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## ***Capital stress tests***

1. Pillar 1 stress tests
  - a. “tail” test
  - b. Sensitivity analysis
2. Pillar 2 stress tests
  - a. Capital stress test
  - b. Additional scenarios for pillar 2 risks
3. Level of severity? – look to regulatory guidance
4. Purpose: to demonstrate that the bank can survive a reasonably severe crisis without breaching minimum capital levels

# Icaap Stress Testing Scenario Planning Guide

**B Lingard**



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