



## nCino's Commercial Pricing and Profitability Adds Value to Huntingdon Valley Bank

March 16, 2022

### Community bank invests in AI-powered technology to become more client focused, automated and agile

WILMINGTON, N.C., March 16, 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 [Huntingdon Valley Bank](#) (HVB) is live on nCino's [Commercial Pricing and Profitability](#) on the [nCino Bank Operating System](#)®. The Pennsylvania-based bank's previous labor-intensive, offline profitability model was unable to provide accessible data for real-time, optimized profitability models, limiting transparency and the speed to execute. Powered by nCino IQ (nIQ), nCino's Commercial Pricing and Profitability solution provides increased efficiency, transparency and real-time data insights for the institution's business banking and commercial lending divisions.

"Previously, we were using manual-processes – like much of the banking industry – to understand loan pricing and profitability models, which is a completely outdated approach. We believed adding an automated model that leveraged artificial intelligence would better position our institution to grow and scale for the future," said Hugh Connelly, EVP & Chief Lending Officer at Huntingdon Valley Bank. "Implementing nCino's Commercial Pricing and Profitability has been one of the very best projects I've worked on at HVB. Along with nCino's Commercial and Small Business solutions, these industry-leading features will streamline our employees' work and our clients' financial lives."

HVB is now one of many customers to be live on nCino's Commercial Pricing and Profitability on-platform solution, which will enable smarter pricing decisions for these institutions throughout the entire commercial deal lifecycle, maximizing profitability based on policies and financial targets individualized to each institution. Disconnected systems and processes have created many inefficiencies in the past, limiting awareness into which loans were profitable for any institutions. nCino's single platform solved for these issues, providing relationship managers and lenders a connected interface to price with confidence and capitalize on business development opportunities with optimized pricing and real-time insights.

**Video:** [nCino helps FIs maximize profitability based on policies and financial targets.](#)

"Providing financial institutions with solutions that can connect data and intelligence seamlessly to align strategy with execution is essential to transforming our customers' ability to provide a premier experience for their clients. HVB has embraced our single platform infrastructure for quite some time, and this is just the next step on their digital transformation journey," said Will Cameron, Senior Vice President of Community and Regional Banking at nCino. "We're excited for our continued partnership with HVB and providing them a single platform that can capture deeper customer insights to provide better decisions for 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 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 HV Bancorp, Inc.

HV Bancorp, Inc. (Nasdaq Capital Market: HVBC) is a bank holding company headquartered in Doylestown, PA. Through its wholly owned subsidiary Huntingdon Valley Bank, we primarily serve communities located in Montgomery, Bucks and Philadelphia Counties in Pennsylvania, New Castle County in Delaware, and Burlington County in New Jersey from our executive office, seven full service bank offices and one limited service bank office. We also operate six loan production and sales offices in our geographical footprint.

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others, risks and uncertainties relating to the market adoption of our solution 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](http://www.ncino.com) or the SEC's web site at [www.sec.gov](http://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.