nCino Launches Loan Marketplace to Give Financial Institutions Loan-Level Insight Into Participations Before They Trade

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nCino Loan Marketplace expands the capabilities of nCino Portfolio Analytics, giving credit union and bank buyers and sellers detailed pool-level information, and bringing pool construction, due diligence and monthly remittance together in one place

WILMINGTON, N.C., Nov. 17, 2026 (GLOBE NEWSWIRE) -- **nCino, Inc. (NASDAQ: NCNO)**, the platform for agentic AI banking, today announced that nCino Loan Marketplace for participations is generally available to financial institutions in the United States. Financial institutions already using nCino Portfolio Analytics have immediate access to the product within their nCino instance.

nCino Loan Marketplace builds on the existing offerings of nCino Portfolio Analytics, whose powerful analytics deliver loan-level performance data and forward-looking, individualized risk models that are already used by over 1,000 financial institutions to streamline compliance with the Current Expected Credit Losses standard and manage balance sheets. Because each financial institution's loan data is already normalized in its Portfolio Analytics instance, no one has to rebuild a loan tape in a spreadsheet or other application. Sellers build pools from their own portfolio data, and buyers review a pool's analytics, loan-level risk and performance details before making an offer. nCino Loan Marketplace gives institutions one place to sell, buy and manage participations, from analyzing a pool before committing to calculating and validating remittance after closing.

Financial institutions have come to rely on participations as a balance sheet management tool, planning purchases and sales months ahead to execute their portfolio strategy, including loan-to-share or loan-to-deposit targets, when new lending alone can't get them there. Participations are also a practical way to address concentration risk, letting financial institutions diversify their portfolios beyond what they can originate on their own. As of October 31, 2026, nCino's Portfolio Analytics customers held more than $21 billion in loan participations and transact in significant volumes each year. Yet the tools behind that activity haven't kept pace.

Brokers, listing boards and other currently available participation marketplaces do not generally hold the underlying portfolio data. Accordingly, buyers often price a pool without a clear view of the loans inside it, and after the sale, monthly servicing commonly runs on emailed spreadsheets in inconsistent formats. By connecting nCino Loan Marketplace to each institution's own loan data within Portfolio Analytics, nCino is bringing greater transparency, automation and efficiency to a market that has long relied on personal relationships, phone calls and spreadsheets.

"Participation trading keeps growing across the industry. Because we already hold each institution's loan-level performance data through Portfolio Analytics, sellers and buyers can analyze a pool in detail before they commit. That data foundation is what sets nCino Loan Marketplace apart, and it gives our customers a better path to diversified, efficient and healthier balance sheets," said Sean Desmond, Chief Executive Officer at nCino.

Initial nCino Loan Marketplace Capabilities

Sell: Guided pool construction against eligibility criteria and seller-defined retention rules, pool analytics covering concentration, credit risk, gross yield and pricing sensitivity and role-based approval controls that document who built and who authorized each listing.

Buy: Pool review with loan-level risk and performance analytics and an exportable loan list, as well as a due diligence workflow in which buyers express interest and letters of intent, and supporting documents are shared within the marketplace.

Manage: Guided monthly reconciliation that shows differences and requires seller review and sign-off before funds are remitted, and a standard view of performance, delinquency, charge-off, maturity and concentration for pools bought and sold through nCino Loan Marketplace, as well as sold pools imported from elsewhere.

The Customer Experience

Fifty Portfolio Analytics customers participated in a Product Design Program to inform the nCino Loan Marketplace development process, which included a closed beta that worked through prototypes covering permissions, listing, pool management, remittance and the buying experience. Participants contributed numerous interviews and feedback sessions that helped shape the product. Participants shared their perspective on Loan Marketplace:

"What stands out about the Marketplace is the combination of data and reach. We get consistent, loan-level detail on every pool, and we're connected to a network of over one thousand financial institutions," said JC San Pedro, Chief Lending Officer at Amplify Credit Union. "That means we can find the right counterparties faster and evaluate opportunities with real transparency."

"The most time-consuming part of a loan participation transaction is often the due diligence on both the seller and the loan pool," said Erik Sordahl, Vice President of Credit Risk at SAFE Credit Union. "Having loan-level data and supporting documents within a single workflow creates greater transparency and helps streamline the evaluation process."

"Before the Marketplace, evaluating loan participations meant waiting on spreadsheets and piecing together details from multiple sources," said Max Grinberg, Commercial Participations Manager at Wings Credit Union. "Now we have loan-level data in one place, so we can see exactly what we're buying or selling and make decisions with confidence. That transparency has changed how we approach participations."

As participation volume grows, nCino will continue to expand the marketplace and the portfolio data behind it, helping financial institutions buy, sell and manage participations with greater confidence. Financial institutions interested in nCino Loan Marketplace can learn more at https://www.ncino.com/solutions/portfolio-analytics.

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.