



Compare your stress testing options — portfolio-level or loan-level

Whether you need a ready-to-go, portfolio-level test with full control over your scenarios, or a more granular, highly customizable analysis performed by our credit experts, OptimaFI offers two examiner-ready stress testing methodologies; built by bankers, for bankers.

OptimaFI offers two approaches, with the deep industry expertise to back whichever path you choose.

Automated Portfolio Stress Test

VIA CALL REPORT INSIGHTS

Best for institutions seeking a ready-to-go, self-directed analysis.

WHAT IT IS

On-demand, top-down stress test included in your Call Report Insights subscription. Pre-populated with complete financial datasets, interactive scenarios provide real-time, actionable loss estimates as well as earnings and capital impact analysis. Aligned to examiner expectations for community institutions managing portfolio risk proactively and independently, with no file upload or IT setup required.

DATA REQUIRED

Public Call Report data from your institution, as well as peers - already in the system. Nothing to prepare or submit.

HOW YOU ENGAGE

Self-serve SaaS. Included with your Call Report Insights subscription — run and re-run unlimited scenarios with different data sets, peer groups, and assumptions, on your own schedule.

Loan-Level Stress Test

VIA CREDIT RISK SOLUTIONS

Best for larger institutions or those with more complex, specialized portfolios

WHAT IT IS

A specialist-led engagement using your institution's own loan-level data. OptimaFI credit experts conduct bottom-up PD/LGD analysis and deliver a fully documented, examiner-ready report.

DATA REQUIRED

A standard loan portfolio export from your core or LOS, as our advanced ingestion system takes care of the rest.

HOW YOU ENGAGE

Fully managed service. OptimaFI specialists lead the analysis, interpret results, and handle everything through to final delivery.

Automated Portfolio Stress Test

VIA CALL REPORT INSIGHTS

Best for institutions seeking a ready-to-go, self-directed analysis.

WHAT YOU RECEIVE

- On-demand, interactive scenarios are pre-populated with comprehensive bank & customizable peer financial data
- Detailed, segment-level loss projections under varying degrees of stress
- P&L and capital impact analyses under baseline, adverse & severely adverse credit scenarios
- Includes a "break the bank" Reverse Stress Test analysis, sensitive to your unique capital triggers.
- Fully interactive modeling that reacts to all changes in inputs/assumptions and recalculates outputs in real-time
- Automated dashboards and board-ready visuals with peer benchmarking

INVESTMENT

Affordable SaaS pricing, included as part of a Call Report Insights subscription. No separate purchase required.

Loan-Level Stress Test

VIA CREDIT RISK SOLUTIONS

Best for larger institutions or those with more complex, specialized portfolios

WHAT YOU RECEIVE

- Loan-level PD/LGD analysis tied to proprietary internal risk-grading systems
- Highly customized scenarios aligned with your portfolio's idiosyncratic relationships, concentrations & cohorts
- Examiner-ready documentation with transparent assumptions and full audit trails
- Forward-looking earnings & capital impact analysis delivered by credit specialists with regulatory experience

INVESTMENT

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

Perry Haralson
CFO, Cornhusker Bank

“We had a great experience working with the OptimaFI team on our stress testing last year. The process was thorough and smooth. The insights provided were very helpful for our team and were very beneficial during our follow up examination.”

Brad Lowry
President, COO, CLO
Pilgrim Bank

Ready to stress test with confidence?

We'll help you identify which approach fits your institution, and what to expect before, during, and after.



Talk to a Specialist

optimafi.com/talk-to-a-specialist

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