

GBB Goes Live on nCino to Enhance and Streamline Banking Workflow

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Challenger bank utilising the nCino Bank Operating System® to bring easier access to funding to SME property developers

LONDON, Oct. 19, 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 'champion for the North' challenger bank GBB is live on the nCino Bank Operating System®.

GBB, which is currently in the process of gaining a banking license, will use nCino's cloud-based commercial lending platform to process loans covering residential and commercial development, development exit finance, and SME secured loans to meet the specific needs of its clients – initially underserved SME property developers in the North of England.

"GBB is determined to be a powerful force in providing access to financing and to make a positive impact on property development in Britain," said Steve Lancaster, Chief Information Officer, at GBB. "nCino's cloud-based lending platform is the foundation of our technology ecosystem and intuitive to our needs, allowing us to customize workflow and drive efficiency. We believe nCino offers a forward-looking solution that can grow with us for the long-term and further our mission."

GBB is a property development finance specialist with deep expertise in SME lending and locally-based, technology-enabled relationship managers dedicated to client needs. By implementing nCino, GBB has eschewed more traditional workflows to increase speed, efficiency, and customer delight and taken a pragmatic approach that makes the lending process more accessible to SMEs in traditionally under-served regions across the north of the UK.

"We are excited to be providing GBB with not just a scalable solution that helps them meet regulatory requirements, but also an end-to-end lending platform with the ability to create a holistic view of all its SME clients to serve them more efficiently," said Jonathan Annis, Area Vice President - UKI at nCino

"GBB and its leadership understand that best-of-breed technology enhances the client and employee experience which in turn creates fast and meaningful business value and improves access to funding for SMEs. We're very happy to be on this journey with them."

About nCinc

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 GBB

GBB is building a new specialist bank that will bring much needed financial support to SME property developers in underserved regions, underpinned by an exciting savings proposition.

Only around half of the Government's housebuilding target is being met. Alongside availability of land and planning permission, access to finance is a key driver of this.

GBB intends to get Britain building by providing bespoke development finance to SME property developers in underserved regions. We'll also offer savings rates that the UK public will love. GBB is determined to be a powerful force and make a tangible impact in property development in the UK.

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This press release contains forward-looking statements within the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. 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. 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, among others, risks and uncertainties relating to the market adoption of our solution, international expansion, and privacy and data security matters. Additional risks and 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.