Banque Raiffeisen Partners with nCino for Intelligent Loan Management to Drive Credit Chain Digitalization

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nCino expands presence in Europe with its first customer in Luxembourg

LONDON, April 30, 2025 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the leading provider of intelligent, best-in-class banking solutions, today announced that Banque Raiffeisen, Luxembourg's only cooperative bank, has chosen the nCino Platform to digitize its loan and credit chain management.

Established in 1926, Banque Raiffeisen is a cornerstone of Luxembourg's financial sector, known for its commitment to supporting and working in the best interest of customers. The partnership will support Banque Raiffeisen in driving operational efficiency, streamlining workflows and strengthening regulatory compliance. With nCino's connected platform, the Bank can accelerate loan processing time and create a seamless, digital customer experience.

"Over the past century, Banque Raiffeisen has built a legacy of trust and excellence with its customers," said Laurent Zahles, Chairman of the Management Board of Banque Raiffeisen. "Choosing nCino as our platform will provide our customers with intelligent solutions that enable us to continue meeting their needs and expectations far into the future."

"We're at a pivotal moment in the evolution of financial services as advancements in AI and intelligence-driven solutions open unprecedented opportunities to transform banking experiences," said Joaquín de Valenzuela, Managing Director of EMEA at nCino. "For over a decade, nCino has been a trusted partner to financial institutions, delivering innovative solutions that drive tangible results. Our position at the forefront of AI innovation specific to this industry is propelling our growth across Europe, and we're thrilled to welcome Banque Raiffeisen to the journey."

This partnership marks nCino's entry into the Luxembourg market, expanding its customer base to more than twenty countries worldwide. nCino offers AI-powered solutions across commercial onboarding and lending, SME banking, and mortgage lending, helping financial institutions automate processes, reduce operational inefficiencies through augmentation, and deliver personalized, intelligent 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 2,700 customers worldwide - including community banks, credit unions, independent mortgage banks, and the largest financial entities globally - nCino offers 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.

About Raiffeisen
Established in 1926, Banque Raiffeisen stands as the sole cooperative bank in Luxembourg. Since its inception, Banque Raiffeisen's ambition has been to follow a human-centric approach by cultivating enduring relationships based on cooperative and sustainable values with its employees, members, customers and partners.

Whether it is the day-to-day management of financial operations, savings and investments, or a personalized support for various projects such as real estate investment, the attentive and qualified advisors of Banque Raiffeisen provide advice at every stage of life. The Bank also offers companies and independent professionals tailor-made support in managing their finances and their various projects. http://www.raiffeisen.lu

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Forward-Looking Statements:
This press release contains forward-looking statements about nCino's financial and operating results, which include statements regarding nCino's future performance, outlook, guidance, the benefits from the use of nCino's solutions, our strategies, and general business conditions. 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 and the negatives thereof. 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, but not limited to risks associated with (i) adverse changes in the financial services industry, including as a result of customer consolidation or bank failures; (ii) adverse changes in economic, regulatory, or market conditions, including as a direct or indirect consequence of higher interest rates; (iii) risks associated with acquisitions we undertake, (iv) breaches in our security measures or unauthorized access to our customers' or their clients' data; (v) the accuracy of management's assumptions and estimates; (vi) our ability to attract new customers and succeed in having current customers expand their use of our solution, including in connection with our migration to an asset-based pricing model; (vii) competitive factors, including pricing pressures and migration to asset-based pricing, consolidation among competitors, entry of new competitors, the launch of new products and marketing initiatives by our competitors, and difficulty securing rights to access or integrate with third party products or data used by our customers; (viii) the rate of adoption of our newer solutions and the results of our efforts to sustain or expand the use and adoption of our more established solutions; (ix) fluctuation of our results of operations, which may make period-to-period comparisons less meaningful; (x) our ability to manage our growth effectively including expanding outside of the United States; (xi) adverse changes in our relationship with Salesforce; (xii) our ability to successfully acquire new companies and/or integrate acquisitions into our existing organization; (xiii) the loss of one or more customers, particularly

any of our larger customers, or a reduction in the number of users our customers purchase access and use rights for; (xiv) system unavailability, system performance problems, or loss of data due to disruptions or other problems with our computing infrastructure or the infrastructure we rely on that is operated by third parties; (xv) our ability to maintain our corporate culture and attract and retain highly skilled employees; and (xvi) the outcome and impact of legal proceedings and related fees and expenses.