

How Old National Bank increased loan review efficiency and capacity with AI-powered workflow intelligence

Asset size

\$73 billion

Product

Loan Review Assistant

Result

~31% reviewer efficiency increase

Summary

As Old National Bank's commercial portfolio grew, its loan review team faced increasing pressure to review larger and more complex credit relationships while maintaining consistency, quality, and regulatory readiness. By implementing Abrigo's Loan Review Assistant, the bank increased reviewer efficiency by an average of 31% and expanded review capacity while maintaining strong governance and reviewer accountability.

The challenge: Keeping pace with growth

When Old National Bank began expanding through acquisitions and organic growth, the bank sought a scalable way to increase review capacity while preserving its established review methodology and high standards for quality and governance.

Commercial loan review is inherently document-intensive. Before reviewers can reach conclusions about credit quality and risk, they must analyze credit memoranda, financial statements, annual reviews, collateral information, guarantor support, and a wide range of supporting documentation.

About the financial institution



Old National is a regional bank with approximately \$73 billion in assets that has the heart, culture, and DNA of a smaller community bank. As the fifth largest commercial bank headquartered in the Midwest, Old National proudly serves clients primarily in the Midwest and Southeast. Tracing its roots to 1834, Old National focuses on building long-term, highly valued partnerships with clients while strengthening and supporting the communities it serves. In addition to providing extensive consumer and commercial banking services, Old National offers comprehensive wealth management and capital markets services.

"Since adopting Loan Review Assistant across our team, we've seen firsthand how **AI can drive both efficiency and consistency** in credit review. It has enabled us to streamline manual processes, enhance the quality of our analysis, and **better align our resources to where they add the most value.**"

Sam PattonCredit Review Innovation & Analytics Lead
Old National Bank

As Old National Bank continued to grow, the volume and complexity of reviews increased as well. The challenge was to maintain the consistency and quality standards expected of an independent loan review function while supporting broader portfolio coverage with existing resources.

The bank had developed a structured review methodology designed to ensure that an independent reviewer examining the same information could arrive at the same Asset Quality Rating (AQR) conclusion. Applying those standards consistently across a growing review portfolio required significant expertise, time, and documentation effort. Old National Bank saw an opportunity to use AI to support that process without compromising reviewer judgment or accountability.

The solution: AI acceleration that supports human judgment

Old National Bank partnered with Abrigo to implement Loan Review Assistant (LRA), an AI-powered workflow intelligence solution designed specifically for commercial loan review. The solution embeds AI directly into existing loan review workflows and combines document analysis, workflow automation, and institution-specific review guidance to support borrower-level reviews.

The bank began rolling out Loan Review Assistant to its loan review team through a phased deployment in Q4 2025. Initial adoption focused on integrating LRA into existing borrower review workflows while reviewers became familiar with the platform. Throughout the rollout, Abrigo and Old National Bank collaborated to refine prompts, workflow experiences, and institution-specific guidance based on reviewer feedback.

One of the areas where Old National Bank realized the greatest value was document analysis. Reviewers use LRA to analyze credit memoranda, annual reviews, financial statements, collateral documentation, guarantor information, and supporting credit files. The platform organizes information into a structured format aligned with the bank's review methodology and helps accelerate preparation of:

- Purpose and repayment assessments
- Financial analysis summaries
- Guarantor evaluations
- Risk and mitigant observations
- Asset Quality Rating support
- Review narratives and workpapers

Speed up reviews, improve consistency, and pinpoint risk with generative AI.

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A foundational principle of the implementation was that AI should augment reviewer expertise rather than replace it. Old National Bank implemented the following governance controls to ensure reviewers remained accountable for all conclusions and documentation:

- AI-generated outputs are not examiner-visible
- Reviewers validate AI-generated content
- Analysts remain responsible for conclusions and documentation
- AI-generated content serves as a starting point rather than a final answer

This human-in-the-loop approach helped establish trust, support adoption, and align with regulatory expectations for governance and oversight.



The result: Improved efficiency and reviewer productivity

Old National Bank has observed meaningful efficiency gains by reducing manual information gathering, document summarization, and preparation of draft review work product. Depending on the review type, the bank saw efficiency gains of approximately 15%-40%. These results reflect reviewer-reported improvements based on internal user feedback.

The strongest gains have been reported in new loan reviews, with reviewers reporting average efficiency improvements of approximately 31%, a typical range of 20% to 40%, and some reviewers estimating up to 50% faster completion for certain borrowers.

The impact of these efficiency gains is evident in the scale of document analysis the platform supports. In 2026, LRA supported the review of more than 430 borrowers representing over \$8.7 billion in credit exposure, helping analysts accelerate review activities, navigate large credit files, and generate stronger starting points for risk assessment and documentation development.

Using LRA, Old National Bank now analyzes an average of 4,300 pages of credit documentation each month, including credit memoranda, financial statements, annual reviews, collateral

documentation, and supporting credit files. This level of document analysis translates into nearly two full work weeks of analyst capacity gained each month, enabling reviewers to spend more time evaluating risk, supporting conclusions, and applying professional judgment.

A consistent, scalable tool for faster loan review

By partnering with Abrigo for AI-assisted loan review, Old National Bank improved consistency across review types and among reviewers with varying levels of experience. Documentation became more standardized while reviewer judgment stayed paramount. Reviewers remained accountable for validating outputs, supporting conclusions, and maintaining the quality of final documentation. The platform serves as a scalable framework to support continued portfolio growth and increased review complexity without a proportional increase in administrative workload.

Old National Bank is still working with Abrigo to refine document analysis workflows, enhance prompt design, and expand AI-assisted workflow intelligence into more review activities. By extending workflow intelligence across the broader loan review lifecycle, the bank will continue to further improve consistency, reviewer productivity, and risk identification while maintaining its established governance framework and human oversight.

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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