

Birmingham banks may soon see regulatory relief they've waited for

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Birmingham attorney **Chris Couch** provided insight for a *Birmingham Business Journal* article, "Birmingham Banks May Soon See Regulatory Relief They've Waited For," which discusses a new legislative proposal that would provide the first regulatory relief for banks since the financial crisis in 2008. In the piece, Chris noted that the relaxed prudential standards won't impact most Alabama banks but will be welcome relief for a few. Chris offered that one proposed change that would have a larger impact in Birmingham is the simplification of rules for determining the amount of capital community banks are required to hold. He said it will allow Birmingham banks to expand their lending activities. [Read the full article here \(subscription required\)](#).

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