



www.ncino.com

About

nCino's Bank Operating System was born of necessity and perfected in a real bank environment as Live Oak Bank sought to streamline its lending performance. The Wilmington-based bank (now ranked number three nationwide in small business loans) found the logistics of shuffling paper among loan stakeholders to be unwieldy and time-consuming, and their operations were drowning in paper and inefficiency. To address this challenge and opportunity Live Oak looked at existing banking solutions and found nothing that effectively addressed a typical bank's needs. So they set out to create their own system and nCino was born.

Built by Bankers for Bankers

nCino's executive team understands banking and financial technology with insight into today's banking challenges and solutions for enabling growth opportunities.



James "Chip" Mahan III

Chip is co-founder of nCino and also serves as Chairman and CEO of Live Oak Bank which he helped found in 2007 and has averaged 200% growth year over year. Mahan has also served as the Chairman and CEO for S1 Corporation and was the founder of First Network Bank, the world's first Internet bank.

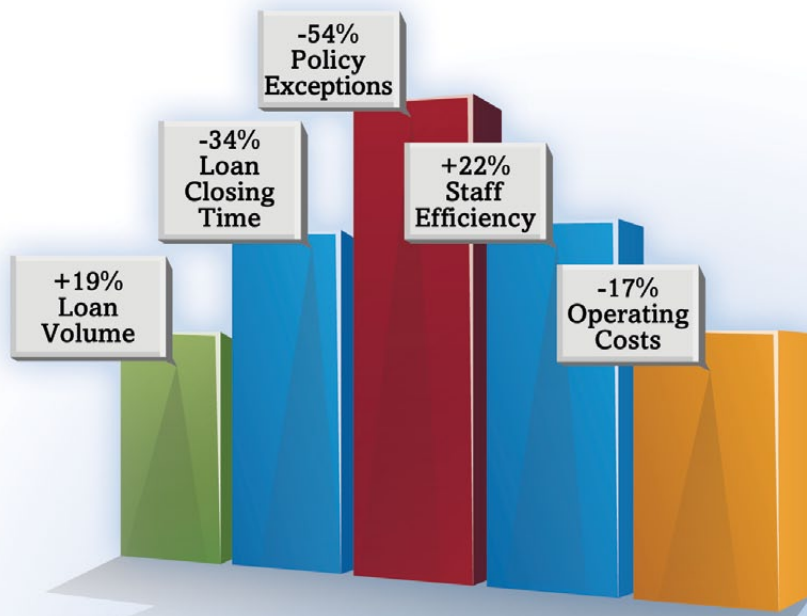


Pierre Naudé

Pierre has more than 34 years of experience in the financial technology industry. Named CEO of nCino in 2012, Pierre played a key role in the initial founding and oversees all aspects of the organization. Prior to joining nCino, Pierre served as divisional president for S1 Corporation.

Return on Investment

nCino delivers significant ROI to banks and their stakeholders.



Increased Profitability

- 17% Reduction in Operating Costs
- 19% Increase in Loan Volume
- Strengthens Customer Relationships
- True Competitive Advantage

Productivity Gains

- Increases Accountability
- Reduces Regulatory Prep Time
- 22% Increase in Staff Efficiency
- Customized for Your Bank

Safety & Soundness

- Reduces Regulatory Disruption
- Monitoring Tools Reduce Risk
- Reporting Tools
- Ensures Regulatory Compliance

Simplicity

- Quick View Dashboard
- Core Independent
- Consolidates Data Services
- Easy Implementation



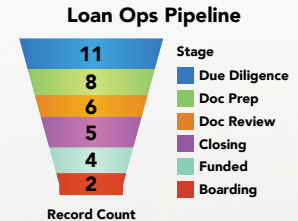
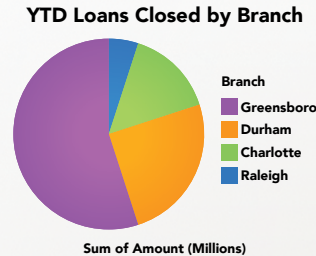
LIVE OAK[™]
BANK

“By utilizing the nCino solution we were able to grow the bank assets from \$307 million in 2011 to \$400 million in 2012 without adding more staff.”

Neil Underwood
President and COO
Live Oak Bank

Features

nCino drives increased profitability, productivity gains, regulatory compliance, and operating transparency at all organizational levels and across all lines of business.



Overview

nCino's Bank Operating System was designed to empower each stakeholder in the organization by providing access and interaction with all types of real-time data in a meaningful way, via a secure cloud based system built on the Salesforce.com® platform.



Dashboard

From the moment you login, the nCino Dashboard allows you to safely and securely view everything happening in your bank in real-time, on your desktop, laptop and tablet. This allows you to manage the business based on relevant data that matters to you.



Document Manager

The nCino document manager provides a central repository allowing for instant and secure access to any document, anytime, across all lines of business, improving transparency and eliminating the need for paper files as well as standardized naming.



Reporting

nCino's point-and-click reporting tools allow you to run custom reports instantly and accurately, with no frustrating and complex queries. This creates new levels of transparency and increased productivity for your bank.



Process Improvement

Workflow customization provides accountability and assurance that regulatory compliance standards are being met at all times. With access controls and workflow alerts, the organization can collaborate more effectively resulting in faster, more accurate loan closings.



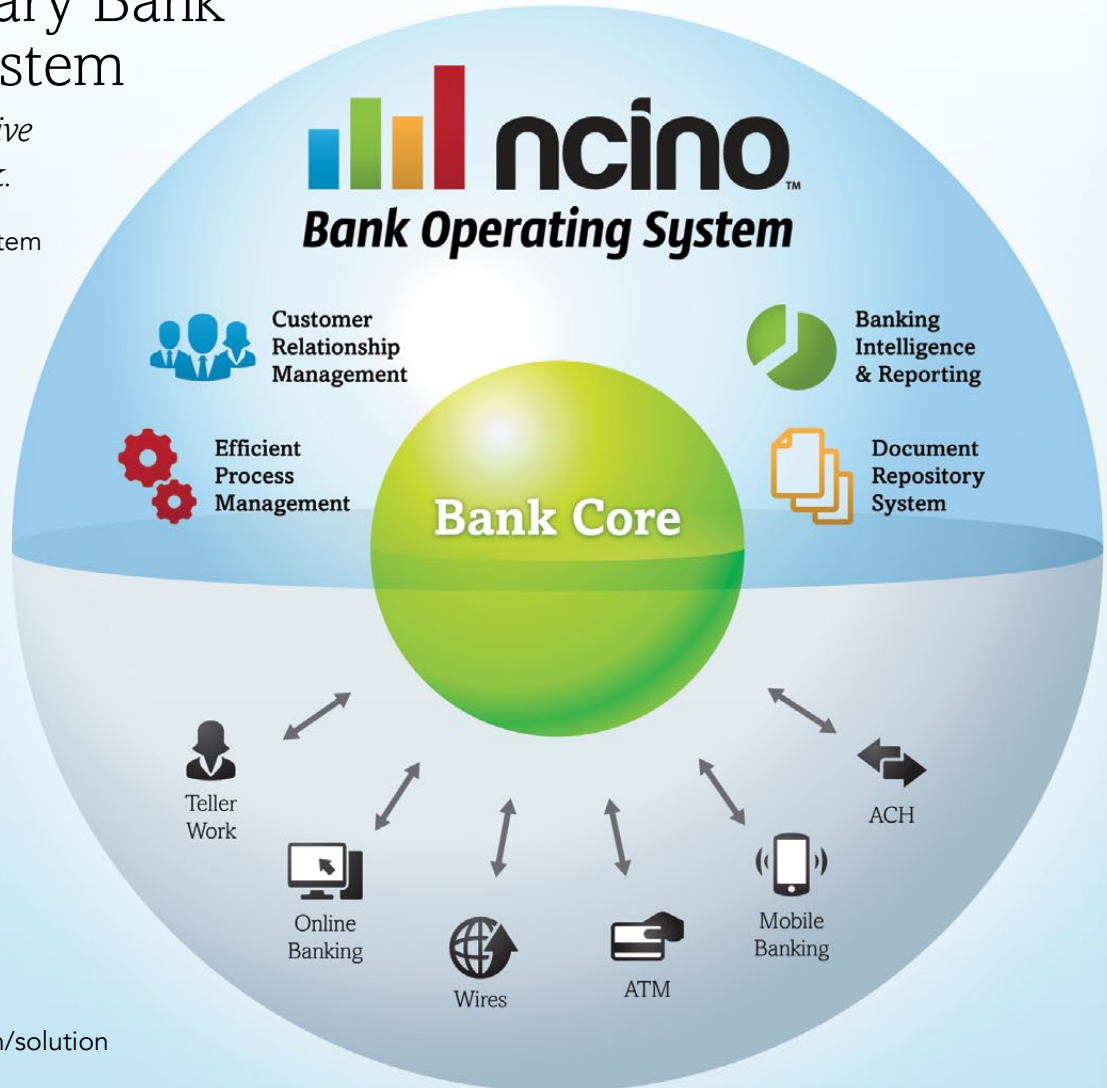
Integration

nCino works alongside your core system providing seamless integration and ensuring core integrity. This also allows for more rapid and successful bank mergers and acquisitions.

A Revolutionary Bank Operating System

Provides a true competitive advantage for your bank.

nCino's Bank Operating System is a comprehensive, fully-integrated banking solution that sits alongside the bank's core, driving efficiency gains and regulatory compliance, delivering a true competitive advantage.



To learn more visit ncino.com/solution

CXO Value

With complete operating transparency and real-time reporting built-in, the nCino Bank Operating System provides a significant return on investment and value at all organizational levels and across all lines of business.



Benefits

nCino's solution increases your bank's profitability, productivity and regulatory compliance.

Chief Executive Officer

Responsible for the overall direction and administration of the bank, the CEO can look forward to maximizing revenue and profits, and delivering a stronger ROI to the bank's shareholders, customers, employees, and the public with nCino.

- True Competitive Advantage
- Increases Revenue
- Provides ROI
- Boosts Profitability

Chief Operating Officer

With responsibility for the day to day operations of the bank, the COO will benefit in significant ways from the Bank Operating System's real-time insight into the bank's entire product portfolio and organization down to the individual, leading to gains in workflow and operating efficiency.

- Increases Transparency
- Improves Efficiency
- Reduces Operating Costs
- Ease of Implementation

Chief Credit Officer

With nCino the CCO can look forward to reductions in compliance errors, regulatory costs, and exception rates, along with secure portfolio management in real-time, without the solution being disruptive to the bank or its core.

- Lower Compliance Risk
- Lower Regulatory Cost
- Reduces Regulatory Disruption
- Exception Monitoring

Chief Financial Officer

With responsibility for the entire bank's operating results, nCino provides the CFO with complete operating transparency, custom reporting, and the data security of a SOC 2 Type I solution, ensuring total safety of bank assets.

- Deeper Insight
- No Core Conversion
- Improves M&A Speed
- Consolidates Banking Systems

To learn more visit ncino.com/success

Success Stories

See how nCino is helping banks succeed.



“The nCino system allows us to greatly reduce our policy exceptions because it integrates our existing bank policies and has automatic exception monitoring and alerts built in.”

Gloria Guerra, SVP of Loan Administration
Lone Star National Bank



“nCino’s solution offers real-time reporting and management transparency far exceeding other software vendors and can be specifically tailored to our bank’s needs.”

Alan Jewells, SVP of Loan Operations
Four Oaks Bank



“We saw nCino as a central driver in developing a consistent and compliant loan origination process to replace substantially manual and highly variable credit processes.”

Michael D. Larrowe, Chief Executive Officer
The Bank of Floyd

Complete Data Security and Protection

Nothing is more important to nCino than the privacy and protection of its customers data. Data security, integrity, and control are critical to banks, which is why nCino and its Bank Operating System suite of products exceeds industry standards and regulatory requirements for security.





Give your bank a true competitive advantage.

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