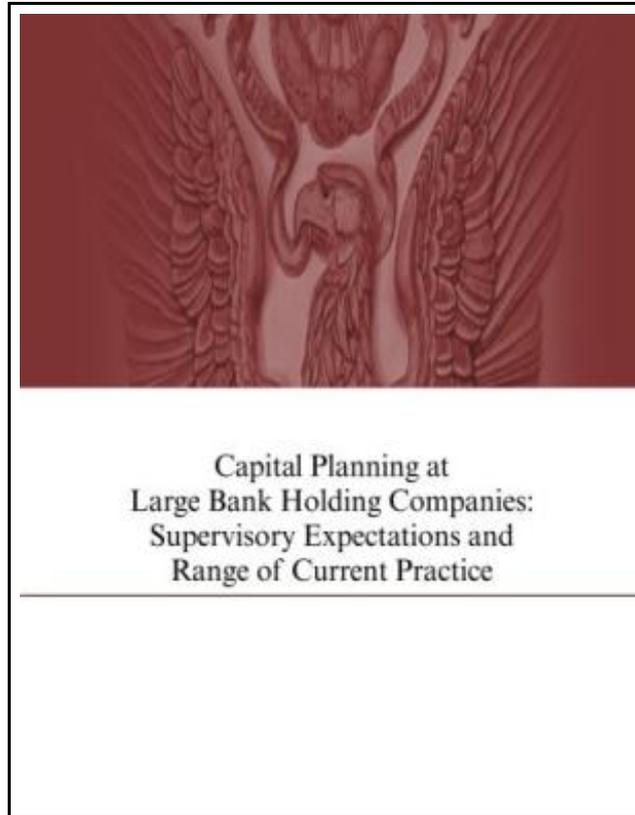


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Createspace, United States, 2014. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.The Federal Reserve has previously noted the importance of capital planning at large, complex bank holding companies (BHCs). Capital is central to a BHC s ability to absorb unexpected losses and continue to lend to creditworthy businesses and consumers. It serves as the first line of defense against losses, protecting the deposit insurance fund and taxpayers. As such, a large BHC s processes for managing and allocating its capital resources are critical not only to its individual health and performance, but also to the stability and effective functioning of the U.S. financial system. The Federal Reserve s Capital Plan Rule and the associated annual Comprehensive Capital Analysis and Review (CCAR) have emphasized the importance the Federal Reserve places on BHCs internal capital planning processes, and on the supervisory assessment of all aspects of these processes, which is a key element of a supervisory program that is focused on promoting resiliency at the largest BHCs. These initiatives have focused not just on the amount of capital that a BHC has, but also on the internal practices and policies a firm uses to determine the amount and composition of capital that would be adequate, given the firm s risk exposures and corporate strategies as well as supervisory expectations and regulatory standards. BHCs have long engaged in some form of capital planning to address the expectations of shareholders, creditors, customers, and other stakeholders. The Federal Reserve s interest in and expectations for effective capital planning reflect the importance of the ongoing viability of the largest BHCs even under stressful financial and economic conditions. Robust internal capital planning can also help ensure that BHCs have sufficient capital in a broad range of...

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