

119TH CONGRESS  
1ST SESSION

# H. R. 5270

To require the Board of Governors of the Federal Reserve System to issue rules to establish certain methodologies and scenarios used in stress testing, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 10, 2025

Mr. HUIZENGA (for himself and Mr. BARR) introduced the following bill;  
which was referred to the Committee on Financial Services

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## A BILL

To require the Board of Governors of the Federal Reserve System to issue rules to establish certain methodologies and scenarios used in stress testing, 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. SHORT TITLE.**

4 This Act may be cited as the “Stress Testing Ac-  
5 countability and Transparency Act”.

1 **SEC. 2. RULEMAKING RELATED TO STRESS CAPITAL BUFF-**  
2 **ER REQUIREMENTS.**

3 (a) IN GENERAL.—Not later than 90 days after the  
4 date of the enactment of this section, the Board of Gov-  
5 ernors of the Federal Reserve System (in this Act referred  
6 to as the “Board”) shall issue a rule to establish any mod-  
7 els, assumptions, formulas, or other decisional methodolo-  
8 gies that are used to determine any component or sub-  
9 component of the stress capital buffer requirement for a  
10 bank holding company.

11 (b) CHANGES.—The Board may only make changes  
12 to the rule issued under subsection (a) through notice and  
13 comment rulemaking.

14 (c) NO DOUBLE-COUNT.—The Board shall ensure no  
15 double-count of capital requirements for the same risks  
16 in the stress capital buffer requirement and the risk-based  
17 capital requirements.

18 (d) STRESS CAPITAL BUFFER REQUIREMENT DE-  
19 FINED.—In this section, the term “stress capital buffer  
20 requirement” has the meaning given the term in section  
21 225.8(d) of title 12 of the Code of Federal Regulations.

22 **SEC. 3. RULEMAKING RELATING TO STRESS TESTING.**

23 (a) IN GENERAL.—Beginning in the first calendar  
24 year beginning after the date of the enactment of this sec-  
25 tion, the Board shall, not less than 30 days before con-  
26 ducting a stress test pursuant to section 165(i) of the Fi-

1 nancial Stability Act of 2010, issue a rule to establish each  
2 scenario to be used in such stress test.

3 (b) PROHIBITION.—The Board may not, by rule or  
4 otherwise, subject any nonbank financial company to a cli-  
5 mate-related stress test using the authority provided in  
6 section 165(i) of the Financial Stability Act of 2010.

7 **SEC. 4. GAO REPORT.**

8 (a) IN GENERAL.—The Comptroller General of the  
9 United States shall, every 3 years, conduct a study and  
10 submit a report to the Congress with respect to the stress  
11 tests conducted by the Board under section 165(i) of the  
12 Financial Stability Act of 2010 in the 3 most recent cal-  
13 endar years.

14 (b) CONTENTS.—The report submitted to the Con-  
15 gress under subsection (a) shall consider the effectiveness  
16 of the stress tests in evaluating—

17 (1) the safety and soundness of the nonbank fi-  
18 nancial institutions subjected to stress tests;

19 (2) the stability of the United States financial  
20 system.

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