Opening The Black Box Of Interest Rate Sensitivity: Rising Rates May Benefit Some U.S. Banks Less Than They Believe Dec 15

Description:

Abstract
Roughly 90% of the U.S. banks we rate expect their net interest income to rise when the Federal Reserve tightens monetary policy and benchmark interest rates increase, which will likely occur this month. That is, banks believe the yield they earn on their assets will increase more than the cost of their liabilities—meaning they are "asset sensitive," in industry parlance. However, banks typically disclose limited information about how they measure their sensitivity to changes in benchmark interest rates. They usually don't report how quickly they expect the cost of their deposits to increase when benchmark interest rates rise, which we believe is often the most important variable in determining a bank's interest rate sensitivity. In an effort to better assess...

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