IB

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.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Community Bank Leverage Improvement and Flexibility for Transparency Act" or the "Community Bank LIFT Act".

SEC. 2. COMMUNITY BANK LEVERAGE RATIO.

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

(1) in subsection (a)(3)(A), by striking "$10,000,000,000" and inserting "$15,000,000,000"; and

(2) in subsection (b)(1), by striking "not less than 8 percent and not more than 10 percent" and inserting "not less than 6 percent and not more than 8 percent".

(b) RULEMAKING DEADLINE.—Not later than the end of the 180-day period beginning on the date of enactment of this Act, and after reviewing the report issued pursuant to section 3(b), the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation shall propose and, not later than 1 year after the date of the enactment of this Act, such agencies shall finalize rules to carry out the

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

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

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

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

(2) providing regulatory compliance burden relief so that the CBLR is simple to apply.

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

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

(1) all findings and determinations made in carrying out the review under subsection (a); and

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

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

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

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

(D) enhancements to the procedures for opting into or out of the CBLR framework, including streamlined reporting and transition mechanisms;

(E) the grace period to facilitate the transition to and from a modified CBLR regime; and

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

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

nomic Growth, Regulatory Relief, and Consumer Protection Act (12 U.S.C. 5371 note).

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