



## Amerant Bank Expands Its Use of nCino to Include Retail Lending and nIQ Portfolio Analytics

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WILMINGTON, N.C., April 15, 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 [Amerant Bank](#) has expanded its use of nCino beyond Commercial Banking and added nCino's [Retail Banking Solution](#) and [Portfolio Analytics](#), part of the nCino IQ (nIQ®) application suite. Having all commercial and retail loan origination elements on a single platform, powered by nIQ's artificial intelligence (AI) and advanced analytics capabilities, will help the bank deliver a more satisfying work experience for its employees, faster processing times for its clients and more detailed, comprehensive reporting across the institution.

For Amerant, one of the largest community banks headquartered in Florida with assets of nearly \$8 billion, a key component to its digital transformation strategy was selecting an end-to-end, flexible platform that could scale as the business required. The bank identified the [nCino Bank Operating System®](#) as the technological foundation it was seeking and initially implemented nCino's Commercial Banking Solution to help it streamline workflows, reduce manual steps and deliver commercial loans more quickly without compromising credit quality.

The bank is now adding nCino's Retail Banking Solution and nIQ Portfolio Analytics to the platform's functionality to improve its consumer banking client experience and better manage risk through portfolio metrics and trends. With COVID-19 demanding changes to the way financial institutions operate, Amerant recognized that its success was largely dependent on integrating the right systems and tools to be a more digitally driven institution. By adopting nCino's retail lending and analytics capabilities, the bank will be more empowered to give its clients what they need while still upholding its commitment to personal service and attention.

"Adopting and committing to a digital transformation strategy to keep up with modern technology is key to attracting and retaining clients," said Roberto Isasi, Chief Digital Officer at Amerant Bank. "We searched for a single platform that would help us streamline operations and create greater connections across lines of business, and we found that in the nCino Bank Operating System."

"We consider nCino a long-term partner to support our ongoing evolution to leverage technology to service clients, remain competitive in the current business landscape, and create the best possible work experiences for our Amerant team members," said Miguel Palacios, Chief Business Officer at Amerant Bank.

nCino's Retail Banking Solution will enable Amerant to offer client-focused onboarding, document management, account opening and retail lending with a coherent flow of information from all parties across all channels and devices. Portfolio Analytics, nCino's warehousing, analytics and reporting suite, will help the bank establish baseline performance metrics across lines of business for applications, deposits and loans; set goals to achieve the growth and compliance desired; and better assess risks from a single source of truth. By utilizing the extensive capabilities of one platform across multiple areas of the bank, Amerant is getting data into the hands of decision-makers, building in efficiencies, eliminating duplicative work and streamlining communications for its clients and employees.

"Today, more than ever before, finding ways to digitally engage with clients and support employees' work is of paramount importance," said Will Cameron, SVP, Community & Regional Financial Institutions. "By harnessing the power of the nCino platform, Amerant is laying the groundwork for a scalable and sustainable technological foundation that will help them deliver the best products and services to their clients. We're honored they've entrusted us to accompany them along their digital transformation journey."

### 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](http://www.ncino.com).

### About Amerant

Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB) is a bank holding company headquartered in Coral Gables, Florida since 1979. The Company operates through its subsidiaries, Amerant Bank, N.A. (the "Bank"), Amerant Investments, Inc., Elant Bank and Trust Ltd., and Amerant Mortgage, LLC. The Company provides individuals and businesses in the U.S., as well as select international clients, with deposit, credit, and wealth management services. The Bank, which has operated for over 40 years, is the second largest community bank headquartered in Florida. The Bank operates 25 banking centers – 18 in South Florida and 7 in the Houston, Texas area, as well as a commercial real estate loan production office in New York City. For more information, please visit [www.amerantbank.com](http://www.amerantbank.com) or <https://investor.amerantbank.com>.

### MEDIA CONTACTS

Claire Sandstrom, MWWPR

+1 646.520.0710

[csandstrom@mww.com](mailto:csandstrom@mww.com)

Ryan Kelly

+1 732.770.5942

[ryan.kelly@ncino.com](mailto:ryan.kelly@ncino.com)

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