

Union Calendar No. 319

119TH CONGRESS
1ST SESSION

H. R. 5276

[Report No. 119–367]

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

NOVEMBER 4, 2025

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italic*]

[For text of introduced bill, see copy of bill as introduced on September 10, 2025]

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 Lever-*
 5 *age Improvement and Flexibility for Transparency Act” or*
 6 *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—*

11 *(1) in subsection (a)(3)(A), by striking*
 12 *“\$10,000,000,000” and inserting “\$15,000,000,000”;*
 13 *and*

14 *(2) in subsection (b)(1), by striking “not less*
 15 *than 8 percent and not more than 10 percent” and*
 16 *inserting “not less than 6 percent and not more than*
 17 *8 percent”.*

18 *(b) RULEMAKING DEADLINE.—Not later than the end*
 19 *of the 180-day period beginning on the date of enactment*
 20 *of this Act, and after reviewing the report issued pursuant*
 21 *to section 3(b), the Board of Governors of the Federal Re-*
 22 *serve System, the Comptroller of the Currency, and the Fed-*
 23 *eral Deposit Insurance Corporation shall propose and, not*
 24 *later than 1 year after the date of the enactment of this*
 25 *Act, such agencies shall finalize rules to carry out the*

1 *amendments made by subsection (a) and the recommended*
 2 *modifications contained in such report.*

3 **SEC. 3. REVIEW OF THE COMMUNITY BANK LEVERAGE**
 4 **RATIO.**

5 *(a) IN GENERAL.—The Board of Governors of the Fed-*
 6 *eral Reserve System, the Comptroller of the Currency, and*
 7 *the Federal Deposit Insurance Corporation shall commence*
 8 *a review of the Community Bank Leverage Ratio*
 9 *(“CBLR”) developed under section 201 of the Economic*
 10 *Growth, Regulatory Relief, and Consumer Protection Act*
 11 *(12 U.S.C. 5371 note), and rules issued thereunder, which*
 12 *shall include a consideration of how to modify and calibrate*
 13 *the CBLR to encourage more qualifying community banks*
 14 *to opt-in to the CBLR framework, with an additional focus*
 15 *on—*

16 *(1) those qualifying community banks with fewer*
 17 *assets; and*

18 *(2) providing regulatory compliance burden re-*
 19 *lief so that the CBLR is simple to apply.*

20 *(b) REPORT.—Not later than the end of the 150-day*
 21 *period beginning on the date of enactment of this Act, the*
 22 *Board of Governors of the Federal Reserve System, the*
 23 *Comptroller of the Currency, and the Federal Deposit In-*
 24 *surance Corporation shall issue a report to the Committee*
 25 *on Financial Services of the House of Representatives and*

1 *the Committee on Banking, Housing, and Urban Affairs*
2 *of the Senate containing—*

3 *(1) all findings and determinations made in car-*
4 *rying out the review under subsection (a); and*

5 *(2) specific recommendations on modifications, if*
6 *any, to—*

7 *(A) the calculation of the numerator and*
8 *denominator of the CBLR;*

9 *(B) the treatment of specific asset classes or*
10 *exposures to better reflect the risk profiles of com-*
11 *munity banks;*

12 *(C) the definition of and qualifying criteria*
13 *for a qualifying community bank;*

14 *(D) enhancements to the procedures for opt-*
15 *ing into or out of the CBLR framework, includ-*
16 *ing streamlined reporting and transition mecha-*
17 *nisms;*

18 *(E) the grace period to facilitate the transi-*
19 *tion to and from a modified CBLR regime; and*

20 *(F) any statutory changes that may be*
21 *needed to address such recommendations.*

22 *(c) QUALIFYING COMMUNITY BANK DEFINED.—In this*
23 *section, the term “qualifying community bank” has the*
24 *meaning given that term in section 201(a)(3)(A) of the Eco-*

- 1 *conomic Growth, Regulatory Relief, and Consumer Protection*
- 2 *Act (12 U.S.C. 5371 note).*

Union Calendar No. 319

119TH CONGRESS
1ST Session

H. R. 5276

[Report No. 119-367]

A BILL

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

NOVEMBER 4, 2025

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed