

# Amarillo National Bank transforms workflows and risk management with Abrigo's DiCOM loan review software

## Case Study

### MANUAL CHALLENGES AT A GROWING INSTITUTION

Amarillo National Bank has been family-owned and operated since its inception in 1892, even as its assets approach \$10 billion. Like many community banks, a “mom-and-pop” operation style and personal customer relationships are a core part of the bank’s identity. But with corporate headquarters in Amarillo and branches in Austin, College Station, Fort Worth, San Antonio, and Lubbock, Amarillo National Bank (ANB) covers a large territory and needs scalable solutions for growth.

When Vice President of Loan Review Britni Hernandez joined ANB in a merger with Lubbock National Bank, it became clear that the newly expanded loan department needed software to function more efficiently. Before the merger, two staff members in Amarillo oversaw ANB’s \$5-7 billion in assets using an outdated database. Meanwhile, in Lubbock, Hernandez and her coworkers operated from separate offices, relying on a manual spreadsheet and pulling data from their core by hand.

Tracking loan activities and assessing risks became increasingly complex after the merger. Hernandez and her team knew that the database ANB employed at its headquarters was prone to errors and outright crashes. The database simply wasn’t fast enough to work across locations. With employees spread out across three regions, the bank knew it needed software that allowed team members to track their work in one place simultaneously.

### IMPLEMENTATION AND BENEFITS OF LOAN REVIEW SOFTWARE

ANB has transformed its loan review and risk management processes by implementing DiCOM loan review software. Before, ANB had to manually analyze data. Now, they have unprecedented access to crucial data from their core system.

“The flexible reports and customized templates have been crucial for us. We can slice and dice the portfolio in a way we couldn’t before. If you really utilize the user-defined fields, you can make DiCOM do anything you want by filtering beyond the standard filters.”

**Britni Hernandez, Vice President of Loan Review**

AMARILLO NATIONAL BANK

### ABOUT AMARILLO NATIONAL BANK



For 130 years and counting, Amarillo National Bank has been proudly serving Texas people and Texas communities. With deep roots in the Texas Panhandle, the bank has expanded its presence across West Texas and South Texas. ANB provides award-winning services and has been recognized for its customer-centered culture and community support. Visit the bank’s website at [ANB.com](http://ANB.com) for more details.

ANB can pull data using various user-specific and user-defined codes, a capability they previously lacked. This newfound ability allows them to efficiently identify concentration risks, extract guarantor-dependent loans, and address key examination points.

With DiCOM loan review, ANB lending staff can identify risk pockets and review them comprehensively, which previously involved highlighting a spreadsheet and debating where customers fit in their risk profile. Now, Hernandez makes it a point to actively engage with OCC examiners to understand upcoming focus areas and tailor their reviews accordingly, showcasing their proactive approach to risk management. The feedback from examiners has been positive, indicating the software's effectiveness in enhancing their risk management practices.

## RESULTS THAT SET ANB APART FROM THE COMPETITION

Perhaps the most significant change since moving to DiCOM has been an improvement in ANB's penetration levels. ANB knew that most banks their size stayed in the 35-45% range and were satisfied with 50% of the portfolio. Before DiCOM, the bank averaged 48% penetration. Today, their rolling 12-month penetration average is 68%.

"It's a huge success," Hernandez said. "We do our own financial spreads with DICOM templates, and we saw a 20% improvement. Looking at smaller loans, streamlining, and maintaining penetration were our goals, and we were not disappointed at all."

The adoption of DICOM has significantly improved loan review and risk management at Amarillo National Bank. The software has provided the bank with a unified platform for tracking loan activities.

"Everyone can see what everyone is doing," said Hernandez. "It is a reliable management tool for identifying when someone is struggling to get things done."

Another positive result of using DiCOM is that real-time data analysis allows ANB to make informed decisions by quickly pulling reports to examine their portfolio from different angles.

"The flexible reports and customized templates have been crucial for us," said Hernandez, who appreciates that she can now create very specific worksheets based on industry, region, and the bank's needs. "We can slice and dice the portfolio in a way we couldn't before. If you really utilize the user-defined fields, you can make DiCOM do anything you want by filtering beyond the standard filters."

## FUTURE OUTLOOK FOR GROWING WITH ABRIGO'S DICOM

As DiCOM loan review software users, ANB staff can access Abrigo Community, an online portal for support, training, product knowledge, and connecting with peers to share ideas. Hernandez is continually and pleasantly surprised by the usefulness of the Abrigo community when it comes to navigating and improving ANB's use of DiCOM loan review software. She can reach out to similar banks to understand what they're hearing from regulators, whether they've experienced similar lending issues, and how to handle new types of loans.

"It's more than just a program," she said. "We are actually able to discuss problems that we were having in-house that somebody else might be an expert in. That is part of the DICOM user community."

Amarillo National Bank plans to further leverage DICOM to enhance its loan review and risk management practices. The bank looks forward to the new web-based features rolling out on the software and aims to continue optimizing its operations, improving data analysis capabilities, and ensuring compliance with regulatory requirements. By embracing DICOM, Amarillo National Bank has positioned itself to sustain its growth and reputation as a leading regional bank in Texas.

## 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.

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