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119TH CONGRESS
1ST SESSION

H. R. 6536

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

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 9, 2025

Mr. NORMAN introduced the following bill; which was referred to the Committee on Financial Services

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A BILL

To require the Federal banking agencies to study improving the growth, capital adequacy, and profitability of rural depository institutions, 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 ''Rural Depositories Revitalization Study Act''.

SEC. 2. STUDY ON IMPROVING THE GROWTH, CAPITAL ADEQUACY, AND PROFITABILITY OF RURAL DEPOSITORY INSTITUTIONS.

(a) STUDY.—The Federal banking agencies shall, jointly, carry out a study—

(1) to identify methods to improve the growth, capital adequacy, and profitability of depository institutions in the United States that primarily serve rural areas; and

(2) to identify Federal statutes or regulations of the Federal banking agencies that limit—

(A) the methods identified under paragraph (1); or

(B) the establishment of de novo depository institutions in rural areas.

(b) REPORT.—Not later than 6 months after the date of enactment of this Act, the Federal banking agencies shall, jointly, issue a report to Congress containing all findings and determinations made in carrying out the study required under subsection (a).

(c) DEFINITIONS.—In this section:

(1) DEPOSITORY INSTITUTION.—The term ''depository institution'' has the meaning given that term in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813).

(2) FEDERAL BANKING AGENCIES.—The term ‘‘Federal banking agencies’’ means the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation.

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