



## nbkc bank Successfully Implements nCino Commercial Pricing and Profitability

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### Community Bank Goes Live Across Multiple nCino and nIQ Solutions

WILMINGTON, N.C., July 12, 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 [nbkc](#) is live on nCino's [Commercial Pricing and Profitability](#) on the [nCino Bank Operating System](#)<sup>®</sup>. The \$1.1 billion-asset community bank is live on nCino's [Commercial, Small Business](#) and [Retail Banking](#) Solutions, while also leveraging nCino's [Automated Spreading](#) feature, powered by nCino IQ (nIQ), which supercharges financial institutions with true data-driven insights and intelligent automation. nbkc has eliminated numerous systems, manual processes and frustrating experiences in favor of the nCino end-to-end platform to drive digital efficiency, transparency and real-time data insights across the entire lending origination journey.

"By adopting the nCino platform, it has allowed us to provide a better online relationship banking experience," said Kevin Nielsen, Director of Product Management at nbkc. "Our customers' experience will always be our top priority, and the nCino Bank Operating System provides a comprehensive, one-stop platform to help us streamline our processes. We're thrilled about this partnership, and we're excited to see how our online relationship banking business continues to evolve with this tool."

nCino's Commercial Pricing and Profitability is an on-platform solution powered by nIQ that enables pricing to occur at every relevant deal point in the commercial deal lifecycle, which empowers nbkc relationship managers to focus on the client while also providing visibility to executives and portfolio managers to help ensure profitability metrics are met, delivering a unified pricing process that is simple and profitable. Furthermore, with the addition of nCino's Automated Spreading feature, the bank is now well-positioned to reduce the time it typically takes to spread financial statements and tax returns by up to 75%, enabling bank employees to focus on delivering insightful financials. Leveraging optical character recognition technology, financial institutions can utilize nIQ to automate data extraction, such as extracting data from scanned tax returns and financial statements, providing new levels of automation in underwriting and greatly reducing loan origination timeframes.

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

The future of financial services revolves around the power of data and the intelligence and personalization it will provide to bankers and customers alike. However, financial institutions often lack the infrastructure needed to embed data-driven decision making within the institution and realize the connected competitive advantage it offers. Nielsen joined nCino's Commercial General Manager, Chris Gufford on stage at nCino's largest user conference in Raleigh, NC earlier this month, to share with 1,400+ attendees present the impact the solution has made at nbkc bank.

"Financial institutions continue to navigate increased competition, changing expectations and the need to capture deeper customer insights through a successful digital strategy that will drive stronger revenue. nbkc is ahead of the curve and has embraced our single platform infrastructure to improve efficiency, productivity, customer experience and risk management," said Chris Gufford, General Manager of Commercial at nCino. "We're proud to work with forward-thinking institutions like nbkc and look forward to a strong, long-term partnership."

### About nCino

nCino (NASDAQ: NCNO) is the worldwide leader in cloud banking. The nCino Bank Operating System<sup>®</sup> 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 cloud-based platform 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 1,750 financial institutions of all types and sizes on a global basis. For more information, visit [www.ncino.com](http://www.ncino.com).

### About nbkc bank

Founded in 1999, nbkc is a full-service online bank based in Kansas City, Missouri. We are committed to making banking simple and transparent with easy-to-use products and helpful solutions. Consistently recognized throughout the industry for combining technology-driven financial products with high-touch customer service, we are a Kansas City Business Journal Best Place to Work since 2017 and a nationally recognized Best Place to Work by Glassdoor in 2019. Learn more at [nbkc.com](http://nbkc.com).

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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 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.