

Too Relaxed About Stress Testing?

WE CAN'T STRESS THIS ENOUGH

More than half of senior banking officials surveyed in the US and Europe believe that in two years, stress testing will help drive strategic decisions.

GROWING PAINS



Only 1 in 4 banks say they're highly mature at stress testing.



4 in 10 banks admit to lingering in early stages of development.

THE CHALLENGES

What do bankers think their biggest challenges are today?

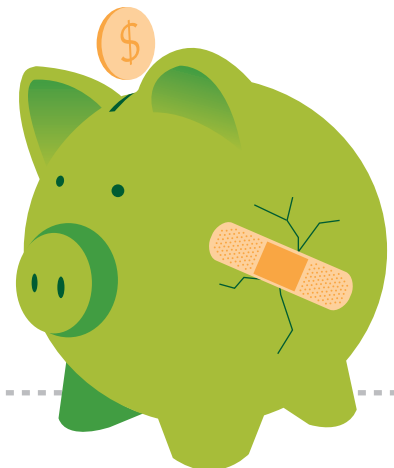
35% Data issues

32% Skills shortage

41% say it hasn't directly influenced decision making yet.

24% altered strategy due to stress testing.

33% adjusted risk appetite in response.



TOOLS FOR SUCCESS

For better stress testing, 47% of bankers cited the need for resources like:

Dedicated internal staff

External consulting

Improved IT infrastructure

Stronger modeling capabilities

Improved data quality and data management



HOW DO YOU MEASURE UP?

With a new [SAS Stress Test Benchmark](#), it only takes **five minutes** to gauge resource levels, relative priorities, leadership engagement and investment.

Source: Longitude Research and SAS, *Stressed Out? How US and European banks are responding to regulatory stress tests*, October 2014.

