



## SmartBank Selects nCino to Increase Speed and Simplify Commercial Loans

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### Community bank chooses nCino's robust, single platform to best serve its community

WILMINGTON, N.C., March 03, 2022 (GLOBE NEWSWIRE) -- [nCino, Inc.](#) (NASDAQ: NCNO), a pioneer in cloud banking and digital transformation solutions for the global financial services industry, today announced that \$4 billion-asset sized [SmartBank](#), a subsidiary of SmartFinancial, Inc.

("SmartFinancial" or the "Company"; NASDAQ: SMBK) is moving to the [nCino Bank Operating System®](#). SmartBank will utilize nCino's [Commercial Banking Solution](#), which will provide the institution a robust, digitized, end-to-end experience for all its clients.

"We know that investing in technology is crucial in the current digital landscape, but it's even more critical to have the knowledge and understanding on where to best allocate that investment. We've been very acquisitive in the market and to ensure that our customer onboarding processes remain as seamless as possible, we needed a best-in-class solution that will serve our clients from anywhere, at anytime," said Daniel Hereford, EVP and Chief Information Officer at SmartBank. "This partnership will create greater efficiency and transparency for our associates and customers, and we look forward to further simplifying the lending experience."

SmartFinancial, headquartered in Knoxville, Tennessee, opened its first branch in 2007. The company continues to assess its digital capabilities and has made several bank acquisitions that have given it a 40-branch presence in Tennessee, Alabama, and Florida. nCino's platform will be critical to the bank's active M&A strategy by creating a consistent and scalable loan delivery experience for merging institutions. SmartBank's move to nCino will also help replace outdated legacy systems while increasing speed, efficiency, and the ease with which clients and their bankers interact.

"The upswing in M&A activity this past year has presented many opportunities for financial institutions to transition to new technologies as they look to expand their businesses," said Will Cameron, Senior Vice President of Community and Regional Banking at nCino. "We are excited for SmartBank to have a scalable solution that will not only drive future growth, but will also create a single view for all of their commercial 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 enhances the employee and client experience to enable financial institutions to more effectively onboard 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 is partnered with more than 1,500 financial institutions of all types and sizes on a global basis. For more information, visit: [www.ncino.com](http://www.ncino.com).

### About SmartBank

Founded in 2007, SmartBank is a full-service commercial bank providing banking, investment, insurance, and mortgage financial services, with 40 branches spanning Tennessee, Alabama, and Florida. Recruiting the best people, delivering exceptional client service, strategic branching and a disciplined approach to lending have contributed to SmartBank's success. For more information on SmartBank, visit [www.smartbank.com](http://www.smartbank.com).

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