nCino Analyst Digital Partner Cuts Commercial Relationship Review Time by Up to 70%, Enabling Financial Institutions to Build an AI-Augmented Credit Workforce

06/04/2026

Enterprise bank deploys agentic AI in 36 minutes; credit teams shift from annual reviews to continuous portfolio monitoring

WILMINGTON, N.C., April 06, 2026 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the platform for agentic banking, today highlighted new customer results from nCino Analyst Digital Partner, a role-based AI agent. Built on over 14 years of banking-specific data, Analyst Digital Partner works alongside human credit professionals to transform how financial institutions manage relationship reviews and portfolio risk.

From Days to Hours — and Deployed in Minutes
Relationship reviews are among the most time-consuming responsibilities in commercial banking. Based on nCino customer interview research, bankers today spend anywhere from two days to a full week completing a single relationship review. Utilizing Analyst Digital Partner within nCino Commercial Lending, institutions are already reducing that effort by 60–70%, enabling credit teams to reinvest that time in higher-value work.

The operational impact extends beyond individual reviews. With this level of efficiency, institutions can shift from annual or quarterly review cadences to weekly or even daily cycles, enabling more proactive portfolio risk management that helps protect and grow the credit portfolio.

"Credit teams and bankers today are under real pressure. They're managing growing portfolios with the same hours in the day and flat headcount," said Chris Gufford, Chief Product Officer at nCino. "For teams spending up to a week on a single relationship review, the math is simple. Analyst Digital Partner gives them that time back, and then some. It's a digital colleague that handles the analytical heavy lifting, so bankers can do what they do best: exercise judgment, deepen relationships and grow the business."

And implementation isn't slowing down time to value. One enterprise-sized U.S. financial institution went live with Analyst Digital Partner in just 36 minutes.

Building the Dual Workforce
From the C-suite to the front line, nCino's Digital Partners are built to work alongside banking professionals, handling the high-volume, time-intensive work that slows teams down so humans can focus on the decisions, relationships and judgment calls that drive the business forward.

nCino's dual workforce vision positions AI and human talent as a unified team rather than parallel workstreams. Analyst Digital Partner is the first role-based agent to deliver on that vision at scale. Where bankers bring judgment, relationship skills and domain expertise, Digital Partners contribute speed, consistency and analytical depth, so every member of the team can focus on the work that matters most.
Digital Partners are deployed, managed, measured and governed by nCino's Agentic Operating System (AOS). The AOS sits atop the nCino Platform and delivers banking specific guardrails for how AI agents and humans work together across a financial institution's entire operational ecosystem.

"Building AI that truly works not just in, but for financial services requires more than deploying a capable model. It requires the right foundation," said Will Jung, Chief Technology Officer at nCino. "nCino Analyst Digital Partner is built on over a decade of banking-specific data and deployed within the operational context where credit decisions are already being made. That combination of domain depth and workflow integration is what separates purpose-built intelligence from generic AI adapted for banking after the fact."

Analyst Digital Partner isn't just bringing value to commercial credit professionals. For mortgage underwriters, it works the same way, eliminating manual effort, surfacing what matters and keeping originations moving. Doc VOI and AUS Smart Tasks are two of its core mortgage capabilities: one eliminates the manual effort of income verification, the other transforms AUS findings into clear action. Together, they close the gap between submission and clear-to-close.

To learn more about how nCino is delivering agentic AI at scale for the financial services industry, visit ncino.com.

About nCino
nCino (NASDAQ: NCNO) is the platform for agentic banking. With over 2,700 customers worldwide — including community banks, credit unions, independent mortgage banks, and the largest financial entities globally — nCino offers a trusted, agentic platform purpose-built for financial services and regulated industries. By deploying AI agents alongside human teams, nCino's dual workforce enables institutions to eliminate inefficiencies, sharpen decision-making and deliver better outcomes for the customers they serve. For more information, visit www.ncino.com.

Media Contact
Riley Keyzer
press@ncino.com

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.