

Bank of Utah enhances reporting efficiency and strategic insights with Abrigo Connect

Bank asset size

\$3.7 billion

Product

Abrigo Connect

Results

Saves 60+ hours/month

The challenge: Time-consuming, manual reporting

Like many financial institutions, Bank of Utah previously relied heavily on Excel-based reporting processes for its commercial lending, credit risk, and loan review operations. The labor-intensive process meant month-end reporting was a high-volume manual task that required significant time to coordinate. Reports had few visualizations of the data, said Andrew Cunningham, SVP, Lending Technology & Innovation Officer.

In addition, generating routine reports from the bank's data required knowledge of the programming language SQL, making self-service difficult for staff. Instead, staff would submit a report request, and someone on Cunningham's team would write, run, and send the report.

Faced with these challenges, Bank of Utah leaders prioritized modernizing reporting to improve the bank's intelligence across operations and to gain efficiency.

About Bank of Utah



An independent, locally owned community bank since 1952, Bank of Utah has a unique focus — prioritizing and investing in the customers and neighborhoods it serves. The Ogden, Utah-based bank manages personal and business banking, mortgage and commercial lending, wealth management, and trust services for thousands of customers in Utah and beyond. Bank of Utah also supports communities through financial literacy programs, sponsorships, and charitable giving. With \$3.7 billion in total assets, the bank is one of the nation's fastest-growing banks. Visit the bank's website at bankofutah.com to learn more.

“Consolidating this volume of data ensures our visibility stays sharp as we grow. It frees up our team members to focus on analysis and strategic decision-making rather than the mechanics of assembly.”

Andrew Cunningham

SVP, Lending Technology & Innovation Officer
Bank of Utah

Solution: Modernized reporting with Connect

[Abrigo Connect](#) offered an intuitive, low-maintenance interface to update Bank of Utah's reporting infrastructure across commercial, residential, consumer lending, deposits, and workflows. The bank was already using several components of Abrigo's loan origination and asset/liability management solutions, simplifying setup.



Cunningham said that working with [Abrigo's advisory team](#) to include curated reports adjusted for Bank of Utah's needs provided fast time-to-value. And because Connect uses [AI and natural language search](#) in an easy-to-use interface, others were quickly able to begin generating their own [visualizations and reports](#).

"The learning curve is really low," he said. Users "didn't have to understand the entire schema... just start checking boxes and apply your filters—there's your information."

Other aspects of Connect that make the solution valuable to Bank of Utah are:

- Configurable dashboards
- Rapid implementation
- Minimal maintenance
- Cross-functional access

Connect creates efficiency, strategic edge

Using Abrigo Connect, Bank of Utah has now streamlined and simplified its reporting efforts, yielding:

- **Dramatic time savings:** Month-end reporting is now completed by the 3rd or 4th of the month—saving over 60 hours monthly.
- **Operational efficiency:** Reduces the need for custom, one-off reports; users across the institution can now directly access and explore live data without IT intervention.
- **Ease of use:** Even staff with no prior experience in report development can easily access the right data points. The interface aligns with Sageworks screen labels for simple navigation.
- **Strategic visibility:** Liveboards consolidate dozens of separate emails to keep everyone on the same page with the same information.
- **Improved decision-making:** Decision timelines have accelerated, supported by faster reporting and clear visual trends in key areas like policy exceptions, pipeline management, and portfolio risk.

"Our executive team is very pleased with the innovation Abrigo provides," said Cari Fullerton, EVP, Chief Credit Officer. "Having real-time data available in our liveboards has been a significant win, and our team members have found a lot of value in having such a powerful tool to support their work. It's been a strong partnership. As our needs change, Abrigo continues to evolve alongside us to deliver the right solutions."

"It is much easier to make those decisions because we can see the information right there in front of us with Connect. We're not looking at a giant spreadsheet of data," Cunningham said. "It frees up our team members to focus on analysis and strategic decision-making rather than the mechanics of assembly."

