

119TH CONGRESS
1ST SESSION

H. R. 5276

To amend the Economic Growth, Regulatory Relief, and Consumer Protection Act to adjust the Community Bank Leverage Ratio, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 10, 2025

Mrs. KIM introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Economic Growth, Regulatory Relief, and Consumer Protection Act to adjust the Community Bank Leverage Ratio, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Community Bank Le-
5 verage Improvement and Flexibility for Transparency
6 Act” or the “Community Bank LIFT Act”.

7 **SEC. 2. COMMUNITY BANK LEVERAGE RATIO.**

8 (a) IN GENERAL.—Section 201 of the Economic
9 Growth, Regulatory Relief, and Consumer Protection Act
10 (12 U.S.C. 5371 note) is amended—

1 (1) in subsection (a)(3)(A), by striking
2 “\$10,000,000,000” and inserting
3 “\$15,000,000,000”; and

4 (2) in subsection (b)(1), by striking “not less
5 than 8 percent and not more than 10 percent” and
6 inserting “not less than 6 percent and not more
7 than 8 percent”.

8 (b) RULEMAKING DEADLINE.—Not later than the
9 end of the 180-day period beginning on the date of enact-
10 ment of this Act, and after reviewing the report issued
11 pursuant to section 3(b), the Board of Governors of the
12 Federal Reserve System, the Comptroller of the Currency,
13 and the Federal Deposit Insurance Corporation shall pro-
14 pose and, not later than 1 year after the date of the enact-
15 ment of this Act, such agencies shall finalize rules to carry
16 out the amendments made by subsection (a).

17 **SEC. 3. REVIEW OF THE COMMUNITY BANK LEVERAGE**
18 **RATIO.**

19 (a) IN GENERAL.—The Board of Governors of the
20 Federal Reserve System, the Comptroller of the Currency,
21 and the Federal Deposit Insurance Corporation shall com-
22 mence a review of the Community Bank Leverage Ratio
23 (“CBLR”) developed under section 201 of the Economic
24 Growth, Regulatory Relief, and Consumer Protection Act,
25 and rules issued thereunder, which shall include a consid-

1 eration of how to modify and calibrate the CBLR to en-
2 courage more qualifying community banks to opt-in to the
3 CBLR framework, with an additional focus on—

4 (1) those qualifying community banks with
5 fewer assets; and

6 (2) providing regulatory compliance burden re-
7 lief so that the CBLR is simple to apply.

8 (b) REPORT.—Not later than the end of the 150-day
9 period beginning on the date of enactment of this Act, the
10 Board of Governors of the Federal Reserve System, the
11 Comptroller of the Currency, and the Federal Deposit In-
12 surance Corporation shall issue a report to the Committee
13 on Financial Services of the House of Representatives and
14 the Committee on Banking, Housing, and Urban Affairs
15 of the Senate containing—

16 (1) all findings and determinations made in car-
17 rying out the review under subsection (a); and

18 (2) specific recommendations on modifications,
19 if any, to—

20 (A) the calculation of the numerator and
21 denominator of the CBLR;

22 (B) the treatment of specific asset classes
23 or exposures to better reflect the risk profiles of
24 community banks;

1 (C) the definition of and qualifying criteria
2 for a qualifying community bank;

3 (D) enhancements to the procedures for
4 opting into or out of the CBLR framework, in-
5 cluding streamlined reporting and transition
6 mechanisms;

7 (E) the grace period to facilitate the tran-
8 sition to and from a modified CBLR regime;
9 and

10 (F) any statutory changes that may be
11 needed to address such recommendations.

12 (c) QUALIFYING COMMUNITY BANK DEFINED.—In
13 this section, the term “qualifying community bank” has
14 the meaning given that term in section 201(a)(3)(A) of
15 the Economic Growth, Regulatory Relief, and Consumer
16 Protection Act (12 U.S.C. 5371 note).

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