



COMMUNITY BANKERS

B A N K

CB Solutions

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Issue 3

Interest Rate Risk

Q: Is your bank's Interest Rate Risk being properly managed and are appropriate policies and practices established to control and limit risks?

A: CB Consulting Services, Inc., a subsidiary of Community Bankers' Bank, may be just who you need. We have conducted Interest Rate Risk audits for numerous clients throughout the 5th Federal Reserve District.

- One of the most common Interest Rate Risk management weaknesses cited by bank examiners is the lack of an adequate independent review.
- Given the current interest rate environment, financial institutions need to plan for changes in rates and take steps to mitigate and control the associated risks.
- Effective board and senior management oversight of a bank's interest rate risk activities is the cornerstone of a sound risk management process.
- A review and audit of your Interest Rate Risk program is one of the four components of a comprehensive risk management process.

CB Consulting Services, Inc. can assist you in this process.

- Our experience, knowledge of bank operations, and commitment to excellence will assure you high quality and responsive services.
- Your personnel will not be required to explain the banking industry to us since CB Consulting Services' only line of business is audit and consulting for community banks.
- We can conduct the Interest Rate Risk audit remotely reducing your institution's expenses.

If you need more information regarding Interest Rate Risk audits, please contact:

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