



First Horizon Bank Deploys the nCino Bank Operating System® to Streamline Commercial and Small Business Lending and Treasury Management Sales and Onboarding

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nCino's innovative cloud-based platform to provide convenient and efficient experiences for First Horizon associates and clients post-merger

WILMINGTON, N.C., March 09, 2021 (GLOBE NEWSWIRE) -- [nCino, Inc.](#) (NASDAQ: NCNO), a pioneer in cloud banking and digital transformation solutions for the global financial services industry, today announced that \$84 billion-asset [First Horizon Bank](#) is deploying the [nCino Bank Operating System®](#) across the organization, following system integrations with IBERIABANK. First Horizon Bank will be utilizing nCino's Commercial and Small Business Lending and Treasury Management Sales and Onboarding Solutions across more than 2,000 of the bank's associates. nCino's cloud-based platform will provide First Horizon with a robust, flexible, and highly configurable solution across the bank.

"Based on IBERIABANK's strong partnership with nCino for many years, we are excited to expand our use of nCino as a combined organization," said Michael Brown, President of Regional Banking at First Horizon Bank. "nCino is a major part of a broad business transformation to provide an exceptional technology-enabled experience for our associates, create more efficient processes, and add more value to our client relationships."

Headquartered in Memphis, TN, First Horizon Bank operates nearly 500 locations in 12 states across the Southeast. In July 2020, First Horizon National Corporation and IBERIABANK Corporation completed a merger of equals. IBERIABANK previously used nCino for [commercial, small business lending and treasury management](#). By choosing to leverage nCino across First Horizon, the bank will be able to create greater efficiency, transparency and enhanced automation while ultimately increasing speed to decision and speed to funding for their commercial, treasury and small business clients.

"As we've all seen in the past year, it's critically important that we support our associates with best-in-class, cloud-based solutions, so that they can serve our clients from anywhere – whether that be in the office, in a branch, at the client site, or at home," stated Abbie Hardy, SVP Business Transformation at First Horizon Bank. "The nCino platform provided IBERIABANK the strategic advantage to drive success and innovation for its clients and we are excited to adopt the nCino platform across our combined organization."

"Mergers and acquisitions provide financial institutions the opportunity to evaluate market trends, assess client needs, address new business and technical requirements, and transform their current offerings. nCino's Bank Operating System equips banks and credit unions with an end-to-end solution that can endure and support new business shifts during this process," said Paul Clarkson, EVP of U.S. Financial Institutions at nCino. "We are excited to continue our work with First Horizon Bank to deliver a tailored experience that meets the needs of their associates and the evolving expectations of their clients."

About nCino

nCino (NASDAQ: NCNO) is the worldwide leader in cloud banking. The nCino Bank Operating System® empowers financial institutions with scalable technology to help them achieve revenue growth, greater efficiency, cost savings and regulatory compliance. In a digital-first world, nCino's single digital platform enhances the employee and client experience to enable financial institutions to more effectively onboard new clients, make loans and manage the entire loan life cycle, and open deposit and other accounts across lines of business and channels. Transforming how financial institutions operate through innovation, reputation and speed, nCino works with more than 1,200 financial institutions globally, whose assets range in size from \$30 million to more than \$2 trillion. For more information, visit: www.ncino.com.

About First Horizon

First Horizon Corp. (NYSE: FHN), with \$84 billion in assets, is a leading regional financial services company, dedicated to strengthening the lives of our associates, clients, shareholders, and communities. Headquartered in Memphis, TN, the banking subsidiary First Horizon Bank operates nearly 500 bank locations in 12 states across the Southeast. With more than 288 years of combined financial experience, First Horizon Bank and IBERIABANK, the Company and its subsidiaries offer commercial, private banking, consumer, small business, wealth and trust management, retail brokerage, capital markets, fixed income, mortgage, and title insurance services. First Horizon is recognized as one of the nation's best employers by Fortune and Forbes magazines and a Top 10 Most Reputable U.S. bank. More information is available at www.FirstHorizon.com.

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uncertainties that could affect nCino's business and financial results are included in reports filed by nCino with the U.S. Securities and Exchange Commission (available on our web site at www.ncino.com or the SEC's web site at www.sec.gov). Further information on potential risks that could affect actual results will be included in other filings nCino makes with the SEC from time to time.