



CCBN
Innovate Community
Banking!



abriigoTM
make big things happen.

Today's Presenters



Nolan Geshner

Vice President – Client Services

Abrigo

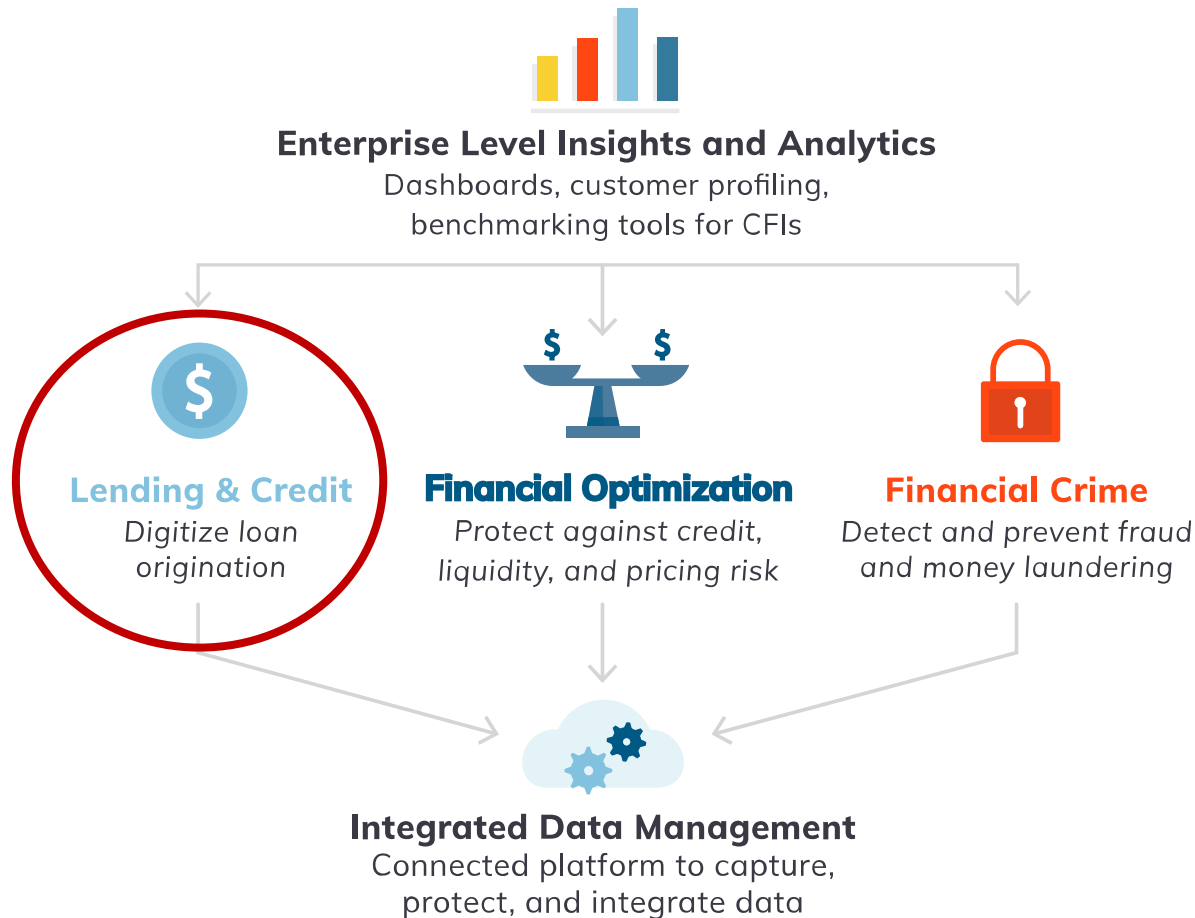


Aaron Whitener

Director of Solution Consulting

Abrigo

The Abrigo Platform



Data Rich



Analytical Rigor



Decision Engines



Transparent AI



Seamless Workflows



Optimized User Experience



Services & Expertise

Some Stats

What does the future hold?

 **2.0%**

Seasonally adjusted loan growth from Dec. 29 to Mar. 30

(Source: S&P Global Market Intelligence – April 12, 2022)

 **0.7% vs. 2.2%**

Seasonally adjusted deposit growth in Q1, 2022 vs. Q4, 2021

(Sources: S&P Global Market Intelligence – May 5, 2022)

 **8.4%**

Forecast decline of U.S. bank earnings in 2022

(Source: S&P Global Market Intelligence – May 5, 2022)

 **76%**

Decrease in consumer credit card debt paid down compared to Q1, 2021

(Source: WalletHub (June 8, 2022)

Technology in Good Times & Bad

- ✓ Single platform for the ebbs and flows of the economy
- ✓ Good times: capitalize on growth
- ✓ Challenging times: efficiency, credit quality and transparency are primary



Take-Aways

Critical Technology Considerations



Growth

Lifeblood of a bank in good times and bad



Efficiency

Even more important as loan growth slows



Quality

High priority in a down economy



Transparency

Identify challenges before they evolve to a crisis



Experience

The customer experience is always the priority

Thank You



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