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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

**International Monetary Fund.  
Monetary and Capital Markets  
Department**



## **Icaap Stress Testing Scenario Planning Guide:**

*Reverse Stress Testing in Banking* Michael Eichhorn, Tiziano Bellini, Daniel Mayenberger, 2021-05-10 Reverse stress testing was introduced in risk management as a regulatory tool for financial institutions more than a decade ago. The recent Covid 19 crisis illustrates its relevance and highlights the need for a systematic rethinking of tail risks in the banking sector. This book addresses the need for practical guidance describing the entire reverse stress testing process. Reverse Stress Testing in Banking features contributions from a diverse range of established practitioners and academics. Organized in six parts, the book presents a series of contributions providing an in-depth understanding of Regulatory requirements and ways to address them. Quantitative and qualitative approaches to apply reverse stress testing at different levels from investment portfolios and individual banks to the entire banking system. The use of artificial intelligence, machine learning, and quantum computing to gain insights into and address banks' structural weaknesses. Opportunities to co-integrate reverse stress testing with recovery and resolution planning. Governance and processes for board members and C-suite executives. Readers will benefit from the case studies, use cases from practitioners, discussion questions, recommendations, and innovative practices provided in this insightful and pioneering book.

**Integrating Climate Risks in Bank Risk Management and Capital Requirements** Alix Auzepy, Christina E. Bannier, 2025-03-26 Diese Open Access Studie zeigt, wie europäische Banken derzeit Klimarisiken in ihr Risikomanagement integrieren. Als Rahmen für unsere Analyse wählen wir dabei den Baseler Regulierungsansatz. Unsere Ergebnisse stellen sowohl den Status Quo hinsichtlich des Umgangs mit Klimarisiken im Bank Risikomanagement dar, sie beschreiben aber vor allem auch die Herausforderungen in der Umsetzung der aktuellen und geplanten Regulierungsanforderungen und geben Hinweise auf einen Best Practice Ansatz. Unsere Studie ist somit nicht nur für Experten im Risikomanagement von Finanzinstituten sowie für Vorstand und Aufsichtsrat dieser Unternehmen höchst aktuell und relevant, sondern auch für Aufsichtsbehörden und regulatorische Stellen sowie alle Beratungsdienstleister in diesem Bereich.

*Risk Management in Banks* Mr. Rohit Manglik, 2024-06-20 Banking risks are analyzed. Guides students to understand financial risk strategies, fostering expertise in banking through case studies and theoretical analysis.

**Macrofinancial Stress Testing - Principles and Practices** International Monetary Fund. Monetary and Capital Markets Department, 2012-08-22 The recent financial crisis drew unprecedented attention to the stress testing of financial institutions. On one hand, stress tests were criticized for having missed many of the vulnerabilities that led to the crisis. On the other, after the onset of the crisis, they were given a new role as crisis management tools to guide bank recapitalization and help restore confidence. This spurred an intense debate on the models, underlying assumptions, and uses of stress tests. Current stress testing practices, however, are not based on a systematic and comprehensive set of principles but have emerged from trial and error and often reflect constraints in human, technical, and data capabilities.

**Canada** International Monetary Fund. Monetary and Capital Markets Department, 2014-03-07 This paper focuses on the IMF report on detailed

assessment of observance of Basel Core Principles BCP for effective banking supervision in Canada The Canadian banking supervisor OSFI adopts a close and cooperative approach that supports the close network of federal authorities in identifying and seeking to mitigate prudential risks to the federal system As a world leading regulator OSFI could be expected to issue a comprehensive suite of risk management standards to be available to all banks even if at a relatively high level or based largely on Basel Committee for Banking Supervision guidance Germany International Monetary Fund. Monetary and Capital Markets Department,2016-06-29 This paper provides assessment of the current state of the implementation of the Basel Core Principles for Effective Banking Supervision in Germany Since the last Financial Sector Assessment Program FSAP German banking supervision has undergone profound changes with approval of the Capital Requirements Regulation CRR and Directive CRD IV establishment of the European Banking Authority and creation of the Single Supervisory Mechanism The last FSAP 2011 found banking system supervision to be generally sound with some areas in need of improvement although some of these issues have been addressed others remain While supervisory landscape in Germany evolves it is crucial that supervisors communicate their expectations to banks and develop guidelines and regulations that can be used to substantiate enforceable measures **Indonesia** International Monetary Fund. Monetary and Capital Markets Department,2024-08-13 The Financial Services Authority OJK has made substantial progress in updating its regulatory and supervisory frameworks since the last Financial Stability Assessment Program FSAP in 2017 The OJK has strengthened its regulatory framework implementing the Basel III post crisis reforms The recently enacted Financial Sector Omnibus Law FSOL enhances the OJK s institutional set up powers banking regulation and supervisory frameworks and clarifies the Financial System Stability Committee s KSSK s mandate for systemic risk monitoring and coordination The OJK has developed supervision capabilities and deployed innovative Supervisory Technologies SupTech to achieve greater efficiency in banking supervision New regulations on corporate governance have elevated the importance of good governance within the banking industry While progress has been made the OJK must continue intensifying its efforts considering emerging challenges in the global economic and financial environment and new risks from digitalization cyber and climate change How to Build a Bank Ravi Takhar,2024-01-29 As has been proven time and again banks are the single most important business institution in any economy If they fail the whole economy fails How to Build a Bank sets out in a manner that is completely unprecedented all the requirements for the core documentation essential for the operation of a bank The book takes the reader through the core requirements to operate a bank and then provides actual examples of the relevant regulatory documentation required for the bank s operation the rationale for the documentation and the details and information required to complete the documentation Each chapter of the book includes a template of the key regulatory documents required to operate a bank The book thus simplifies a very complex area of regulatory and banking laws and rules to enable a better understanding of the banking sector and a better understanding of the key requirements for a successful

long term banking business It is essential reading for bank executives financial service executives regulators lawyers accountants and professionals involved in bank and financial service authorisation and bank and financial service operations It will also be very helpful for anyone wishing to understand how the most important business institutions in an economy work and the lessons that can be learned from understanding the detailed regulatory requirements to ensure their success and long term viability **Ireland** International Monetary Fund. Monetary and Capital Markets Department,2014-05-27

This Detailed Assessment of Observance of Basel Core Principles for Effective Banking Supervision on Ireland reflects the regulatory and supervisory framework in place as of the date of the assessment This assessment has been prepared according to the Revised Core Principles Methodology issued by the Basel Committee of Banking Supervision BCBS The Irish authorities chose to be assessed against the Essential and Additional Criteria but to be graded against only the Essential Criteria Although there is no observed interference the legislation provides for the approval of the Minister for Finance for setting the levy structure to fund supervision denying a license application involuntary revocation of a banking license The Central Bank of Ireland CBI undertakes supervisory activities to understand the overall structure of the banking group for which it is ultimately responsible and supervises and monitors material activities including nonbanking activities conducted by entities in the wider group both domestic and cross border **United Kingdom** International Monetary Fund. Monetary and Capital Markets Department,2016-06-16 This paper discusses the Bank of England s BoE s stress testing program including both the concurrent stress test and the stress testing done by the banks through the Internal Capital Adequacy Assessment Process though with a clear focus on the former The stress test is meant to generate information on potential vulnerabilities of the system to emerging and growing risks both financial and in the real economy The main purpose of the stress testing framework is to provide a forward looking quantitative assessment of capital adequacy of the U K banking system as a whole and individual institutions within it The stress testing program is evaluated along five dimensions scope of coverage scenario design analytical infrastructure disclosure and governance **Peru** International Monetary Fund.

Monetary and Capital Markets Department,2018-12-14 The overall quality of Peru s supervisory approach and regulation of the banking sector is strong Some areas for enhancement remain A key area that needs strengthening relates to the powers and regulatory framework for consolidated and cross border supervision The FSAP undertook a full graded Basel Core Principles BCP assessment of the essential criteria The 2011 BCP update assessment found that bank regulation and supervision was of high quality and no principles were scored non compliant or materially non compliant The current assessment shows that the SBS has maintained and further enhanced its regulatory and supervisory framework **Thailand** International Monetary Fund. Monetary and Capital Markets Department,2019-10-24 This Detailed Assessment of Observance on the Basel Core Principles BCP for effective banking supervision on Thailand highlights that there have been significant enhancements to the legal framework and the supervisory process since the last BCP review resulting in high

compliance The commercial banking sector appears to be sound and stable with a diversified lending profile and a steady source of funding The involvement of other ministerial authorities in Specialized Financial Institutions supervision may affect standard setting processes and the mindset of key decision makers for commercial banks when trying to level regulatory standards The supervisory framework and practices provide the foundation for the continued development of risk based supervision Notifications and examination manuals increasingly focus on analysis of qualitative factors such as governance risk management and risk appetite statements to determine the bank s composite rating The report recommends that efficiency of enforcement actions would be increased by aligning Financial Institutions Business Act requirements and Bank of Thailand internal practices

The Principles of Banking Moorad Choudhry, 2022-09-22 A timely and robust discussion of responsible bank stewardship and practice The Second Edition of *The Principles of Banking* offers banking professionals regulators and students from a variety of backgrounds an authoritative and practical discussion of the foundations of modern banking and good banking practice In the book you ll find a comprehensive roadmap to a more sustainable business model for your banking organization The author draws on his many years experience as a commercial and investment banker as he explains the original principles of banking including sound lending policy capital management and liquidity risk management as well as new material covering the impact of COVID 19 on banks risk management and balance sheet management *The Principles of Banking* also provides recommendations for bank asset liability management best practices that enable banks to deliver optimized balance sheets for the benefit of all stakeholders It also includes new chapters in market risk management foreign exchange risk management interest rate risk and credit risk policy and management An essential update to a widely read and taught banking text *The Principles of Banking* Second Edition is an indispensable resource for banking professionals and students everywhere

*The European Banking Union and Constitution* Stefan Grundmann, Hans-W Micklitz, 2019-01-24 In 2012 at the height of the sovereign debt crisis European decision makers pushed for developing an ever closer union with the formation of a European Banking Union BU Although it provoked widespread debate to date there has been no coherent discussion of the political and constitutional dimensions of the European Banking Union This important new publication fills this gap Drawing on the expertise of recognised experts in the field it explores banking union from legal economic and political perspectives It takes a four part approach Firstly it sets the scene by examining the constitutional foundations of banking union Then in parts 2 and 3 it looks at the implications of banking union for European integration and for democracy Finally it asks whether banking union might be more usefully regarded as a trade off between integration and democracy This is an important timely and authoritative collection

Austria International Monetary Fund. Monetary and Capital Markets Department, 2014-01-21 This paper discusses key findings of the Detailed Assessment of Basel Core Principles for Effective Banking Supervision on Austria Since the outbreak of the financial crisis some Austrian credit institutions had to be nationalized as an ad hoc measure to prevent contagion effects and to preserve financial stability Bank

capital ratios are improving but still lag behind other internationally active banks Bank profits have been affected by low net interest income and risk provisioning reflecting higher nonperforming loans ratios Austrian banks funding structure is relatively stable and financing conditions have improved since the peak of the crisis      **Saudi Arabia** International Monetary Fund. Monetary and Capital Markets Department, 2013-07-19 This paper focuses on Saudi Arabia's Detailed Assessment of Observance of the Basel Core Principles for Effective Banking Supervision The banking sector is fairly concentrated around a few banks The seven largest banks have a combined share of assets of 85 percent The three largest banks have a combined share of about 45 percent and the next four each have market shares exceeding 5 percent The dominant shareholders of the three largest banks are government entities the fourth largest is linked to a family business group and the next three have ties to major international banks Saudi Arabia implements International Financial Reporting Standards for banks and insurance companies and is served by the major accounting firms      *Peter Carr Gedenkschrift: Research Advances In Mathematical Finance* Robert A Jarrow, Dilip B Madan, 2023-11-10 This Gedenkschrift for Peter Carr our dear friend and colleague who suddenly left us on March 1 2022 was organized to honor the life and lasting contributions of Peter to Quantitative Finance A group of Peter's co authors and professional friends contributed chapters for this Gedenkschrift shortly after his passing The papers were received by September 15 2022 and some were presented at the Peter Carr Gedenkschrift Conference held at the Robert H Smith School of Business on November 11 2022 The contributed papers cover a wide range of topics corresponding to the vast range of Peter's interests Each paper represents new research results in recognition of Peter's scholarly activities The book serves as an important marker for the research knowledge existing at the time of the Gedenkschrift's publication on a number of topics within quantitative finance It reflects the diverse interactions between mathematics and finance and illustrates for those interested the breadth and depth of this development The book also presents a collection of tributes to Peter from family and friends including those made at his Memorial Service on March 19 2022 The result is hopefully a more complete testament to a personal and professional life well lived and unexpectedly cut short      *CRR III* Martin Neisen, Stefan Röth, 2023-07-31 The revised banking package of CRD VI and CRR III contains a large number of new requirements the implementation of which will pose major challenges for the banking industry In addition to the adoption of the final Basel IV regulations other topics such as crypto assets or the consideration of ESG in banking supervisory law will be addressed The current proposals of the EU Commission for the implementation of the Basel reform proposals are presented in the edited volume by Martin Neisen and Stefan Röth The aim is to give the reader a comprehensive but easily understandable overview of the proposals and to work out implementation challenges in a practical way With the help of an international team of experts the complexity of the topic is reduced and important assistance is offered Compared to the second edition of the Basel IV book the topics already implemented in the EU as part of the CRR II have been removed and a comprehensive presentation of all content of CRD VI and CRR III has been added      *Scenario*

*Analysis in Risk Management* Bertrand K. Hassani, 2016-10-26 This book focuses on identifying and explaining the key determinants of scenario analysis in the context of operational risk stress testing and systemic risk as well as management and planning Each chapter presents alternative solutions to perform reliable scenario analysis The author also provides technical notes and describes applications and key characteristics for each of the solutions In addition the book includes a section to help practitioners interpret the results and adjust them to real life management activities Methodologies including those derived from consensus strategies extreme value theory Bayesian networks Neural networks Fault Trees frequentist statistics and data mining are introduced in such a way as to make them understandable to readers without a quantitative background Particular emphasis is given to the added value of the implementation of these methodologies *Belgium*

International Monetary Fund. European Dept., 2013-05-28 The Belgian financial system is relatively large concentrated and interconnected and has a high level of compliance with the Basel Core Principles BCPs for effective banking supervision The National Bank of Belgium NBB deploys high quality supervisory practices and has clear lines of accountability transparency and separate funding when acting in its supervisory capacity The Belgian authorities have established a Resolution Fund RF vesting it with powers to take preventative measures and to facilitate resolution procedures



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