



## nCino Delivers End-to-End Digital Banking Platform to S&T Bank

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### Community bank using nCino's cloud-based Bank Operating System to streamline processes and advance digital strategy across credit-related platforms

WILMINGTON, N.C., May 7, 2019 /PRNewswire/ -- nCino, the worldwide leader in cloud banking, today announced that \$7.2 billion-asset [S&T Bank](#) has adopted the [nCino Bank Operating System](#) to replace numerous disparate systems and manual processes in favor of a single, end-to-end solution that spans the Bank's credit-related platforms across multiple lines of business.

"We were looking for a technology solution that could support all of our commercial, business and consumer banking processes on one, end-to-end platform," said Patrick Haberfield, senior executive vice president and chief credit officer at S&T Bank. "We spent the better part of a year going through the vetting process and narrowing down the prospects. Through that process, it became apparent that nCino was the only platform that offered everything we were looking for. With the potential to implement additional nCino solutions down the line, the flexibility of the platform will continue to support our vision as we grow."

Recently named to [Forbes' World's Best Banks 2019 list](#), S&T is committed to upholding its reputation as a model community bank by delivering consistently superior service and value to its customers. To support this goal, S&T is implementing nCino in several areas of the bank, beginning with commercial lending, which accounts for 75% of the Bank's total loan volume. This supports S&T's broader initiative to implement one platform that optimally supports the customer journey and enhances post-approval workflows, through funding, servicing and on-going management needs.

The nCino Bank Operating System is helping bring to life "Today's Vision for Tomorrow's Success" for S&T Bank. With a single platform that encompasses customer relationship management (CRM), customer onboarding, account opening, loan origination, workflow, credit analysis, enterprise content management and instant reporting capabilities, S&T employees now have real-time visibility into the loan pipeline and access to a 360-degree view of each customer for faster and more streamlined interactions.

"Our goal isn't to do things the way we've always done them; our goal is to be the best by offering a solution that enables a more positive customer experience, both internally and externally," said David Antolik, president and chief lending officer at S&T Bank. "The scalability and breadth of features of the nCino Bank Operating System not only aligns with our plans and vision for the future, but has already had an immediate positive impact on our employees and customers."

"In a rapidly changing, increasingly digital environment, S&T Bank is leveraging nCino's cloud-based technology to ensure they are well-positioned to meet the needs of customers today and in the future," said Paul Clarkson, senior vice president of community and regional financial institutions at nCino. "S&T has been a terrific partner throughout our ongoing work across business lines, and we look forward to helping them continue to achieve their growth initiatives and digital strategy goals."

#### About nCino

nCino is the worldwide leader in cloud-banking. Its Bank Operating System improves employee efficiency while enhancing the customer experience for onboarding, loans and deposits across all lines of business. Transforming how financial institutions operate through innovation, reputation and speed, nCino works with more than 250 financial institutions globally whose assets range in size from \$200 million to \$2 trillion. A proven leader, nCino is part of the Forbes Cloud 100 and was named the #1 "Best Fintech to Work For" by American Banker. Follow @nCino or visit [www.ncino.com](http://www.ncino.com).

#### About S&T Bancorp, Inc. and S&T Bank

S&T Bancorp, Inc. is a \$7.2 billion bank holding company that is headquartered in Indiana, Pennsylvania and trades on the NASDAQ Global Select Market under the symbol STBA. Its principal subsidiary, S&T Bank, was recently named by Forbes as a 2019 World's Best Bank and a 2018 Best-in-State Bank. Established in 1902, S&T Bank operates in five markets including Western Pennsylvania, Central Pennsylvania, Northeast Ohio, Central Ohio, and Upstate New York. For more information visit [stbancorp.com](http://stbancorp.com), [stbank.com](http://stbank.com), and follow us on [Facebook](#), [Instagram](#), and [LinkedIn](#).

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