



*Key aspects of system-wide stress test for U.S. banks*

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**Abstract:** The present work deals with the impact of the American financial crisis on U.S. banks. Particularly, it presents the regulatory framework of stress test and capital exercises in the U.S. The aim is to describe the structure of the regulatory authorities along with the procedures for supervising the banks in each jurisdiction.

**Key words:** financial crisis, American banking sector, stress test, uncertainty, American economy.