



## Hamburg Commercial Bank Goes Live on nCino

December 1, 2022

### Germany's "Best Performing Bank" completes successful implementation of the nCino platform to drive further efficiency

WILMINGTON, N.C. and LONDON and HAMBURG, Germany, Dec. 01, 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 Hamburg Commercial Bank (HCOB) is now live on the [nCino Bank Operating System®](#). nCino is supporting the Bank's workflow from the processing of transactions in the pipeline, through structuring and credit decisioning to help expedite processes and enable increased efficiencies.

With representation across Germany's metropolitan regions and in select markets in Europe, HCOB is a specialty financier, serving commercial clients and financing projects in the real estate and shipping sector, as well as in the renewable energy and infrastructure industry. The Bank recently won the "Euromoney Award for Excellence 2022" in the global category "World's Best Bank Transformation" and boasts some of the [best financial metrics in banking](#) in Germany.

"We have transformed Hamburg Commercial Bank into a focused and profitable commercial bank within a few years and we intend to build on this foundation and expand our business in a measured manner. The nCino implementation is a great example of the execution of this strategy," said Jan Lühns-Behnke, Head of Credit Office at Hamburg Commercial Bank. "We look forward to continuing to work with nCino as we are already achieving very positive results in terms of speeding up our processes, working more efficiently and creating a better customer experience".

"We're extremely proud to be partnered with HCOB and to have successfully deployed the nCino platform in Germany," said Charlie McIver, Managing Director - EMEA at nCino. "HCOB has been on one of the most ambitious business and cloud tech transformations I have ever witnessed. nCino replaced consolidated data and replaced disparate legacy systems to create a single platform for credit origination and review. Through nCino, HCOB now has a flexible platform for the seamless initiation of financing to decision through to the booking of the loan. With the foundational implementation complete, we really look forward to further innovating HCOB's capabilities."

The nCino Bank Operating System transforms the way financial institutions (FIs) operate and interact across multiple business lines. nCino allows FIs to provide [a personalized digital experience](#) over the course of end-to-end financial journeys from onboarding, account opening, loan origination, data-driven insights and analytics spanning all lines of business and channels. nCino streamlines employee, client, and third-party interactions, resulting in increasing data optimization, profitability, efficiency, transparency, and regulatory compliance.

#### 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 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 HCOB

Hamburg Commercial Bank AG (HCOB) is a private commercial bank headquartered in Hamburg, Germany. HCOB offers its clients a high level of structuring expertise in real estate financing and has a strong market position in international shipping. The bank is one of the pioneers in the pan-European project financing of renewable energies and digital infrastructure. HCOB offers individual solutions for international corporate clients as well as a focused corporate business in Germany. Reliable and timely payment products as well as other trade finance solutions also support the need of the bank's customers. HCOB is aligning its activities with established ESG criteria. For further information, please visit: [www.hcob-bank.com](http://www.hcob-bank.com).

#### Media Contacts

##### nCino

Natalia Moose  
Head of Marketing, EMEA  
+44 07 8252 11135  
[natalia.moose@ncino.com](mailto:natalia.moose@ncino.com)

Judith Huss  
Founder & owner Huss-PR-Consult  
+49 89 6494 5570  
Lindenstrasse 4  
D- 82166 München-Gräfelfing  
[judith.huss@hussprconsult.de](mailto:judith.huss@hussprconsult.de)

##### Hamburg Commercial Bank

Katrin Steinbacher

Head of Press  
+49 40 3333 11130  
Gerhart-Hauptmann-Platz 50  
20095 Hamburg  
Germany

*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, competition, 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](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.*