HAS YOUR BANK TRIED STRESS TESTING?

The Headache: Regulators made it clear that stress testing as required for banks over $10 billion under Dodd-Frank is not required for community banks. But community banks face many financial challenges today--rate risk, loan risk, and even liquidity risk, over the horizon. Vendors, including one endorsed by ABA, offer stress testing to community banks.

Our Question: Has your bank tried stress testing on its own? Is it worth the time and expense? Come see what other bankers think, and add your own views

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Has your bank tried stress testing on its own?

Community banks face numerous financial challenges these days, some of which are mind bending, and many of which make the value of a crystal ball obvious. Lacking one, banks can only make an effort to project the impact of various changes in conditions on their finances.

Below is a sampling of what we've heard so far from community bankers. Add your own ideas and suggestions.

And if you would like to join our regular list of "prescribers," to whom we send questions, please email Executive Editor Steve Cocheo today.

Let's hear your views and ideas below! (Editorial Note: Contributions to Pass the Aspirin may also appear in our print edition. While we will ask for your e-mail address, this is only as an aid to verifying identity and will not be used for any marketing or promotional purpose. The e-mail address will not be published.)