Abrigo

Manage Risk. Drive Growth.

Abrigo is a leading technology provider that banks and credit unions rely on to manage risk and drive growth. Our software automates key processes — from financial crime to origination and portfolio management to financial performance — resulting in efficiency, defensibility, and data-driven decision making. The technology is supported by a team of product and industry experts who deliver high quality support and expertise.

We are committed to helping financial institutions Make Big Things Happen, a commitment that comes from our legacy companies: Banker's Toolbox, MST, FARIN, and Sageworks.



BSA/AML & Fraud Prevention

A powerful anti-money laundering and fraud detection solution to identify and help you resolve suspicious activity, BAM+ is the only solution that can be tailored to fit your unique needs and risk profile. Our scenarios combine multiple forms of financial crime detection logic, giving you more confidence in your BSA program and stronger chances of detecting financial crimes.



Asset/Liability Management

Make better strategic decisions for your financial institution with Abrigo ALM. This dynamic ALM model is designed to help you optimize net interest margin, assess risk exposure, and develop contingency funding plans. Fully integrated with other Abrigo solutions, this ALM model gives you a seamless view of data and reporting across your institution.



Decision Management & Data Analytics

Financial institutions possess extensive data but don't always have the resources to harness it for decision making. Abrigo gives you insight into data from across the institution in one central location with easy-to-digest data visualization reports. Drillable dashboards and ready-to-use reports provide visibility into key areas of an institution's financial health, enterprise-level risk, and growth opportunities, enabling executives to drive smarter, data-based decisions for the bank or credit union.



Lending & Credit Risk

Book the right loans for your institution, faster with Sageworks Lending and Credit Risk Solutions. With Sageworks, it's possible to grow your loan revenue through efficient, digital workflows while also reducing manual errors and inconsistencies. Our web-based, user-friendly platform provides your staff with the time needed to focus on relationships and value-added analysis.



Portfolio Risk & CECL

Our Portfolio Risk Solutions prepare your management to quickly report on the portfolio and use the insight gained to inform the institution's lending and risk management strategy. Abrigo offers the only ABA-endorsed Current Expected Credit Loss (CECL) solutions to provide confidence and flexibility with expected loss calculations.

Make Big Things Happen. Get started at <u>abrigo.com</u>.





Key Benefits

- A single vendor for risk mitigation across the institution
- Software supported by experts and a responsive client support team
- Flexible technologies designed for community financial institutions' evolving needs
- Exam and audit-tested software to give you confidence
- ABA endorsed software for CECL compliance

"[The exam] went so much smoother than it would have without the program. I actually shudder to think of what the experience would have been like if I was still using our internal spreadsheets. The examiner even asked how much we paid for [it] and commented that we got our money's worth."

Jason McCray VP, COMMERCIAL LOAN MANAGER CITIZENS FIRST BANK

Why trust Abrigo? We deliver



CUSTOMER SUPPORT

Our support team was recognized for their relentless pursuit of customer satisfaction.

Aite

#1 IN CLIENT SERVICE

Abrigo earned highest remarks in client service, implementation, product features, and more in latest study.



INNOVATIVE SOLUTIONS

Recognized innovation in the financial services industry, including the only ABA-endorsed CECL solution.

