



# Credit Stress Test

Fully automated stress testing and Basel III capital planning in a few clicks! QwickAnalytics' scenario-based analysis of your loan portfolio eliminates hassles and helps you pass regulatory scrutiny.

Even prior to Dodd Frank, regulators emphasized stress testing for banks of all sizes. More recently, they've said that stress testing or sensitivity analysis of loan portfolios is a key part of sound risk management for community banks (FIL-22-2012). It's a fact. Banks that plan for, measure and control their vulnerability to adverse events have been better able to make adjustments and improve performance over time. Our automated Credit Stress Test helps you do just that and is compliant with Basel III regulations.

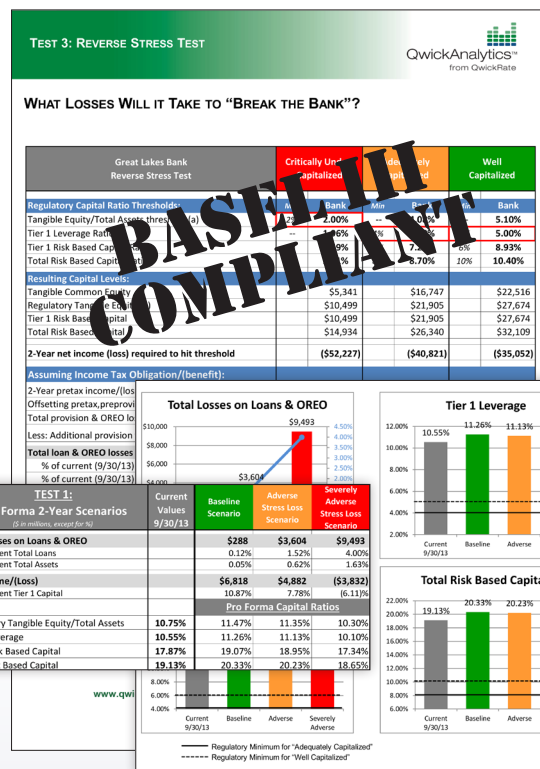
## Critical testing models at the touch of a button

Regulators expect you to assess your bank's exposure to loan losses from major economic shifts and to estimate their impact on earnings results and capital ratios. That calls for sophisticated algorithms and what-if modeling – the kind already built into QwickAnalytics. Our models go beyond the basics to provide you with the most critical and useful testing scenarios. There's also a Basel III Capital Planning Model to highlight any capital changes identified by your stress test results and the Basel III phase-in requirements. You get fast, reliable examiner-ready analysis without the need for huge amounts of time, expertise and work!

## The report that instantly fills the void

Spend your valuable time evaluating and planning, not preparing analysis. This quick, easy solution lets you:

- Immediately deliver professional, portfolio-based and reverse stress test reports to your examiners
- Evaluate varying scenarios of stress related to
  - Peer Group Loss Experience
  - Bank Historical Loss Experience
  - Reverse Stress Test – losses required to “break the bank”
- Easily model any capital changes identified by stress test results and the Basel III phase-in requirements
- Integrate and apply call report data from regulatory filings
- Benefit from built-in peer modeling techniques and custom peer groups
- Override assumptions to tailor reports to your needs
- Rely on our on-staff regulatory and financial analysis experts to constantly stay on top of changing regulations



“Both the Federal Reserve and our state regulators have been very complimentary about our credit stress test. They remarked that the test made sense, is based on good logic and is very easy to read and track.”

Perry Haralson, CFO  
Cornhusker Bank, Lincoln, NE

## Learn more about this powerful, proactive management tool

Easily identify events that could harm the bank's viability, while helping directors become more forward looking. For more information, go to [www.qwickanalytics.com](http://www.qwickanalytics.com).

