Connecting the Dots:

Improving the Management Decision-Making Process with Abrigo Connect

CCBN TECH 24

Jim Xander – Manager, Abrigo Advisory Services

Jim.Xander@abrigo.com

Banker's Toolbox

sageworks

mst

FARIN

BankLabs
Construct +Pay Solutions

VALUANT

DiCOM software

TPG

Help Communities Win
by Championing FIs

Drive Growth, Manage Risk with Abrigo

Drive Growth

Credit and Lending Solutions

- Commercial Lending
- Consumer Lending
- SMB Lending
- Ag Lending
- Construction Lending
- Account Opening
- Credit Risk

Abrigo Connect

Manage Risk

Risk and Compliance Solutions

- AML/CFT
- Fraud
- Watchlist Scanning
- CECL & Investment Accounting
- ALM
- Stress Testing
- Pricing & Profitability
- Loan Review

Data Analytics & Insights Business Process Automation API Ecosystem Machine Learning/AI

Abrigo Connect

Actionable Banking Intelligence and Analytics

A **banking intelligence solution** that uses advanced data-driven models, including AI and natural language search, to transform data into the insights you need to make **better strategic and operational decisions**.

- Artificial Intelligence
- Natural Language Search
- Analytics & Visualizations

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Interactive Session

Think of a current business challenge facing you today

People

- Are you empowered to solve the problem correctly?

Processes

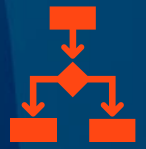
- Are you confident the true systemic or root issue has been identified?

Technology

- Do you have the right systems to monitor the effectiveness of your solution?

Business Intelligence through the Lens of:

- People



- Processes

- Technology

Abrigo Connect – Power to Your People

Curated Liveboards (Intelligence Dashboards) by Role

- Chief Credit Officer
  - Risk Rating migration and trending
  - Book Balance by FICO ranges
- Chief Financial Officer:
  - Profit Margin trending and performance by industry, region, etc.
  - Peer benchmarking against above metrics
- Chief Information Officer:
  - Specific views and liveboards to analyze data accuracy and integrity
- Chief Risk Officer
  - WARR & delinquency trending and performance by industry, region, etc.
  - Peer benchmarking against above metrics

Technology for Actionable Problem Solving

Abrigo Connect to solve the systemic issue rather than the symptom

- **Problem:** We need to address credit quality issues in our loan portfolio
- *Why #1 – Why are delinquencies on the rise over the last 12 months?*
  - Because there is a high percentage of delinquencies in originations that occurred in the last 24 months
- *Why #2 – Why are a high percentage of new originations delinquent?*
  - They are a primarily happening in our Energy and Fuels market, which is a growth area.
- *Why #3 – Why are there issues with our Energy and fuels market lending?*
  - There are a number of cash flow exceptions in this market.
- *Why #4 – Why are there an inordinate number of cash flow exceptions in this market segment?*
  - They relate to a new loan officer hired 10 months ago to focus on this segment
- *Why #5 – Why are these officer's loans having such a tough time paying as agreed?*
  - The loan officer is making an error in the spreading process which overestimates excess cash flow
- **Solution:** Retrain the Loan Officer and evaluate better technology for financial spreading

Abrigo Connect Demo

Connecting the Dots:

Improving the Management Decision-Making Process

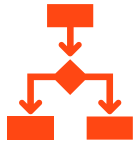
Harmonizing People, Process, and Technology

Connecting the Dots for Optimal Business Decision-Making

People:

✓Ensuring the right people are in the right seats in your organization

✓Empowering these individuals to take corrective action and pursue continuous improvement



Process:

✓Establish the correct KPIs and KRIs

✓Discover the underlying, rather than the immediate causes issues

Technology:

✓Access to the right information

✓Enriching this information to make it actionable

Questions?

Thank You!

Jim Xander

Manager, Advisory Services

Abrigo

Appendix: Screenshots

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Loan Officer andrea stover, andy greenberg, andy m... | Workflow Name != {null} | Template Name brb annual review (full), brb c & i ne... | Workflow Status != closed | Borrower Name != {Null} | Status != declined, withdrawn | New, Renewal, or Modification (Select) | Probability of Closing (Select)

Pipeline Overview | Pipeline Until EOY | 7 Day Pipeline | Daily Detail - Next 30 Days | Daily Detail - Next 31-60 Days | Daily Detail - Next 61-90 Days | Pipeline by Officer | Pipeline by Phase | GGL Pipeline

Loan Amount in Pipeline
$168,127,042

# of Loans in Pipeline
122

Weighted Average Interest %
8.78%

Funding at Closing (Expected)
$60,276,788

New Money in Pipeline
$114,148,475

Renewal Money in Pipeline
$23,783,333

Modification Money in Pipeline
$6,817,678

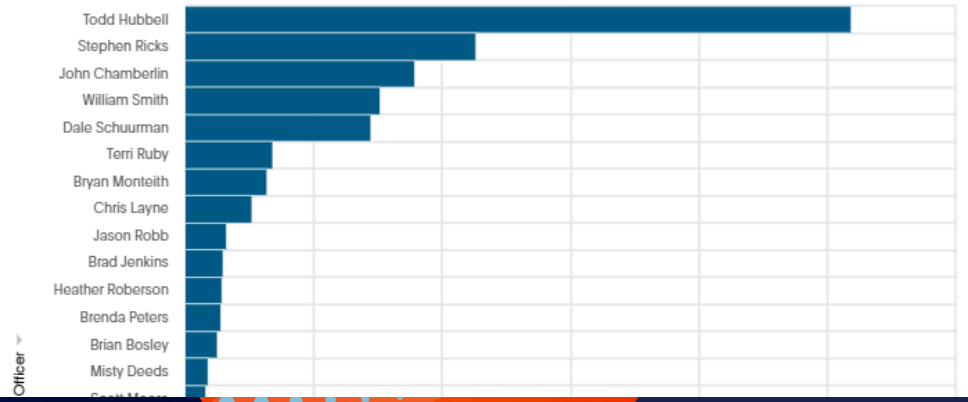
New/Renewal/Modification not Specified
$23,377,555

Pipeline Summary

Loan Officer	Officer Loan Amount ↓	Officer Number of Loans	% of Total	Weighted Average %	Non GGL Balance	GGL Balance
Todd Hubbell	51,894,000	3	30.87%	9.53%	$0	$51,894,000
Stephen Ricks	22,655,000	6	13.47%	10.88%	$0	$22,655,000
John Chamberlin	17,883,268	7	10.64%	8.20%	$17,883,268	$0
William Smith	15,200,733	12	9.04%	7.57%	$15,200,733	$0
Dale Schuurman	14,500,000	3	8.62%	6.23%	$14,500,000	$0
Terri Ruby	6,816,750	2	4.05%	7.53%	$6,816,750	$0
Bryan Monteith	6,388,500	7	3.80%	10.63%	$0	$6,388,500
Chris Layne	5,219,258	9	3.10%	7.97%	$5,219,258	$0

Pipeline Summary

Explore ···



Username (Select) | Branch (Select) | Template Name (Select)

Total Balance of Loans ...

Explore

36,826,525.92

Nov 2023

Total Commitment of Loans Maturing Next 90 ...

69,035,457.83

Nov 2023

Number of Loans Maturing Next 90 Days

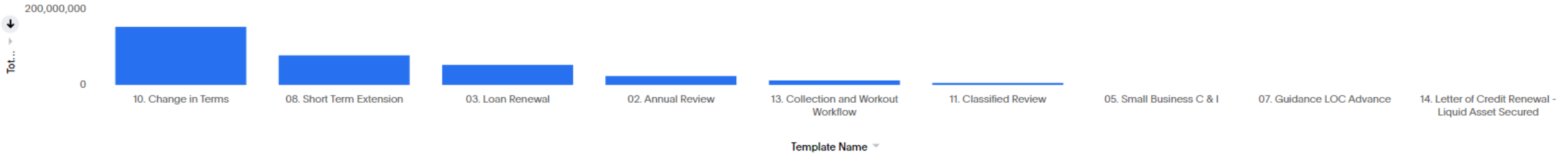
344

Loan Maturing Next 90 Days - With Workflows

106

Workflow Template Types for Loans Maturing Next 90 Days

Note if multiple workflows exist for the same loan - loan will be included multiple times



Loans Maturing Next 90 Days - No Workflow

Borrower Name	Loan Number	Total Book Balance	Total Commitment ↓	Maturity Date	Risk Rating	Nonaccrual Status	Branch (Loan Level)	Industry Code (Loan Level)
WALDNERS BUSINESS ENVIRONMENTS INC	5062063	114,617,184.99	175,000,000	11/01/2023	6	N	39 - Melville (South)	423210
Parkoff, Richard A	140162362	90,000,000	90,000,000	09/30/2023	5	N	72 - Unknown/Closed Branch	531110
PARKOFF, ADAM L	140162370	77,805,719.2	80,000,000	09/30/2023	5	N	72 - Unknown/Closed Branch	531110

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New Alerts Last Week

268

Week of 07/31/2023

↑ 29.47% (207) Week of 07/24/2023 ›

Cases Created Last Week

3

Week of 07/31/2023

↑ 200% (1) Week of 07/24/2023 ›

SARs Created Last Week

1

Week of 07/31/2023

↑ 0% (1) Week of 07/17/2023 ›

New CTRs last Week

5

Week of 07/31/2023

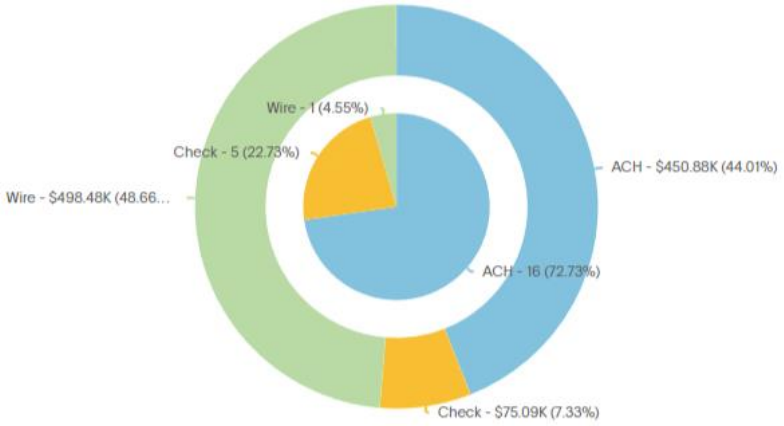
↓ 16.67% (6) Week of 07/24/2023 ›

SARS by FinCEN Suspicious Activity Category

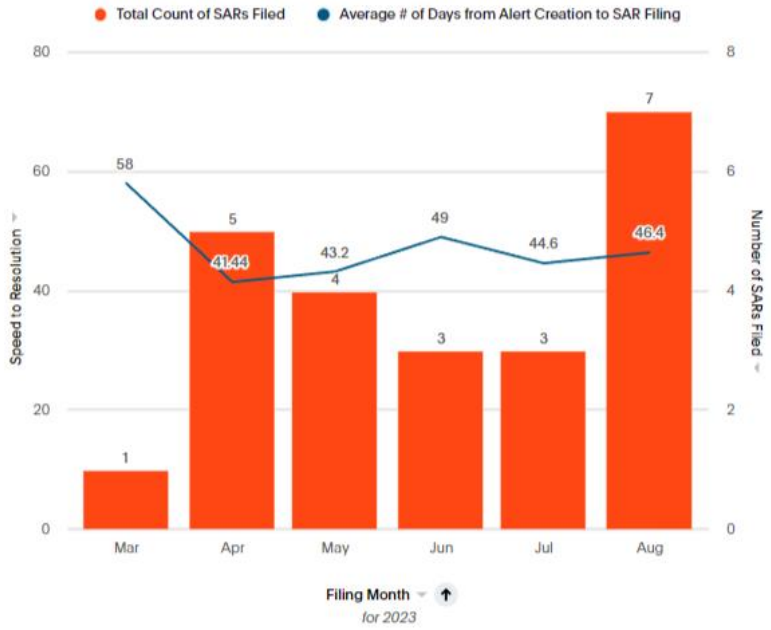
Last 365 Days

Fraud Occurrences by Case Count and Dollar Amount

Last 365 Days



Number of SARs by Month, with Speed to Resolution



Recent Large Outgoing Wires

Business Date ↓	Amount	Primary Account Holder	Beneficiary Name	Beneficiary Bank
08/13/2023	$10K	KATIE F RUBIN	GRETCHEN R CRAIG	Harbor Union Trust
08/13/2023	$217.76K	CROOK AND ALDERMAN LLC	SKYLER I YORK	Citywide Trust Company
08/12/2023	$925.15K	JAMEL T SANTOS	MORRIS J MESSER	Pacific Financial Services
08/12/2023	$2M	CROOK AND ALDERMAN LLC	KIANA B SEAMAN	Frontier Financial Group
08/12/2023	$2.09K	ADELAIDE T YOON	FRALEY AND WHITING LLC	CapitalOne Finance
08/12/2023	$107.4K	CHRISTION G NIEVES	CARLEE K TOLER	CapitalOne Finance
08/12/2023	$7.2K	MONTANA R MCCLENDON	SINGLETON AND BEARD INC.	Secure Investments Bank
08/11/2023	$398.45K	JAVIER C MCMILLIAN	MORRIS J MESSER	Pacific Financial Services
08/11/2023	$40K	DIMITRI B ASH	NAYA B WHITTAKER	Silverlake Bank
08/11/2023	$7.9K	JASMYN S REESE	SINGLETON AND	Secure Investments

Showing 1,000 of many rows

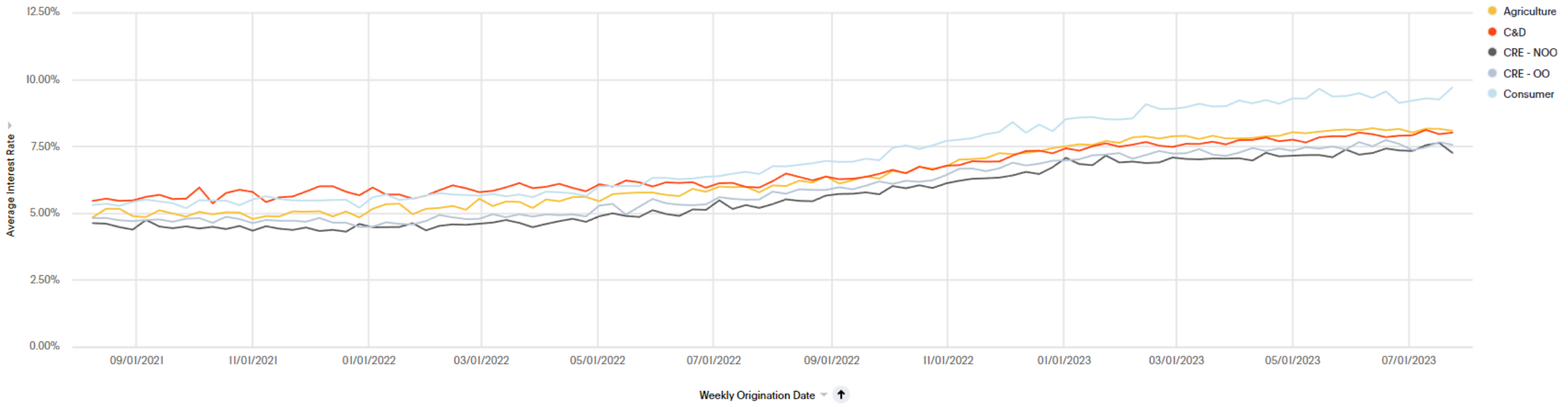
Abrigo Benchmark Data

Peter Debbaut (Abrigo) +1 | Edit

Balance Tier {Null}, b. 5k-25k, c. 25k - 100k, d. 100k - ... | Call Code {Null}, 1, 1a, 1a1, 1a2, 1b, 1c, 1c1, 1c2, 1c2a, ... | Call Code Category agriculture, c&d, consumer, cre... | Customer Type {Null}, company, farm, person | DPD Bucket {Null}, 0-29, 30-59, 60-89, 90+

Interest Rate Variable {Null}, false, true | NAICS 2 Digit Code {Null}, 11, 21, 22, 23, 31, 32, 33, 4... | Nonaccrual {Null}, false, true | Origination Tier {Null}, <0, a. 0-5k, b. 5k-25k, c. 25k - ... | Vintage {Null}, 1900, 1958, 1973, 1974, 1975, 1976, 197...

Origination Date Last 730 Day(s) (08/13/2021 < 08/13... | Segmentation: Customer Type

Summary | Balances | Interest Rates | Fees | Originations

Average Interest Rate by Weekly Origination Date and Call Code Category