



## Československá obchodní banka (CSOB) Selects the nCino Platform to Modernize Commercial & SME Lending

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### nCino expands presence in Europe with its first customer in the Czech Republic

LONDON, March 11, 2025 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the leading provider of intelligent, best-in-class banking solutions, today announced that Československá obchodní banka (ČSOB), a subsidiary of KBC Bank NV, and one of the top 30 banks in Europe, has chosen the nCino Platform to digitize and streamline its Commercial and SME Lending operations.

With over 50 years of leadership in Czech financial services, ČSOB is committed to providing innovative and efficient solutions to its diverse clientele, from SMEs to corporate and institutional clients. Recognizing the need for digital transformation to better meet evolving client expectations, ČSOB will leverage the nCino Commercial Lending Solution to enhance operational efficiency, create seamless digital experiences, and gain deeper insights into client needs to offer more personalized services.

"We're dedicated to bringing best-in-class technology to our clients and ensuring we stay at the forefront of financial innovation," said Tomáš Stegura, Executive Director, SME & Corporate Segment at ČSOB. "With nCino, we are taking an exciting step forward in our ability to provide fast, tailored lending solutions that meet the demands of today's market."

"We're excited to partner with ČSOB to bring exceptional experiences to its clients," said Joaquin de Valenzuela, Managing Director of EMEA at nCino. "nCino is a trusted partner to financial institutions worldwide, and we look forward to driving the industry forward with our intelligent solutions and innovative partners like ČSOB."

nCino now has customers in more than ten European countries, ranging from neobanks to five of the top ten banks in the United Kingdom. The Company offers solutions across commercial lending, retail lending, SME banking, and onboarding, helping financial institutions streamline processes, reduce operational inefficiencies, and deliver personalized, automated client experiences.

### About nCino

nCino (NASDAQ: NCNO) is powering a new era in financial services. The Company was founded to help financial institutions digitize and reengineer business processes to boost efficiencies and create better banking experiences. With over 1,800 customers worldwide - including community banks, credit unions, independent mortgage banks, and the largest financial entities globally - nCino has developed a trusted platform of best-in-class, intelligent solutions. By integrating artificial intelligence and actionable insights into its platform, nCino is helping financial institutions consolidate legacy systems to enhance strategic decision-making, improve risk management, and elevate customer satisfaction by cohesively bringing together people, AI and data. For more information, visit [www.ncino.com](http://www.ncino.com).

### About CSOB

ČSOB is a wholly owned subsidiary of KBC Bank NV, whose shares are held (directly or indirectly) by KBC Group NV. ČSOB provides its services to all groups of clients, i.e. retail (individuals) as well as SME, corporate and institutional clients. ČSOB offers to its clients a wide range of banking products and services, including the products and services of the entire ČSOB group. ČSOB's financial group includes strategic companies in the Czech Republic controlled directly or indirectly by ČSOB, or KBC, which offer financial services, namely ČSOB Hypoteční banka, ČSOB Pojišťovna, ČSOB Stavební spořitelna, ČSOB Penzijní společnost, ČSOB Leasing, ČSOB Factoring and Patria Finance. For more information, visit <https://www.csob.cz/csob>.

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### Safe Harbor Statement

This press release contains forward-looking statements within the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements generally include actions, events, results, strategies and expectations and are often identifiable by use of the words "believes," "expects," "intends," "anticipates," "plans," "seeks," "estimates," "projects," "may," "will," "could," "might," or "continues" or similar expressions. Any forward-looking statements contained in this press release are based upon nCino's historical performance and its current plans, estimates, and expectations, and are not a representation that such plans, estimates, or expectations will be achieved. These forward-looking statements represent nCino's expectations as of the date of this press release. Subsequent events may cause these expectations to change and, except as may be required by law, nCino does not undertake any obligation to update or revise these forward-looking statements. These forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially including, among others, risks and uncertainties relating to the market adoption of our solution and privacy and data security matters. Additional risks and uncertainties that could affect nCino's business and financial results are included in reports filed by nCino with the U.S. Securities and Exchange Commission (available on our web site at [www.ncino.com](http://www.ncino.com) or the SEC's web site at [www.sec.gov](http://www.sec.gov)). Further information on potential risks that could affect actual results will be included in other filings nCino makes with the SEC from time to time.