



nCino Bank
Operating System

Overview

nCino is the leader in cloud banking for the financial services industry. Through its Bank Operating System, nCino leverages the power and security of the Salesforce platform to deliver a complete banking solution. Dedicated to transforming financial services through innovation, reputation and speed, nCino's technology enables financial institutions of all sizes to expand market share, adapt to meet regulatory compliance, drive profitability and optimize operational transparency. Institutions using nCino's Bank Operating System have a scalable and secure solution which can adapt to market changes, institutional restructuring and changing customer expectations.

Founded in 2012, nCino is headquartered in Wilmington, NC and currently serves over 130 financial institutions ranging in size from \$100 million to over \$250 billion in assets in the U.S. and Europe.

The nCino Bank Operating System

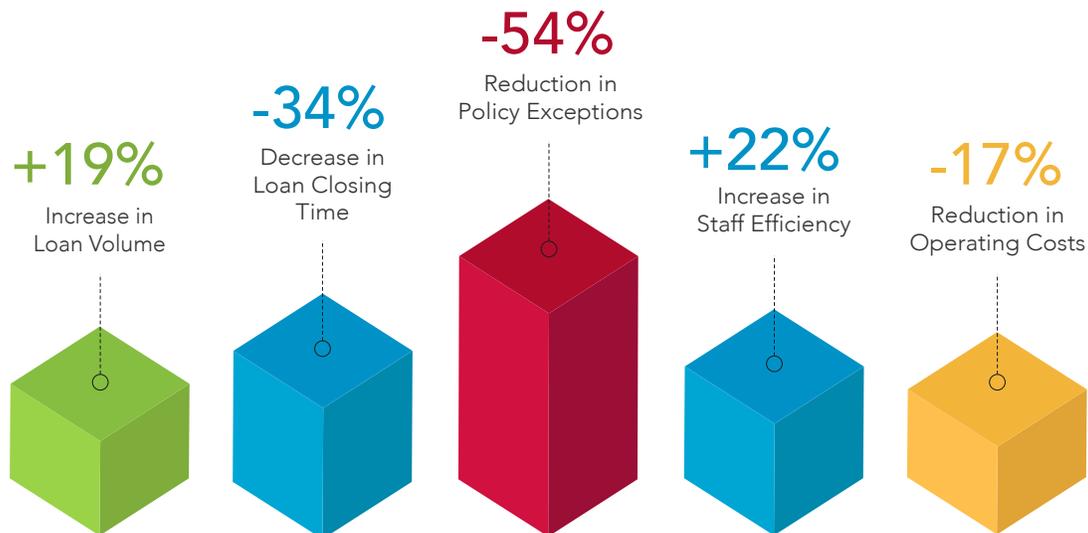
Built by bankers for bankers, nCino's Bank Operating System maintains relationship data across all channels and combines automated workflow, business intelligence and document management to streamline operations. nCino facilitates electronic document collection, eliminates manual processes, simplifies data entry and provides real-time transparency across all business lines. nCino seamlessly incorporates these core features within essential bank functions to become the omni-channel for bank operations and customer engagement.

nCino Bank Operating System Features and Platform Functionality



nCino Creates A True Competitive Advantage

In today's lending environment, differentiation in product and service delivery is key. nCino's Bank Operating System is a fully integrated banking management system that gives financial institutions a true competitive advantage and an increased return on investment (ROI). To date, nCino has (on average) helped financial institutions achieve the following results:



Combining banking best practices with the security and scalability of the world's leading cloud platform, nCino offers a complete solution for today's modern financial institution. nCino is a critical component to an institution's goals centered around:

Efficiency

nCino's Bank Operating system is designed to drive effective and efficient business practices leading to increased profitability, productivity gains, customer engagement, regulatory compliance and operating transparency across all organizational levels and lines of business.

Revenue / Profitability

Institutions have the means to achieve their goals centered around increased revenue and profitability through nCino's Bank Operating System. Institutions achieve a true competitive advantage through decreased cycle times, the elimination of paper files, reduced operating costs, accelerated time to revenue and increased customer satisfaction.

Customer Engagement

nCino couples innovative technology with powerful capabilities and benefits for institutions to successfully engage with customers through their journey with their institution. Customers can access a state-of-the-art portal that gives them a 24/7 gateway to information regarding the status of their loans, complete loan applications and easily upload required documentation.

nCino Creates A True Competitive Advantage

Security / Vendor Management

nCino's Bank Operating System leverages the security of the Salesforce platform, the world's preeminent cloud application development platform. Salesforce utilizes the most advanced technology for internet security available today and is compliant with the most rigorous industry standards. Salesforce and nCino are SOC 2 Type II certified and compliant with all critical vendor requirements as mandated by the FFIEC and other federal regulatory agencies.

Big Data Analytics / Integrations

Financial institutions have a 360-degree view of operations and an in-depth understanding of what relationships look like, their needs and opportunities with nCino's Bank Operating System.

Compliance / Regulation

nCino reduces exam times and regulatory disruption by providing the executive team institutional transparency and instant access to any data stored within nCino's Bank Operating System. Additionally, regulators have a highly effective way to access and review loan documentation and business processes.

Digital Engagement

nCino merges digital engagement between the banker and the customer through a single digital platform. Across any mobile device, nCino's Bank Operating System can be accessed anytime, anywhere, bringing a seamless experience across all business lines.