

Abrigo Credit Analysis

Consistent, Standardized, and Uniform Every Time

CHALLENGE

With a decentralized lending process, consistent credit analysis is a common challenge financial institutions face. Bank of Cadiz and Trust Company had this problem because their individual lenders completed their own analysis for their customers. The bank used one system for commercial loans but did calculations by hand for consumer loans. They knew they needed a solution that would accommodate both their commercial and personal loans.

SOLUTION

Bank of Cadiz and Trust Company now has both a consistent input process and output because of Abrigo Credit Analysis. The bank mandates that all lenders use Abrigo for every loan. This allows them to keep a process in which the lenders do their own loan analysis and eliminates the need to hire another full-time employee as a credit analyst. "With a standard input process, our analysis for every loan is identical. The narrative report Abrigo provides in its output also helps with consistency and provides time-savings on my credit presentations," states Kevin Atwood, Executive Vice President at Bank of Cadiz and Trust Company. He adds, "We use Abrigo for every single loan. The global cash flow analysis allows us to use the program for our most simple credits to our most complex ones that have multiple LLC's and guarantors."

RESULTS

"Abrigo's global analysis ensures accuracy, and the narrative reports provide time-savings and consistency. Our examiners have commented that they like the uniformity our software solution provides to our credit analysis."

Kevin Atwood

Executive Vice President
Bank of Cadiz and Trust Company

ABOUT BANK OF CADIZ AND TRUST COMPANY

- **Asset Size:** \$105 million
- **Location:** Cadiz, KY

ABOUT ABRIGO

Abrigo provides technology that community financial institutions use to manage risk and drive growth. Our solutions automate key processes – from anti-money laundering to fraud detection to lending solutions – empowering our customers by addressing their Enterprise Risk Management needs.

Make Big Things Happen.

Visit abrigo.com to learn more.