HR 5276

Community Bank LIFT Act

Congress: 119 (2025–2027, Current)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: Sep 10, 2025
Current Status: Placed on the Union Calendar, Calendar No. 319.
Latest Action: Placed on the Union Calendar, Calendar No. 319. (Nov 4, 2025)
Official Text: https://www.congress.gov/bill/119th-congress/house-bill/5276

Sponsor

Name: Rep. Kim, Young [R-CA-40]
Party: Republican • **State:** CA • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Nov 4, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Nov 4, 2025)

Community Bank Leverage Improvement and Flexibility for Transparency Act or the Community Bank LIFT Act

This bill relaxes requirements related to the community bank leverage ratio, which is a simplified capital standard applicable to qualified community banks. Community banks qualify by having less than $10 billion in assets, along with meeting other criteria.

Specifically, the bill increases this asset limit to $15 billion. Additionally, it reduces the statutory range of the leverage ratio from 8%-10% to 6%-8%. (The specific rate is set by regulation. A reduction in the leverage ratio eases capital requirements.)

The Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation must review and report on the leverage ratio and the rules issued to carry out its implementation. The report must include a consideration of how to modify the leverage ratio to encourage more participation in the community bank leverage ratio framework, with a focus on community banks with fewer assets and providing relief from regulatory compliance burdens.

After this report is issued, the participating agencies must propose and finalize rules to implement this bill and the recommendations contained in the report.

Actions Timeline

- **Nov 4, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-367.
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- **Sep 10, 2025:** Referred to the House Committee on Financial Services.
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