SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

nCino, Inc.

(Name of Issuer)

Common Stock

(Title of Class of Securities)

(CUSIP Number)

09/30/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☑ Rule 13d-1(b)
- ☐ Rule 13d-1(c)
- ☐ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Bank of Montreal	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization Unknown	
Number of Shares Beneficially	5	Sole Voting Power 3,960,479.00

Owned by Each Reporting Person With:	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 5,620,758.00
	8	Shared Dispositive Power 0.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 5,620,758.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 5.31 %
12		Type of Reporting Person (See Instructions) HC

SCHEDULE 13G

CUSIP No.

1		Names of Reporting Persons BANK OF MONTREAL HOLDING INC.
2		Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3		Sec Use Only
4		Citizenship or Place of Organization CANADA (FEDERAL LEVEL)
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 83.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 83.00
	8	Shared Dispositive Power 0.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 83.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 0 %

12	Type of Reporting Person (See Instructions) BK

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons BMO NESBITT BURNS INC.
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3	Sec Use Only
4	Citizenship or Place of Organization CANADA (FEDERAL LEVEL)
Number of Shares Beneficially Owned by Each Reporting Person With:	5 Sole Voting Power 83.00
	6 Shared Voting Power 0.00
	7 Sole Dispositive Power 83.00
	8 Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 83.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11	Percent of class represented by amount in row (9) 0 %
12	Type of Reporting Person (See Instructions) HC

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons BMO FINANCIAL CORP.
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)

3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 629.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 10,680.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 10,680.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 0.01 %	
12	Type of Reporting Person (See Instructions) HC	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons BMO CAPITAL MARKETS CORP.	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 100.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 100.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person	

100.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

☐

Percent of class represented by amount in row (9)

11

0 %

Type of Reporting Person (See Instructions)

12

BK

SCHEDULE 13G

CUSIP No.

Names of Reporting Persons

1

BMO BANK N.A.

Check the appropriate box if a member of a Group (see instructions)

2

☐ (a)
☐ (b)

3 Sec Use Only

Citizenship or Place of Organization

4

ILLINOIS

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 529.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 617.00
	8	Shared Dispositive Power 0.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

617.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

☐

Percent of class represented by amount in row (9)

11

0 %

Type of Reporting Person (See Instructions)

12

BK

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons BMO FAMILY OFFICE, LLC	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5 Sole Voting Power 0.00	
	6 Shared Voting Power 0.00	
	7 Sole Dispositive Power 9,963.00	
	8 Shared Dispositive Power 0.00	
9	Aggregate Amount Beneficially Owned by Each Reporting Person 9,963.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 0 %	
12	Type of Reporting Person (See Instructions) IA	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons 1001271606 ONTARIO INC	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization CANADA (FEDERAL LEVEL)	
Number of Shares Beneficially Owned by Each Reporting Person With:	5 Sole Voting Power 3,959,767.00	
	6 Shared Voting Power 0.00	
	7 Sole Dispositive Power	

		5,609,995.00
	8	Shared Dispositive Power 0.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 5,609,995.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 5.3 %
12		Type of Reporting Person (See Instructions) HC

SCHEDULE 13G

CUSIP No.

1		Names of Reporting Persons Burgundy Asset Management, Inc.
2		Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3		Sec Use Only
4		Citizenship or Place of Organization CANADA (FEDERAL LEVEL)
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 3,959,767.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 5,609,995.00
	8	Shared Dispositive Power 0.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 5,609,995.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 5.3 %
12		Type of Reporting Person (See Instructions) IA

SCHEDULE 13G

Item 1.

(a) Name of issuer:

nCino, Inc.

(b) Address of issuer's principal executive offices:

6770 PARKER FARM DRIVE, WILMINGTON, NORTH CAROLINA 28405

Item 2.

(a) Name of person filing:

Bank of Montreal BANK OF MONTREAL HOLDING INC. BMO NESBITT BURNS INC. BMO FINANCIAL CORP. BMO CAPITAL MARKETS CORP. BMO BANK N.A. BMO FAMILY OFFICE, LLC 1001271606 ONTARIO INC Burgundy Asset Management, Inc.

(b) Address or principal business office or, if none, residence:

1 First Canadian Place Toronto, Ontario, Canada M5X1A1

(c) Citizenship:

Bank of Montreal - UNKNOWN BANK OF MONTREAL HOLDING INC. - CANADA (FEDERAL LEVEL) BMO NESBITT BURNS INC. - CANADA (FEDERAL LEVEL) BMO FINANCIAL CORP. - DELAWARE BMO CAPITAL MARKETS CORP. - DELAWARE BMO BANK N.A. - ILLINOIS BMO FAMILY OFFICE, LLC - DELAWARE 1001271606 ONTARIO INC - CANADA (FEDERAL LEVEL) Burgundy Asset Management, Inc. - CANADA (FEDERAL LEVEL)

(d) Title of class of securities:

Common Stock

(e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a) ☑ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);

(b) ☑ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);

(c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);

(d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);

(e) ☑ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

(f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);

(g) ☑ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);

(h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

(i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

(j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J),
please specify the type of institution:

(k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

(a) Amount beneficially owned:

5,620,758

(b) Percent of class:

5.31 %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

Bank of Montreal - 3,960,479 BANK OF MONTREAL HOLDING INC. - 83 BMO NESBITT BURNS INC. - 83 BMO FINANCIAL CORP. - 629 BMO CAPITAL MARKETS CORP. - 100 BMO BANK N.A. - 529 BMO FAMILY OFFICE, LLC - 0 1001271606 ONTARIO INC - 3,959,767 Burgundy Asset Management, Inc. - 3,959,767

(ii) Shared power to vote or to direct the vote:

Bank of Montreal - 0 BANK OF MONTREAL HOLDING INC. - 0 BMO NESBITT BURNS INC. - 0 BMO FINANCIAL CORP. - 0 BMO CAPITAL MARKETS CORP. - 0 BMO BANK N.A. - 0 BMO FAMILY OFFICE, LLC - 0 1001271606 ONTARIO INC - 0 Burgundy Asset Management, Inc. - 0

(iii) Sole power to dispose or to direct the disposition of:

Bank of Montreal - 5,620,758 BANK OF MONTREAL HOLDING INC. - 83 BMO NESBITT BURNS INC. - 83 BMO FINANCIAL CORP. - 10,680 BMO CAPITAL MARKETS CORP. - 100 BMO BANK N.A. - 617 BMO FAMILY OFFICE, LLC - 9,963 1001271606 ONTARIO INC - 5,609,995 Burgundy Asset Management, Inc. - 5,609,995

(iv) Shared power to dispose or to direct the disposition of:

Bank of Montreal - 0 BANK OF MONTREAL HOLDING INC. - 0 BMO NESBITT BURNS INC. - 0 BMO FINANCIAL CORP. - 0 BMO CAPITAL MARKETS CORP. - 0 BMO BANK N.A. - 0 BMO FAMILY OFFICE, LLC - 0 1001271606 ONTARIO INC - 0 Burgundy Asset Management, Inc. - 0

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

If a parent holding company has filed this schedule, pursuant to Rule 13d-1(b)(ii)(G), so indicate under Item 3(g) and attach an exhibit stating the identity and the Item 3 classification of the relevant subsidiary. If a parent holding company has filed this schedule pursuant to Rule 13d-1(c) or Rule 13d-1(d), attach an exhibit stating the identification of the relevant subsidiary.

See Documents.

Item 8. Identification and Classification of Members of the Group.

If a group has filed this schedule pursuant to §240.13d-1(b)(1)(ii)(K), so indicate under Item 3(k) and attach an exhibit stating the identity and Item 3 classification of each member of the group. If a group has filed this schedule pursuant to §240.13d-1(c) or §240.13d-1(d), attach an exhibit stating the identity of each member of the group.

Each reporting person may be deemed to be a member of a group with respect to the issuer or securities of the issuer for the purposes of Section 13(d) or 13(g) of the Act. Each reporting person declares that neither the filing of this statement nor anything herein shall be construed as an admission that such person is, for the purposes of Section13(d) or 13(g) of the Act or any other purpose, (i) acting (or has agreed or is agreeing to act) with any other person as a partnership, limited partnership, syndicate, or other group for the purpose of acquiring, holding, or disposing of securities of the issuer or otherwise with respect to the issuer or any securities of the issuer or (ii) a member of any syndicate or group with respect to the issuer or any securities of the issuer.

Item 9. Notice of Dissolution of Group.

Notice of dissolution of a group may be furnished as an exhibit stating the date of the dissolution and that all further filings with respect to transactions in the security reported on will be filed, if required, by members of the group, in their individual capacity. See Item 5.

Each reporting person may be deemed to be a member of a group with respect to the issuer or securities of the issuer for the purposes of Section 13(d) or 13(g) of the Act. Each reporting person declares that neither the filing of this statement nor anything herein shall be construed as an admission that such person is, for the purposes of Section13(d) or 13(g) of the Act or any other purpose, (i) acting (or has agreed or is agreeing to act) with any other person as a partnership, limited partnership, syndicate, or other group for the purpose of acquiring, holding, or disposing of securities of the issuer or otherwise with respect to the issuer or any securities of the issuer or (ii) a member of any syndicate or group with respect to the issuer or any securities of the issuer.

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in

connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Bank of Montreal

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

BANK OF MONTREAL HOLDING INC.

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

BMO NESBITT BURNS INC.

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

BMO FINANCIAL CORP.

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

BMO CAPITAL MARKETS CORP.

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

BMO BANK N.A.

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

BMO FAMILY OFFICE, LLC

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

1001271606 ONTARIO INC

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026

Burgundy Asset Management, Inc.

Signature: Kathryn Cenac
Name/Title: Managing Director - Regulatory Solutions Group
Date: 11/12/2026