

[DISCUSSION DRAFT]

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To require the Federal prudential regulators to study improving the growth, capital adequacy, and profitability of rural depository institutions, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

M. \_\_\_\_\_ introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

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**A BILL**

To require the Federal prudential regulators to study improving the growth, capital adequacy, and profitability of rural depository institutions, 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. STUDY ON IMPROVING THE GROWTH, CAPITAL**  
4                               **ADEQUACY, AND PROFITABILITY OF RURAL**  
5                               **DEPOSITORY INSTITUTIONS.**

6       (a) STUDY.—The prudential regulators shall, jointly,  
7       carry out a study—

1           (1) to identify methods to improve the growth,  
2           capital adequacy, and profitability of depository in-  
3           stitutions in the United States; and

4           (2) to identify Government policies or regula-  
5           tions that limit—

6                   (A) the methods identified under para-  
7                   graph (1); or

8                   (B) the establishment of de novo charters  
9                   for depository institutions, particularly in rural  
10                  areas.

11          (b) REPORT.—Not later than 6 months after the date  
12 of enactment of this Act, the prudential regulators shall,  
13 jointly, issue a report to Congress containing all findings  
14 and determinations made in carrying out the study re-  
15 quired under subsection (a).

16          (c) DEFINITIONS.—In this section:

17                  (1) DEPOSITORY INSTITUTION.—The term “de-  
18                  pository institution” has the meaning given that  
19                  term in section 3 of the Federal Deposit Insurance  
20                  Act.

21                  (2) PRUDENTIAL REGULATOR.—The term “pru-  
22                  dential regulator” means the Board of Governors of  
23                  the Federal Reserve System, the Comptroller of the  
24                  Currency, and the Federal Deposit Insurance Cor-  
25                  poration.