

nCino Commercial Lending Essentials

Overview

As the leading provider of intelligent, best-in-class banking solutions, nCino offers a trusted platform that brings together people and data through the application of advanced analytics and AI. The intelligent nCino Platform enables flexibility, speed and risk management while creating the experience that fits your institution's needs.

Embedded within the nCino Platform, Commercial Lending Essentials offers a scalable, innovative, cost-effective and quick to implement lending solution to originate and manage small business and commercial loans. Leveraging the power of intelligence and automation, it streamlines lending processes for increased efficiency while delivering actionable insights for strategic decision-making, strong risk management and exceptional experiences.

Foundational Building Blocks for Commercial Lending Success

Utilize an end-to-end lending solution that scales alongside your institution as it grows and helps you quickly adapt to changing market conditions. Built on the nCino Platform, Commercial Lending Essentials includes the vital features and functionality bankers need to expertly address the unique requirements for small business and commercial lending. Offering a rapid implementation timeline, your institution can quickly be up and running and realize the benefits of your investment.

Key Value Drivers

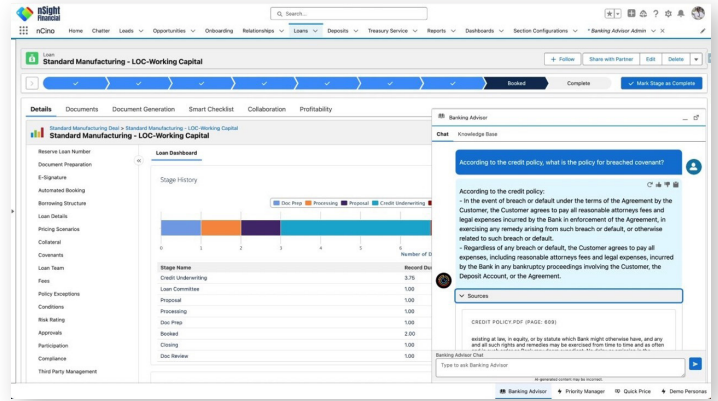
- Commercial LOS
- Customer Portal
- Document Manager
- Deal Management
- Automated Spreading
- Credit Analysis
- Covenant Management
- CRE Analysis
- Dodd-Frank 1071
- Banking Advisor

- Replace siloed technology with a scalable, intelligent lending platform
- Support a variety of small business and commercial lending needs
- Simplify the lending experience for borrowers and users
- Improve the speed and quality of credit decisions with robust credit analysis
- Centralize data for increased transparency and improved decision-making
- Utilize generative AI capabilities for an augmented banker experience and enhanced efficiency
- Discover value quickly with a rapid implementation timeline
- Streamline technology providers and vendor management



Improve Efficiency and Cost Savings Across the Organization

Replace siloed technology and manual processes with intelligent automation and connected workflows across the lending lifecycle for increased efficiency and transparency. Eliminate duplicative data entry during the spreading of financial statements and tax returns to accelerate the underwriting process and improve accuracy. Accelerate and augment your lending with Banking Advisor, the nCino banker-focused generative AI solution delivering knowledge and process efficiency.



“What’s important for technology vendors is not to evaluate your needs today but predict where you are going to be in five years. We know in five years nCino is going to be at the forefront of lending and we’ll be right there with them.”

Ron Nix
CTO at VeraBank

Effectively Manage Risk and Compliance with Centralized Data

Enhance strategic decision-making and gain actionable insights from data captured throughout the lending lifecycle and centralized within nCino. Quickly assess and analyze data for sound credit decisioning and analysis of commercial and small business loans during the underwriting process. Utilize platform data and surface real-time insights to proactively manage risk across the credit portfolio. Streamline regulatory compliance for adherence to global, federal and local regulations, including Dodd-Frank 1071 data capturing for small business loans.

Provide Exceptional Lending Experiences

Deliver frictionless, personalized lending experiences to foster positive, long-lasting relationships. With efficient and streamlined workflows, deliver faster approval times for your borrowers and enable bankers to focus more time on building client relationships. Utilize centralized data to gain a deeper understanding of your clients’ businesses and their needs, enabling tailored business advice and relationship growth.

