

Risk Management Survey Results

Question: Institution Type		
Commercial bank or FDIC savings bank	17	53 %
Thrift or OTS savings bank	8	25 %
Credit union	7	22 %
Question: What is the asset size of your institution?		
Less than \$100M	0	0 %
\$101-249M	13	41 %
\$250-499M	3	9 %
\$500-999M	7	22 %
\$1-3B	5	16 %
Over \$3B	4	13 %
Question: Does your institution have a Chief Risk Officer (or equivalent)? If so, to whom do they report?		
No, we do not have a Chief Risk Officer (or equivalent)	13	41 %
Yes, CRO reports to the board of directors & CEO	2	6 %
Yes, CRO reports to the board of directors/or board-level committee	4	13 %
Yes, CRO reports to the CEO	8	25 %
Yes, CRO reports to the CFO	3	9 %
Yes, CRO reports to the COO	0	0 %
Yes, CRO reports to a management-level risk committee	0	0 %
Other Answers	2	6 %
Question: Does your institution have an integrated Enterprise Risk Management (ERM) Program		
Yes, program in place	8	25 %
Yes, currently implementing program	9	28 %
No, but plan to create program	7	22 %
No, and do not plan to create program	7	22 %
Other Answers	1	3 %
Question: If you have an ERM program in place, or are implementing one, what types of risk do you, or will you, attempt to manage within its framework?		
Operational	19	95 %
Credit	16	80 %
Market	15	75 %
Liquidity	16	80 %
Reputation	16	80 %
Business continuity/IT Security	15	75 %
Regulatory/Compliance	19	95 %
Strategic	13	65 %
Model risk	2	10 %
Litigation	6	30 %
Hazard or Insurable Risks	5	25 %
Vendor	12	60 %
Privacy	7	35 %
Budgeting/Financial	9	45 %
Other Answers	1	5 %

Risk Management Survey Results

Main Question: How frequently do you perform the following analyses for Asset Liability Management (ALM) reporting purposes?															
<i>Question</i>	<i>Num. Answered</i>	Never		Daily		Weekly		Monthly		Quarterly		Annually		Other	
Gap analysis	32	3	9%	0	0%	1	3%	12	38%	15	47%	0	0%	1	3%
Equity at risk	32	3	9%	0	0%	0	0%	11	34%	17	53%	0	0%	1	3%
Sensitivity analysis of Economic Value of Equity (EVE)	32	5	16%	0	0%	1	3%	5	16%	19	59%	1	3%	1	3%
Earnings at risk	32	1	3%	0	0%	0	0%	10	31%	20	63%	0	0%	1	3%
Sensitivity analysis of Net Interest Income (NII)	32	0	0%	1	3%	3	9%	6	19%	22	69%	0	0%	0	0%