

GOLDEN BELT BANK, CHRISTOPHER WENTE

Proposal and Comment Information

Title: CBLR - Regulatory Capital Rule: Revisions to the Community Bank Leverage Ratio Framework, R-1876

Comment ID: FR-2025-0067-01-C07

Submitter Information

Organization Name: Golden Belt Bank

Organization Type: Company

Name: Christopher Wente

Submitted Date: 01/21/2026

To Whom It May Concern:

This letter is for the purpose of public comment on the joint notice of Proposed Rulemaking regarding revisions to the Community Bank Leverage Ratio (CBLR) framework.

First, I appreciate the opportunity to provide feedback and comment on this issue. I am in support of the proposed changes to lower the CBLR requirement from 9 percent to 8 percent and extend the grace period for institutions that temporarily fall outside of the qualifying criteria. These changes allow community banks the ability to better serve our customers while still operating in a safe and sound manner.

As a community bank, we play a vital role in serving the needs of our communities. A lower capital ratio means more lending in our communities and the ability to invest in more technology to better serve the customers. This regulatory change helps community banks continue and fulfill their mission and grow quicker.

This one percent decrease in CBLR allows for more flexibility in capital management, supports growth of the bank, helps us invest in technology, and remain competitive with the non-regulated competition we face on a daily basis. Historically, 8 percent has been the regulatory requirement for a well-capitalized institution, so this number aligns with other guidance as well.

I also support the proposed extension of the grace period as well. Increasing this time period to four consecutive quarters provides banks with the ability to adapt their capital plan when uncertain economic times happen and grow as these opportunities come available. We have the most resilient banking system in the world, and all banks want to meet the credit and financial needs of the customers in their communities. These types of regulatory changes continue to help us meet this need.

Thank you for allowing me to comment on this issue. I encourage the adoption of the proposed changes as written.

Sincerely,

Christopher Wentz
President / CEO
Golden Belt Bank
Hays, Kansas