Instruction 1(b)

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL										
OMB Number:	3235-0287									
Estimated average burden										
hours per response.	0.5									

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* Sellers Jeanette						2. Issuer Name and Ticker or Trading Symbol nCino, Inc. [NCNO]										eck all app Direct Office	k all applicable) Director Officer (give title		ng Person(s) to Issuer 10% Owne Other (spec		
(Last) 6770 PA SUITE 2	RKER FA	First) RM DRIVE	(Middle)			3. Date of Earliest Transaction (Month/Day/Year) 01/07/2022										belov	VP of A	Accou	below) nting		
(Street) WILMIN (City)	NGTON N	State)	28405 (Zip)		-	4. If Amendment, Date of Original Filed (Month/Day/Year)										e) X Form Form Pers	vidual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person				
1. Title of Security (Instr. 3)			2. Transaction Date (Month/Day/Year)		ar) i	2A. Deemed Execution Date, if any (Month/Day/Year)		3. Tra	3. Transaction Code (Instr.					(A) or	5. Amo Securii Benefi	unt of ies cially Following	Form (D) o	m: Direct or Indirect Instr. 4)	7. Nature of Indirect Beneficial Ownership		
								Co	de \	,	Amount		(A) or (D)	Price		ed ction(s) 8 and 4)			(Instr. 4)		
Common Stock			01/0	01/07/2022				A			2,293	3	A	(1)(2)(3	3) 2	,293		D			
Common Stock			01/0	07/2022				A			20,48	37	A	(1)(2)(4	2	22,780		D			
Common Stock			01/0	7/2022				A			13,56	66 A (1)(2)		(1)(2)(3	3) 1	13,566			By spouse		
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																				
1. Title of Derivative Security (Instr. 3) 2. Conversion or Exercise Price of Derivative Security (Instr. 3) 3. Transaction Date (Month/Day/Year) if any (Month/Day/Year)			Date, Transactio Code (Inst			n of		Expira	6. Date Exercisal Expiration Date (Month/Day/Year			r) Amou Secur Under Deriva		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		9. Number derivative Securities Beneficia Owned Following Reported Transacti (Instr. 4)	e s Illy	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
					Code	v	(A)	(D)	Date Exerci	sable		xpiration ate	Title	N O	Amount or Number of Shares						
Stock Option (Right to Buy)	\$14.71	01/07/2022			A		3,000		(6)	09	9/18/2028	Comi		3,000	(1)(5)	3,000)	D		

Explanation of Responses:

- 1. Pursuant to the Agreement and Plan of Merger, dated November 16, 2021 (the "Merger Agreement"), by and among nCino, Inc., a Delaware corporation ("old nCino"), Penny HoldCo, Inc., a Delaware corporation and, at the time, a wholly owned subsidiary of old nCino (the "Issuer"), SimpleNexus, LLC, a Utah limited liability company (the "SimpleNexus"), and certain other parties, effective January 7, 2022, among other things: (i) old nCino merged with a merger sub and survived such merger as a wholly owned subsidiary of the Issuer (the "nCino Merger"); (ii) certain blocker merger sub entities merged with and into the respective corresponding blocker entity, with each of the respective blocker entities surviving as a wholly owned subsidiary of the Issuer; (iii) SimpleNexus merged with a separate merger sub and survived such merger as a wholly owned indirect subsidiary of the Issuer (the mergers contemplated in clauses (i) - (iii) hereof, collectively, the "Mergers").
- 2. Upon completion of the Mergers, the Issuer changed its name to nCino, Inc.
- 3. Pursuant to the Merger Agreement, at the effective time of the nCino Merger (the "Effective Time"), each share of old nCino common stock, par value \$0.0005 per share, ("Old nCino Shares") converted automatically into one share of common stock, par value \$0.0005 per share, of the Issuer ("Shares"). As of January 7, 2022, the closing market price of the old nCino Shares was \$50.82.
- 4. Pursuant to the Merger Agreement, at the Effective Time, each restricted stock unit granted by Old nCino ("Old nCino RSU") converted automatically into a restricted stock unit of the Issuer on substantially the same terms and conditions (including vesting and delivery schedule) as applied to such Old nCino RSU immediately prior to the Effective Time.
- 5. Pursuant to the Merger Agreement, at the Effective Time, each stock option to purchase Old nCino Shares ("Old nCino Option") converted automatically into an option to purchase Shares on substantially the same terms and conditions (including vesting schedule and per share exercise price) as applied to such Old nCino Option immediately prior to the Effective Time.
- 6. This option vests in four equal annual installments starting on August 1, 2019, subject to the reporting person's continued employment through the applicable vesting date.

/s/ Jeanette Sellers 01/11/2022

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a)

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.