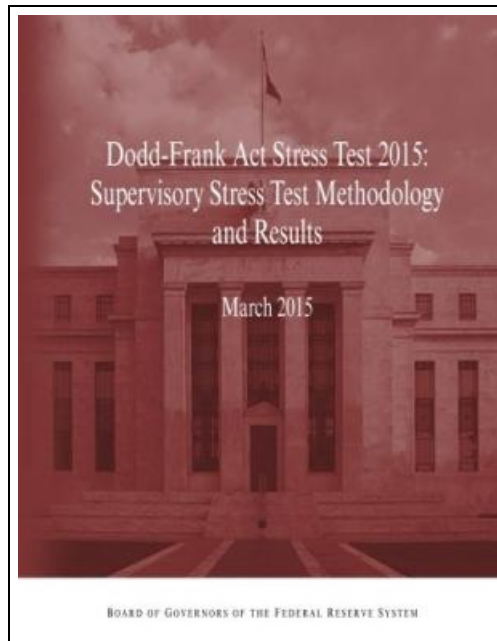


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Createspace, United States, 2015. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) requires the Federal Reserve to conduct an annual stress test of BHCs with \$50 billion or more in total consolidated assets and all nonbank financial companies designated by the Financial Stability Oversight Council (FSOC) for Federal Reserve supervision. The Board adopted rules implementing this requirement in October 2012. For this year's stress test cycle (DFAST 2015), the Federal Reserve conducted supervisory stress tests of 31 BHCs. This report provides background on Dodd-Frank Act stress testing; details of the adverse and severely adverse supervisory scenarios used in DFAST 2015; an overview of the analytical framework and methods used to generate the Federal Reserve's projections, highlighting notable changes from last year's program; and the results of the supervisory stress tests under adverse and severely adverse scenarios for the BHCs that participated in the DFAST 2015 program, presented both in the aggregate and for individual institutions. The adverse and severely adverse supervisory scenarios used in DFAST 2015 feature U.S. and global recessions. In particular, the severely adverse scenario is characterized by a substantial global weakening in economic activity, including a severe recession in the United States, large reductions in asset prices, significant widening of corporate bond spreads, and a sharp increase in equity market volatility. The adverse scenario is characterized by a global weakening in economic activity and an increase in U.S. inflationary pressures that, overall, result in a rapid increase in both short- and long-term U.S. Treasury rates. In conducting its supervisory stress tests, the Federal Reserve calculated its projections of a BHC's balance sheet, risk-weighted assets (RWAs), net income, and resulting regulatory capital ratios under these scenarios using data...



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