

Abrigo Connect speeds up reporting at Southwestern National Bank

Case Study

Ralph Kramer, Chief Credit Officer at Southwestern National Bank, first encountered Abrigo when the bank sought a loan origination system to help manage its growth. After growing from \$350 million in 2016 to nearly \$1 billion in assets in 2022, the bank decided to scale to continue serving customers well.

Before adopting an LOS, Southwestern National Bank used spreadsheets for every process, including reporting. Kramer and the staff wanted an end-to-end system to improve the customer experience and the back-office operations workflow. His priority was leveraging the bank's talent rather than investing in more staff members. The bank chose Abrigo because it ticked those boxes, and staff were already familiar with the Abrigo interface after using Abrigo to help manage their PPP loans in 2021.

It wasn't until he was a well-established Abrigo LOS user attending the Abrigo ThinkBIG conference in 2022 that Kramer heard about Abrigo Connect. He saw a demonstration on how Connect can streamline reporting. The ease with which the product pulled the geographic concentration reports that Kramer used to spend hours on got him interested.

CHANGING THE GAME

Being able to stay inside the Abrigo system and manage data efficiently was the driving factor behind Southwest National's decision to use Connect. The ability to generate reports not just for portfolio management but also for updating the board, providing details to regulators and auditors, and looking at staff performance with a few clicks saved time and headaches.

Kramer also loved that Abrigo Connect crosses over from the bank's LOS system to its anti-money laundering software, Abrigo's BAM+ system. The whole-organization perspective helps Kramer do even more detailed reporting. And the workflow insights Connect provides can help staff improve their workflow by showing where projects tend to get stuck.

"Connect has been very intuitive. Changing the report parameters and filters is easy, and what would have taken hours or a whole workday takes minutes."

—
Ralph Kramer, Chief Credit Officer

SOUTHWESTERN NATIONAL BANK

Before Abrigo Connect, the geographic concentration reports Kramer needed for his OCC examination would have taken hours. He would have downloaded a trial balance, drawn up a pivot table, and manually sliced and diced the data in spreadsheets to create a report. With Abrigo Connect, he has a custom-built report that generates in seconds and shows the concentration of loans across the bank's markets in Texas and California.

"It's mind-blowing the simplicity of the reporting, and it has helped me out so much," Kramer said. "Connect has been very intuitive. Changing the report parameters and filters is easy, and what would have taken hours or a whole workday takes minutes."

GAINING INSIGHT

Lender dashboards showing past dues, upcoming maturities, and other outstanding items were also on Kramer's wish list, and with Connect, his lenders can see everything about their portfolio in one convenient place. Managers can see junior lenders' portfolios as well. The next step for Kramer is to begin utilizing goal tracking to track individual lenders' goals via Connect. In the meantime, he looks forward to using Connect for big-picture goal-setting as the bank grows.

"With the information I can get out of Abrigo Connect, I can be proactive instead of reactive," Ralph said. "A large part of my job is responding to problems. With Connect, I have the time to be more forward-thinking and the tools to examine the portfolio more closely. I can look ahead more instead of looking behind."

"With Connect, I have the time to be more forward-thinking and the tools to examine the portfolio more closely. I can look ahead more instead of looking behind."

—
Ralph Kramer, Chief Credit Officer

SOUTHWESTERN NATIONAL BANK

ABOUT SOUTHWESTERN NATIONAL BANK

In November 1997, Southwestern National Bank opened its headquarters in the heart of Southwest Houston, TX, aiming to become the independent diversified bank of choice with small to medium size business segments including consumer, partners, owners, employees, family and friends. The bank currently has nine locations and continues to expand in Houston, Dallas and California markets.

Learn more at swnbk.com.

ABOUT ABRIGO

Abrigo is a leading technology provider of compliance, credit risk, lending, and asset/liability management solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes — from anti-money laundering to asset/liability management to fraud detection to lending solutions — empowering our customers by addressing their Enterprise Risk Management needs.

Make Big Things Happen. Get started at abrigo.com.