

117TH CONGRESS  
1ST SESSION

# H. R. 6145

To require the appropriate Federal banking agencies to develop a Community Bank Leverage Ratio that is between 8 percent and 8.5 percent for calendar years 2022, 2023, and 2024, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

DECEMBER 7, 2021

Mr. MANN introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To require the appropriate Federal banking agencies to develop a Community Bank Leverage Ratio that is between 8 percent and 8.5 percent for calendar years 2022, 2023, and 2024, 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 Re-  
5 lief Act of 2021”.

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

7 Section 201 of the Economic Growth, Regulatory Re-  
8 lief, and Consumer Protection Act (12 U.S.C. 5371 note)

1 is amended by striking subsection (b) and inserting the  
2 following:

3 “(b) COMMUNITY BANK LEVERAGE RATIO.—

4 “(1) IN GENERAL.—The appropriate Federal  
5 banking agencies shall, through notice and comment  
6 rule making under section 553 of title 5, United  
7 States Code—

8 “(A) develop a Community Bank Leverage  
9 Ratio of not less than 8 percent and not more  
10 than 10 percent for qualifying community  
11 banks; and

12 “(B) establish procedures for treatment of  
13 a qualifying community bank that has a Com-  
14 munity Bank Leverage Ratio that falls below  
15 the percentage developed under paragraph (1)  
16 after exceeding the percentage developed under  
17 paragraph (1).

18 “(2) CALENDAR YEARS 2022, 2023, AND 2024.—  
19 Notwithstanding paragraph (1), the appropriate  
20 Federal banking agencies shall, through notice and  
21 comment rule making under section 553 of title 5,  
22 United States Code, develop a Community Bank Le-  
23 verage Ratio to apply during the period beginning on  
24 January 1, 2022, and ending on December 31,

1       2024, that is not less than 8 percent and not more  
2       than 8.5 percent for qualifying community banks.”.

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