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# Community Banks Can Predict Performance 18 Months Ahead with Unprecedented Accuracy using AI, Amberoon Research Shows

*Analysis of 87,046 forecasts across 4,412 banks proves 4 out of 5 can accurately predict competitive position 18 months ahead*

Statim KPI  See the future. Read the past. Run the present.

CUPERTINO, CA, UNITED STATES, October 22, 2025 /EINPresswire.com/ -- Community bank CEOs can now predict how their institutions' performance will be affected by market trends over the next 18 months with unprecedented accuracy and deploy strategies to control specific events with greater confidence than ever before. Executives in this sector have long made expansion plans and risk management choices looking backwards because they lacked quantitative frameworks to assess future standing. That's all set to change: The new research from Amberoon—which develops enterprise-grade technologies custom-built with BankTone™ simplicity to address top priorities at small banks nationwide—shows how AI-enabled competitive positioning can be forecast further ahead and with greater precision than was previously thought.

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>
> *Shirish Netke*

The study—conducted with AI methodologies to measure the effectiveness of Amberoon's Statum KPI offering—finds that nearly 4 in 5 banks can forecast their competitive position within ±0.8 points on a standardized 1–9 performance scale. Top-tier banks, representing a third of the entire market, reach accuracy within ±0.26 points, enabling board-level strategic decisions with measurable confidence. Just as importantly, competitive positioning is substantially determined by specific performance drivers accounting for 42.2% of variance, all directly manageable through executive action. These findings effectively transform strategic planning from reactive scrambling into proactive positioning.

"This research conclusively proves that the days of strategic planning with a rearview mirror have passed; we can now prevent surprises instead of trying to explain them later," said Shirish Netke, founder and CEO of Amberoon. "Most bank CEOs will tell their boards that they'll monitor economic volatility and respond to changes. But there's a new breed of bank leaders using the predictive intelligence offered by Statum KPI to know which levers to pull to outperform their peers. We're in the era of using advanced AI to see the future."

The technology delivering these advanced capabilities has the perfect origin story: It was birthed during Amberoon's collaboration with the Federal Deposit Insurance Corporation's predictive modeling for bank failure during and after the pandemic. Following the successful development of distress prediction algorithms fueled by AI-powered capabilities, Amberoon considered an even more critical issue: Would it be possible to predict success with the same precision? The new research conclusively proves that Statum KPI does exactly that.

Statum KPI capabilities are also having an impact in related fields and functions. For example, insurance industry applications are expanding: Insights yielded by the technology are going beyond performance analytics, including into financial risk assessment and insurance underwriting for community banks. Bellecour Insurance, a captive insurer serving banks with assets between $2 billion and $20 billion, is using Statum KPI data to identify banks that are a good fit for its model of "outstanding insurance for outstanding banks - banks that meet Bellecour's expectations of governance quality and stability.
"Statum KPI gives us a new level of clarity in assessing how a bank's governance, earnings dynamics, and risk posture translate into real-world performance," said Andrew Drake, founder and CEO of Bellecour Insurance. "With this intelligence informing our underwriting process, we can offer coverage packages that meaningfully reward exceptional risk management and forward-looking leadership. It's a powerful step toward matching risk and insurance rates for the strongest performers in this dynamic market."

About Amberoon
Amberoon blends advances in AI, ML, blockchain and more with deep industry experience to deliver integrated solutions that directly address the top priorities of senior management at community banks: Net Interest Margin, Fee Income and Compliance. The full Amberoon portfolio—which has proven its value in diverse environments—adheres to the BankTone™ standard, ensuring that enterprise-grade solutions can be implemented and managed without a sprawling IT department. Amberoon has prototyped technology for the FDIC and participated in federal innovation programs including the 2022 FDIC–FinCEN Digital Identity Tech Sprint.

About Bellecour Insurance
Bellecour Insurance provides professional liability insurance for U.S. banks with assets between $2 billion and $20 billion, offering performance-based underwriting that rewards governance excellence and sound risk management practices. Bellecour is domiciled in South Carolina.

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