

Integro Bank turns to Abrigo Advisory to advance its CECL model

Institution type
Bank

Product
CECL Advisory Services

Results
Best-in-class CECL model

Quickly deployed an advanced CECL model for U.S. GAAP audit; no gaps noted

With business owners comprising its shareholder base, Integro Bank is deeply embedded in the communities it serves. It offers tailored lending, deposit, and treasury products specifically for entrepreneurs, businesses, and non-profits in Arizona, Nevada, and California, and it accepts deposits nationwide. Integro Bank is known for its commitment to business owners and its strength in SBA lending.

Chief Financial Officer Paul Allen Thompson was looking to quickly enhance Integro's CECL model in connection with Integro's annual U.S. GAAP audit. His focus was on usability, robustness, and data integrity, as well as ensuring a quality CECL model presentation to the bank's audit committee.

Under a very short timeline to close year end, Thompson reached out to Abrigo for guidance and connected with Neekis Hammond, VP of Portfolio Risk Advisory Services. Hammond quickly stepped in. He guided the bank through reconfiguring the model while clearly explaining each component—making the process transparent, repeatable, and intuitive.

The combination of Abrigo's powerful software and expert advisory services enabled Integro Bank to advance its CECL model to best-in-class quality, improve its transparency, and maintain U.S. GAAP compliance despite the tight timeframe.

About the financial institution



Recognized as the fastest growing bank in Arizona, Integro Bank has been uniquely focused on serving businesses in the Phoenix, Arizona, area since 2022. With its proprietary Integro360SM data tool, the bank provides insights and analysis to clients that help their businesses grow and thrive. Integro Bank is the only bank in the nation with a CEO Club for founders, owners, and business leaders. It has been recognized by the U.S. Small Business Administration as a preferred lender with a proven track record of successfully processing and servicing SBA-guaranteed loans. Visit www.integro.bank for more details.

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Paul Thompson
Chief Financial Officer
Integro Bank

The solution for an audit-ready CECL model

With Abrigo Advisory's partnership, Integro Bank successfully presented CECL results to its audit committee, receiving praise for clarity and completeness.

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Gaining a better understanding of how their CECL model could work for them gave Integro Bank more confidence in its allowance calculation. The bank's relatively small accounting team is confident in the model's current state and welcomes a continued partnership with Abrigo for future audit

presentations and CECL model enhancements. The defensible and documented processes within the bank's CECL solution allow Thompson to look forward to clean exams and audits.

While the reasonable inputs, valid outputs, and GAAP compliance of the software certainly helped, Thompson also credits the human element of his Abrigo partnership.

"I'm a big believer in Adam Smith's division of labor—you do what you're good at and let other people do what they're good at," Thompson said. "Abrigo has top-tier advisors. Abrigo makes a powerful and best-in-class positive impact. They build loyalty from people like me."

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](https://www.abrigo.com).

