

HR 5270

Stress Testing Accountability and Transparency 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. 318.

Latest Action: Placed on the Union Calendar, Calendar No. 318. (Nov 4, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/5270>

Sponsor

Name: Rep. Huizenga, Bill [R-MI-4]

Party: Republican • **State:** MI • **Chamber:** House

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Barr, Andy [R-KY-6]	R · KY		Sep 10, 2025
Rep. Sessions, Pete [R-TX-17]	R · TX		Sep 15, 2025

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.

Stress Testing Accountability and Transparency Act

This bill requires the Federal Reserve Board to make public certain details concerning annual stress tests performed by the board and prohibits certain stress test practices. (Stress tests assess a financial institution's response to a hypothetical disruptive economic event. The board sets an institution's capital requirements or stress capital buffer based on the results.)

Specifically, the bill requires the board to issue a rule that establishes the models, assumptions, and methods used by the board to perform annual stress tests on certain nonbank financial companies and large bank holding companies. The board must also issue a rule determining the stress capital buffer requirement for certain companies that have at least two results from periodic stress tests. In addition, the board must disclose annually each scenario to be used in stress testing.

Further, the board is prohibited from materially changing stress test methodologies outside of the rulemaking process. The board must also ensure that stress capital buffer requirements and risk-based capital requirements do not contain capital requirements for the same risks. The board is also prohibited from performing climate-related stress tests.

The Government Accountability Office must report on the effectiveness of the stress tests every three years.

Actions Timeline

- **Nov 4, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-366.
- **Nov 4, 2025:** Placed on the Union Calendar, Calendar No. 318.
- **Sep 16, 2025:** Committee Consideration and Mark-up Session Held
- **Sep 16, 2025:** Ordered to be Reported (Amended) by the Yeas and Nays: 28 - 24.
- **Sep 10, 2025:** Introduced in House
- **Sep 10, 2025:** Referred to the House Committee on Financial Services.

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