

This document outlines the latest features, upgrades and enhancements to the nCino Bank Operating System solution included in the Pinehurst release in February 2013. For additional information on the Pinehurst Release please visit: http://www.ncino.com/release

nCino Bank Operating System Pinehurst Release Highlights

- New Features in the Release
 - Credit Underwriting System
 - Relationship Statistics
 - Introduction of Branches
 - Introduction of DDA (Direct Deposit Account)
- Enhancements to the System
 - New Product Selector on Lead
 - Improved Lead Conversion Requirements
 - Improved Loan Creation Requirements
 - Improved Business Matching and Merging on Leads
 - Improved Entity Involvement Usability
 - Optimized Risk Rating Review Filters and Load Times
 - Optimized Lead Conversion and Field Mapping
 - Security Enhancements

Descriptions of the New Features and Enhancements

Credit Underwriting System

With nCino's new Credit Underwriting System, financial institutions using the nCino system can now choose to underwrite deals within the nCino product.

Features of the Credit Underwriting System:

- Year over Year look at the key ratios of the deal
- Ability to spread an Income Statement, Balance Sheet, Cash Flow Statement, Budget (Sources & Uses), and Personal Financial Statement for the borrower
- Ability to spread income statements for all guarantors on the loan
- Debt Schedule for Borrowers, Guarantors, and Related Entities
- Credit Facilities for Borrowers, Guarantors, and Related Entities
- Total Exposure calculations from credit facilities
- Current and Proposed Debt Service values from Debt Schedules
- Ability to configure an infinite number of spreading statements



- Auto-Statement selection based on key filter criteria's such as Product, Borrower Type, and Entity Type
- Approval Processes options for statements

Relationship Statistics

The nCino Relationship Statistics feature now gives financial institutions a quicker look at the status of all relationships within the nCino system. By looking at the Relationship view, you can see the direct exposure, indirect exposure, and many additional calculations about a relationship that has borrowed or guaranteed money from your financial institution.

Direct Exposure \$0.00	Indirect Exposure	\$1,468,309.42
Committed Direct Exposure \$792,000.00	Committed Indirect Exposure	\$0.00
Proposed Direct Exposure \$0.00	Proposed Indirect Exposure	\$0.00

- Example screenshot of Relationship Statistics in the Bank Operating System -

The key features of Relationship Statistics are:

- Calculations run in real time based on existing and new borrowing structures
- 6 default ratios out of the box
 - Direct Exposure (active loans)
 - Indirect Exposure (active loans)
 - Committed Direct Exposure (loans past committee)
 - Committed Indirect Exposure (loans past committee)
 - Proposed Direct Exposure (loans pre-committee)
 - Proposed Indirect Exposure (loans pre-committee)
- Ability to configure new ratios based on the borrowing type and stage or status of a loan



Other Enhancements

Product Selector on the Lead

The VisualForce page embedded on the lead page has been deprecated in this release in favor of a new means of selecting a product on the lead. The prior method we employed did not allow a user to select a product line, product type, and product while first creating a lead. Our new method does allow the user to select the product line, product type, and product when creating and/or editing an existing lead.

Product is Now a Required Field to Convert a Lead

Before there were instances in which we allowed the product to not be set on the Lead page. We have updated this process and as such now require the Product to be selected before a user can view the Conversion page.

Optimized Business Merge

There was an issue in which when a lead found the possibility of a similar business within the system, depending on the match it made, whether you selected to merge into that business or not, the system merged into the business. This has now been resolved so merges only happen when explicitly set.

Branches

A new "Branch" object has now been added into our core product. In future releases this object will be utilized for specific functionality around retail and commercial lending. Loans and DDA's can now be connected to a branch, allowing for more robust branch reporting.

DDA's (Direct Deposit Accounts)

A new "DDA" object has now been added into our core product. In future releases this object will be utilized for specific functionality around retail and commercial lending. If a financial institution desires, it can be leveraged like the Loan object, where data from your core deposit system can be pushed into it for reporting benefits. Business Intelligence Reporting is currently the only functionality we have on the new DDA object.

Entity Involvement

To make creating relationship structures within the system easier, contingent liability information has been moved to be on the Entity Involvement record itself. The following changes have been made

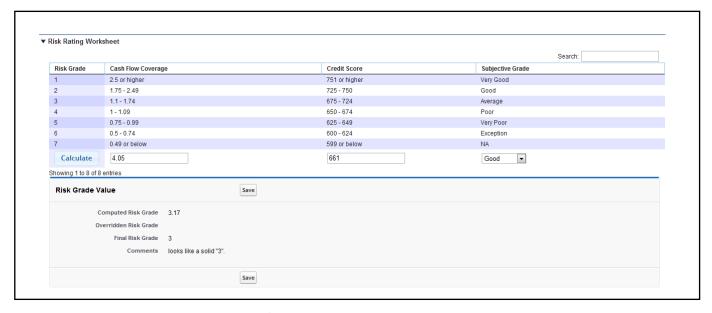
- Ownership % has now become Contingent %
- Contingent Type is now available

For earlier users of the system, Entity Involvement will also require a new training exercise. Entity Involvement now connects you directly to the relationship that is Guaranteeing, as well as the relationship that is Borrowing.



Risk Rating Review

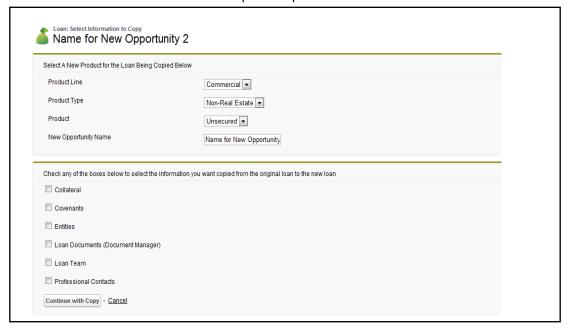
A number of enhancements have been made to the nCino Risk Rating Review functionality allowing for more complex risk grade worksheets, easier to use risk rating worksheets, and more configuration options for risk rating templates.



- Example screenshot of Risk Rating Review in the Bank Operating System -

Copy Loan Feature

The "Copy Loan" button allows a nCino user to copy selected information from an existing loan and create a new loan with a potentially different product from it. This saves time, ensures accuracy and maximizes the borrower across the product portfolio.



- Example screenshot of the Copy Loan feature in the Bank Operating System -