving the purposes of the proposed amendment of Chapter 128 (Regulation #28)

*None.*

