

CASE STUDY

How American Bank, N.A. built regulatory confidence while scaling CRE growth

Key Results

12x

asset growth in six years

~\$700M

AUM up from \$55M

35%

employee efficiency ratio

OVERVIEW

How OptimaFI helped

American Bank, N.A. needed a way to defend a high-growth, high-concentration CRE strategy with regulators, auditors, and its board. OptimaFI aggregated raw loan data into regulator-ready insights, enabling leadership to validate strategy and scale safely.

About American Bank, N.A.

AUM: ~\$700M

Locations: Four branches in the Dallas-Fort Worth area

Solutions: Portfolio Analysis, Loan Review

CHALLENGE

Defending rapid growth in a highly concentrated portfolio

Over the course of six years, American Bank expanded rapidly, growing from \$55 million in assets to roughly \$700 million. The bank's growth strategy focused on commercial real estate and select lending niches such as hotels.

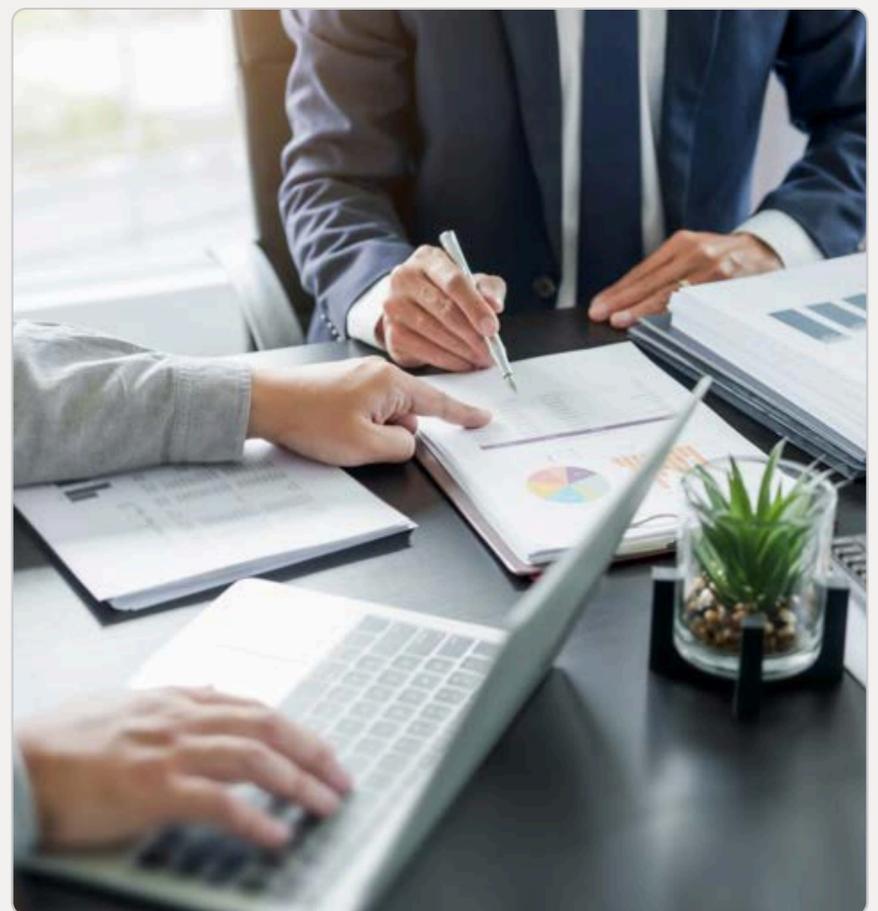
That growth trajectory brought CRE concentrations into heightened regulatory focus early in the bank's expansion, including approaching and surpassing the 300% of capital supervisory benchmark. For American Bank, the challenge was proving quantitatively that the bank had the risk management discipline to support its growth strategy.

Zane Smith, Chief Banking Officer at American Bank and a former OCC examiner, says many banks reach this threshold without being able to explain why their risk is well understood and controlled.

“We knew we were going to hit the regulatory CRE concentration thresholds very early on. Once you approach 300% of capital in total CRE, you need to have the risk management infrastructure to defend those levels of concentration.”

Zane Smith

Executive VP & Chief Banking Officer
American Bank, N.A.



What success required

- Defend CRE concentration levels with credible, granular data
- Understand portfolio trends at a level most banks cannot see
- Visualize geographic exposure clearly — especially out-of-state lending
- Support OCC exams and third-party audits without operational strain
- Run analytics with a small, highly efficient team

SOLUTION

Turning loan data into strategic “ammunition”

OptimaFI Credit Risk solutions aggregate loan-level data from American Bank’s core system into standardized portfolio analytics. The platform consolidates raw loan data into dashboards used to monitor concentrations, trends, and risk across the commercial real estate portfolio.

Bank leadership uses the system to review weighted-average LTVs, risk ratings, months to maturity, and exposure by asset class or niche segment. The data is refreshed monthly and used in discussions with regulators, auditors, and senior management.

Portfolio-level analytics enable the bank to respond to regulatory questions with specific, defensible data rather than static summaries or manual analysis.

“Data is noise unless you can aggregate it and read it. OptimaFI gives me the ammunition to say, ‘Good question, regulator. Let me show you how our data backs up my claims.’”

Zane Smith

Executive VP & Chief Banking Officer
American Bank, N.A.

Strong collaboration leads to new developments

Smith was an early adopter of OptimaFI Credit Risk solutions. His input paved the way for new developments.

When he wanted a clearer way to understand and explain loan data, OptimaFI collaborated with him to design an interactive heat map that visualizes loan exposure by state, including drilldown analytics into individual loans. The resulting view replaced static reports with a format tailored to how the bank communicates risk.

“It’s one thing to tell regulators, ‘Here’s where all my loans are,’ and another to give them a map so they can physically see where all your loans are. The heat map is live and interactive — I can click the state, and it’ll show me the loans within that state.”

Zane Smith

Executive VP & Chief Banking Officer
American Bank, N.A.



Customizable reporting aligned to bank strategy

OptimaFI provides the reporting structure needed to demonstrate that rising CRE concentrations are understood and actively managed. American Bank uses OptimaFI’s template builder to create reports that reflect how the bank segments and manages its portfolio.

These reports are used to establish baselines, monitor concentrations, and assess whether underwriting or geographic strategies are producing expected results over time. The reporting structure supports ongoing validation of strategy rather than point-in-time analysis.

“OptimaFI brings your actual data to life and helps you tell the story of where you’re at and where you’re going. Without that, no bank can grow in a regulatory environment.”

Zane Smith

Executive VP & Chief Banking Officer
American Bank, N.A.

RESULTS

Scaling growth without adding headcount

American Bank operates with a 35% efficiency ratio, reflecting a deliberately lean operating model as the bank scaled. Smith estimates that without OptimaFI, American Bank would need at least one to two additional FTE dedicated solely to data aggregation and reporting.

“We have a \$500 million loan portfolio. At another bank, that would be staffed with 10–15 employees. I have a team of eight.”

Zane Smith

Executive VP & Chief Banking Officer
American Bank, N.A.

Clean exams and audit confidence

American Bank has completed multiple OCC exams and third-party credit audits with consistently clean results since implementing OptimaFI’s Credit Risk solutions. OCC exams occur approximately every 18 months, with one to two external credit audits annually.

“I’ve been at American Bank five years, and I’ve had consistently clean outside audit reports from the OCC. The value of that is difficult to quantify, but it’s very valuable.”

Zane Smith

Executive VP & Chief Banking Officer
American Bank, N.A.

Sustainable growth growth

Over a six-year period, American Bank expanded from \$55 million to roughly \$700 million in assets. Few banks can sustain, much less defend, growth of this scale, but American Bank’s expansion was supported by regulators thanks to its transparent, defensible portfolio data.

For Smith, the true value of OptimaFI Credit Risk solutions is knowing where the bank stands and where it’s heading, and being able to use data to tell that story to regulators.

“How many loans do you have in a particular segment? What’s your weighted-average LTV? If you can’t answer those questions within 10 seconds, you need OptimaFI.”

Zane Smith

Executive VP & Chief Banking Officer
American Bank, N.A.



Proactively defend your bank’s strategy and risk profile.

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