ConnectOne Bank is Building the Future of Commercial Lending on nCino's Agentic Operating System

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Already ranked in the nation's top 1% in efficiency, the Bank is building a suite of AI agents on nCino with a goal to make every frontline commercial banker 50% more productive

WILMINGTON, N.C., July 14, 2026 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the platform for agentic AI banking, today announced that ConnectOne Bank is actively deploying nCino's embedded AI capabilities across its commercial lending operations. Through a combination of nCino Banking Advisor capabilities now live in production and two custom AI agents built on the nCino Agentic Operating System (AOS), ConnectOne is expanding what its bankers can do and laying the foundation for a new level of operational performance.

"When we adopted nCino, we needed a tool that could strengthen our efficient operating model as we scaled, while supporting our speed to market," said Frank Sorrentino III, Chairman and CEO at ConnectOne Bank. "In this next chapter, we are working with nCino to reimagine how our teams work. By leveraging nCino's investments in AI, we can remove friction & administrative burden from our workflows, and double down on ConnectOne's competitive advantage - our ability to serve our clients at the pace of their business."

Early Results

Banking Advisor's Knowledge Base capability is live in the nCino Commercial Banking Solution at the Bank, and the results are already clear. Document search, a task that previously took bankers 20 minutes, now takes as little as 30 seconds, a 97.5% reduction in time spent searching credit policy and job aid documentation. Adoption has followed, with active users growing 41% in just 10 weeks.

The AOS enables financial institutions to deploy nCino's native Banking Advisor capabilities out of the box, then build on top of them using their own workflows, data and institutional knowledge, all governed within the same trust infrastructure that underlies nCino's own Digital Partners, role-based agents, ensuring every AI-assisted action is auditable, explainable and under the institution's control.

ConnectOne has started with two agents targeting the high-friction, time-consuming tasks that have long defined commercial lending, comprising 16 unique skills with additional capabilities rolling out over the coming months. One agent, which uses Document Intelligence to update individual and business relationships, has already reduced task time by 60%.

nCino's forward deployed engineering team worked alongside ConnectOne Bank team members to design, build and refine the agent suite directly within the institution's environment, compressing what would traditionally be a multi-year transformation into an active, iterative deployment measured in weeks.

Building Toward 50%

At nSight, nCino's annual industry conference, Sorrentino shared how the deployment fits into ConnectOne's broader ambition: "We are one of the most efficient banks in the country. I believe with the things we're working on today together with nCino, we are going to be able to make every single one of our frontline people 50 percent more efficient. Fifty percent means our bankers will work a thousand hours less on things that don't matter and a thousand hours more on the things that do."

"Frank had the same questions about AI every banking leader has right now; the same board conversations, the same concerns," said Sean Desmond, CEO at nCino. "The difference is he made a choice to focus on outcomes over checking a box. And the results speak to what that looks like when you build the right foundation and actually commit to it. Frank and his team have turned AI into a measurable operational advantage across the entire lending lifecycle, and the work they're doing on the AOS puts them ahead of where most of the industry is even trying to get to."

About ConnectOne Bancorp, Inc.

ConnectOne Bancorp, Inc., is a modern financial services company that operates, through its subsidiary, ConnectOne Bank, and the Bank's fintech subsidiary, BoeFly, Inc. ConnectOne Bank is a high-performing commercial bank offering a full suite of banking & lending products and services that focus on small to middle-market businesses. BoeFly, Inc. is a fintech marketplace that connects borrowers in the franchise space with funding solutions through a network of partner banks. ConnectOne Bancorp, Inc. is traded on the Nasdaq Global Market under the trading symbol "CNOB," and information about ConnectOne may be found at https://www.connectonebank.com.

About nCino

nCino (NASDAQ: NCNO) is the platform for agentic AI 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.

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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.