CCBN CHIEF CREDIT OFFICERS' CONFERENCE

Credit, Technology & Efficiency:
Doing More with Better Tools

Panel Discussion

Kim Snyder, CEO & Founder, KlariVis
Patricia Ferrick, President, FVCbank

KlariVis®

KlariVis is the data intelligence platform for community banks and credit unions. Built for bankers by bankers, it connects the systems that run the institution, blends the data, and puts it in front of every person who needs it, from the analyst building reports to the board reviewing governance dashboards.

Founded 2019 in Roanoke, Virginia

Proven across 150+ community financial institutions

650+ dashboards and reports, out of the box

~70 employees

Built for your data journey

FVCbank

FVCbank is a Virginia-chartered community bank headquartered in Fairfax, serving small and mid-sized businesses, nonprofits, government contractors, and the professionals who run them across the Washington, D.C., Maryland, and Virginia region. It pairs relationship-based service with modern banking technology.

~$2.3B in total assets

Fairfax, Virginia headquarters

8 branches, 1 loan production office

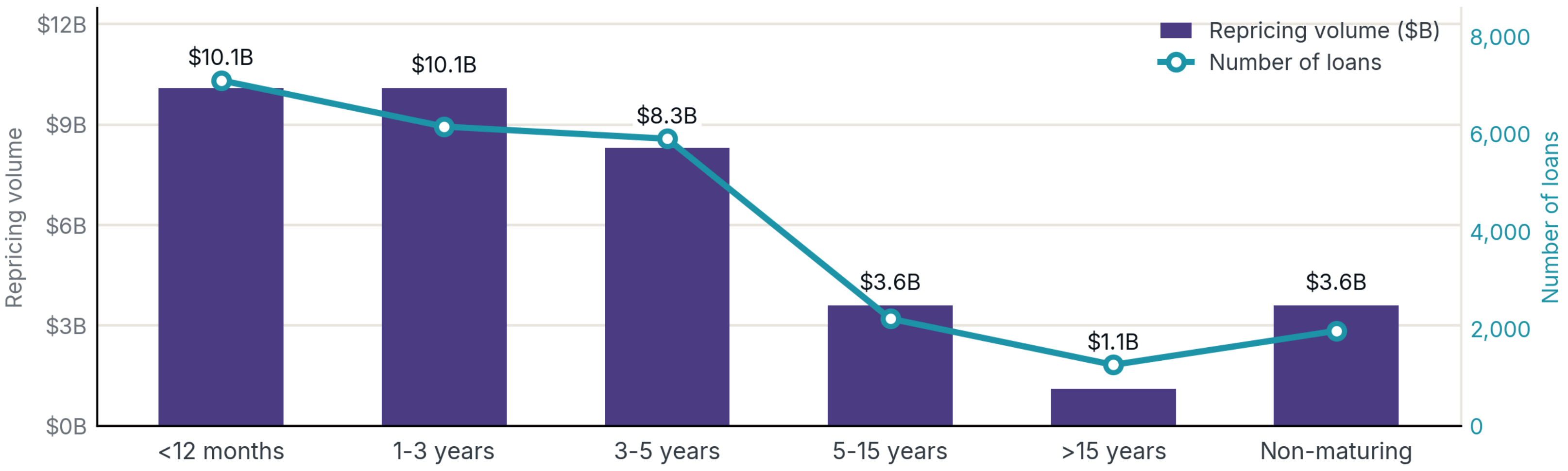
Founded November 2007

~140 employees

One Bank. Unlimited Possibilities.

The CRE Maturity Wall

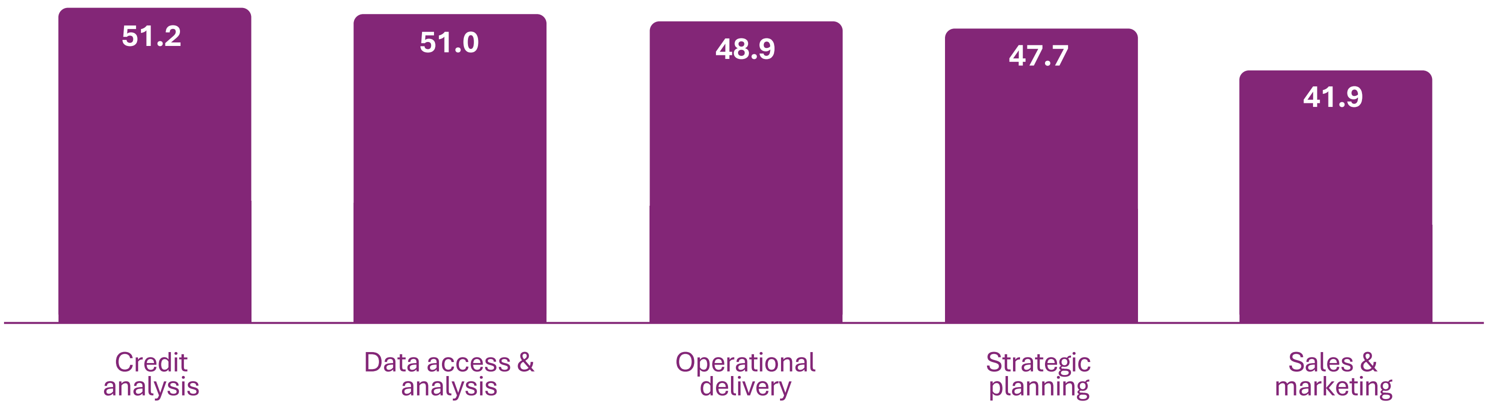
$36.9B in CRE loans repricing in the next 3 year across 131 community banks. Over half will mature in the next 12 months.



Source: KlariVis anonymized data

Data EQ: Where Community Banks Stand

Overall, banks scored 211 out of 500. The average scores of each functional area is below:



Source: Cornerstone Advisors, Improving Your Financial Institution’s Data EQ

> “There is no AI strategy without a **data strategy.**”

Data EQ:

Where Community Banks Stand

Bottom three capabilities:

Data quality and integrity monitoring:
4.2 out of 10

Integration of structured and unstructured data:
3.6 out of 10

Use of predictive analytics in strategic planning:
2.7 out of 10

The ambition is there. **The infrastructure isn't.**

The appetite for AI projects is gaining, but without a strong data foundation banks will struggle to implement AI solutions successfully.

Leadership outlook on AI is **shifting**

AI concerns among community banking leaders dropped from

83% to 50%

in a single year

85%

say institutions that adopt AI will gain a significant competitive advantage

Community banks **want to automate key tasks or workflows**

78% Have formal internal AI training programs	**17%** Can hire AI talent externally
28% Use external training providers	**15%** Have given up on AI

Source: CSI, 2026 Banking Priorities Survey. 252 financial institution leaders, conducted by CITE Research, October 2025.

Source: American Banker, AI Talent Shift Survey, 2026. Community bank sample: 54 respondents.

KlariVis®

DISCUSS

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Thank you.

Get in touch:

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Scan to register!

DATA & AI INSTITUTE:

C-Suite Summit

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go.klarivis.com/executive-data-innovation-summit