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Silicon Valley Bank & Stress Tests: What Can Local Governments Learn?

Though the full story of what, exactly, caused the collapse of Silicon Valley Bank (SVB) is still coming into focus, it does seem clear that insufficient stress testing played at least some role. A bank stress test determines whether a bank has enough capital to withstand a financial stress or shock. A stress test can address different types of risks, like credit risk, market risk, and liquidity risk.

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