



CASE STUDY

Building Resilience Through Digital Transformation: How Summerland Bank and nCino Created a Foundation for Growth



Executive Summary

In an era where community banks face increasing pressure to modernise while maintaining their local focus, Summerland Bank's partnership with nCino demonstrates how the right technology platform can drive both operational excellence and community impact. This customer-owned bank successfully transformed its lending operations, achieving improved banker and customer experiences while positioning itself for sustainable growth across regional Australia.

The implementation of nCino resulted in a unified, efficient platform that replaced multiple legacy systems, enhanced the customer portal experience, and created a foundation for continuous innovation—all while strengthening Summerland Bank's commitment to serving its communities through challenging times.

About Summerland Bank

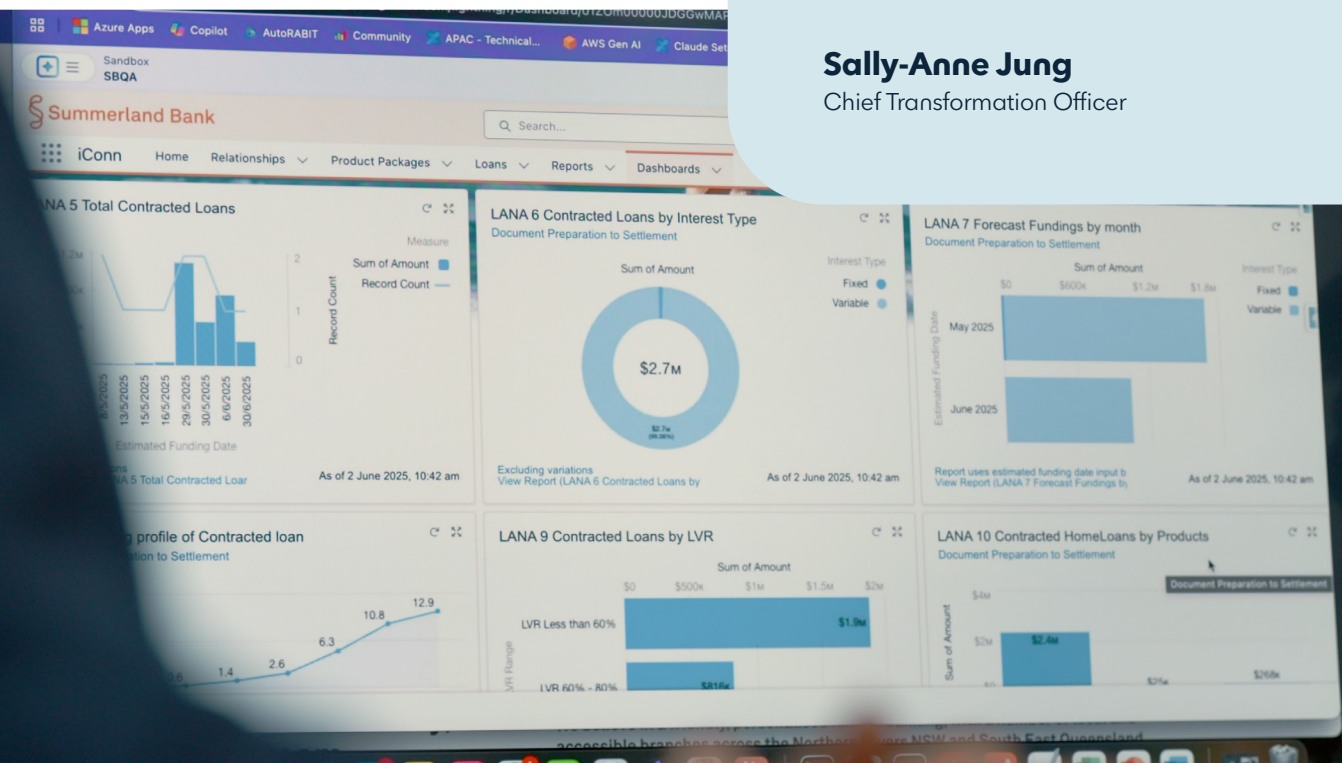
Summerland Bank serves communities across regional Australia with a deep commitment to local banking relationships by offering personal lending, mortgage lending, and business and commercial lending.

As CEO John Williams explains, "Summerland Bank is a customer-owned bank, and we fundamentally believe that customer-owned banking offers a better banking proposition to our customers and to the communities in which our customers live."

This community-first approach proved particularly valuable during recent natural disasters, including devastating floods that tested the Bank's resilience and reinforced its vital role in supporting local recovery efforts. Sally-Anne Jung, Chief Transformation Officer, reflecting on the bank's response to flooding, noted how they rebuilt with resilience in mind: "Everything [in the branch] is movable, everything's on wheels. Everything comes up in the time of a flood. We had to think about a different way of operating in Lismore so we could continue to serve our customers."

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Sally-Anne Jung
Chief Transformation Officer



The Challenge: Modernising Legacy Systems for Future Growth

Like many established financial institutions, Summerland Bank faced the challenge of operating with multiple legacy systems that limited efficiency and innovation potential. The Bank needed a solution that would not only modernise their operations but also support their strategic vision for growth across Australia.

Gareth Herman, Head of Products & Retail Operations, led the transformation efforts and described the situation: "We've come from a place where we had multiple legacy systems and processes to handle an application that were quite static for quite a long time. If you wanted to be innovative or create new efficiencies, it was not possible."

The Partnership Approach: Collaboration and Cultural Alignment

The success of the Summerland Bank and nCino partnership stemmed from a collaborative approach that prioritised relationship-building and cultural alignment. John Williams emphasised this foundation: "My favorite thing about nCino would be the relationship. I think that's absolutely critical in the success of any business arrangement. You can have contracts and you can have arrangements in place, but it's the relationship that matters."

This collaborative spirit extended throughout the implementation process. Tameka Cocking, who served on the project team as a lender, highlighted the team's responsiveness: "The team was really great to work with. It was lots of fun and they were quite happy to listen to suggestions or take feedback."

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Implementation Excellence: Overcoming Technical Challenges

The implementation demonstrated both teams' commitment to finding innovative solutions to complex challenges. Nelson Galloway, Project Manager, identified a significant technical breakthrough: "One of the significant turning points for us was understanding the end-to-end API solution. We came across a challenge and both nCino and Summerland were able to identify potential solutions and apply a completely different approach to the way that we were going to transfer our customer information across the various databases."

This six-week development process resulted in a more robust solution than originally envisioned, featuring an initial data feed with overnight updates across different products and customer information—a testament to both organisations' problem-solving capabilities and partnership approach.

Transformational Results: Enhanced Experiences and Growth Platform

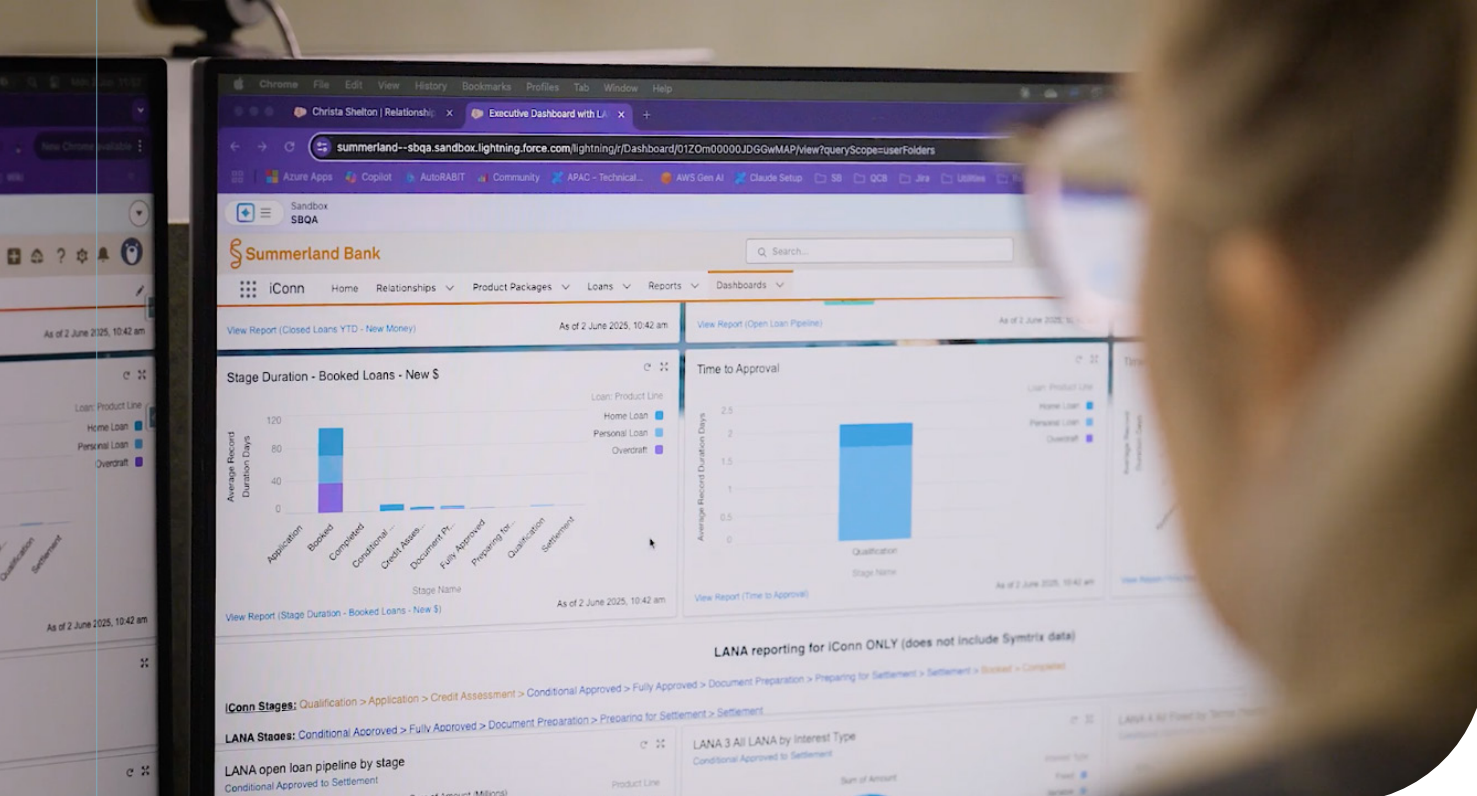
Improved Efficiency and Customer Focus

The new platform delivered immediate improvements to daily operations. "I'm really proud of the project that we've built together and the outcomes that it's delivering for our business," said Tameka Cocking. "Prior to nCino, as a lender, it was difficult to track where your loan was in the progress queue. We didn't have much visibility into that. Now, I can jump into the system itself and track where the loan is, see what's in the pipeline, and see what stage each of my deals are up to. That's made it easier to answer a customer's question, without having to contact multiple departments."

The nCino platform has transformed how Summerland Bank staff interact with customers, allowing for more meaningful engagement. Because information gathering is streamlined, Bank employees can now spend significantly more time with their customers. Rather than spending time filling out lengthy application forms that may not capture all the necessary details they can now, for example, input information directly into the system while speaking with customers on the phone, accessing exactly the data needed for each specific application. This efficiency translates into tangible benefits for customers, as demonstrated by a recent success story shared by Tameka Cocking:

"A recent example we have is that the nCino platform was able to efficiently get us a loan approval for a customer that was specifically looking to take an offer to a property that was going to auction. We were able to have that loan input, the approval and valuations altered so that the customer was able to go to the real estate and exchange contracts and take it off the market before it even went to auction... The customer was extremely happy and it gave them confidence in our ability to offer them the services they needed."

The nCino platform
has **transformed** how
Summerland Bank staff
interact with customers



The personal satisfaction this brings to the Bank's staff is evident. "It fills me with joy as well," Tameka added. "I get really excited when I'm able to see that smile on my customer's face and they thank me for being able to make their dreams come true."

Enhanced Customer Portal and Application Growth

The implementation included significant improvements to the customer portal, resulting in increased application volumes since going live. A key advantage of the new system is its comprehensive integration capabilities. As Tameka Cocking explains: "The other features that I really like are the integrations that we have built in. We're able to do an ID check, a credit check, or an LMI, all within one platform, which has been a great help."

This seamless integration of essential lending functions within a single platform not only improves operational efficiency but also enhances the overall customer experience by streamlining the application process. This digital enhancement supports Summerland Bank's growth objectives while maintaining the personal service standards their customers expect.

Foundation for Continuous Innovation

Perhaps most significantly, the platform created a foundation for ongoing innovation and improvement. Gareth Herman captured this transformation: "We're right at the very beginning now because we've got this baseline, we've got this product that is efficient and capable, and now it can only get better. That's probably the most exciting thing about it."

Strategic Impact: Supporting Community Banking's Future

Summerland Bank's partnership with nCino helps fulfill its strategic vision, which John Williams clearly outlined: "Our strategic vision for the future is to remain customer-owned, to expand and grow our organization, and to serve more people within regional Australia with their banking needs."

The nCino platform provides the technological foundation necessary to achieve this growth while preserving the personal relationships and community focus that define customer-owned banking.

Key Success Factors

Collaborative Partnership Approach: The relationship-first approach created an environment where both teams could innovate and problem-solve together, resulting in solutions that exceeded original expectations.

User-Centric Design: By involving end users in the design process, the implementation ensured the platform would truly improve daily operations and user satisfaction.

Technical Innovation: The willingness to develop creative solutions, such as the end-to-end API approach, demonstrates how partnership thinking can drive technical excellence.

Cultural Alignment: Both organizations shared a commitment to serving customers and communities, creating natural alignment that supported project success.



Looking Forward: A Platform for Growth

The Summerland Bank and nCino partnership exemplifies how community banks can embrace digital transformation without compromising their core values. By choosing a platform that enables continuous innovation and improvement, Summerland Bank has positioned itself to grow and serve more communities across regional Australia.

For banking executives considering similar transformations, this demonstrates that the right technology partner can deliver not just operational improvements, but a foundation for sustainable growth and community impact. The key lies in finding partners who understand that successful digital transformation is built on strong relationships, collaborative problem-solving, and shared commitment to customer success.

As Gareth Herman noted, "We've now got this opportunity to build and enhance and make relative changes." This partnership has created exactly that opportunity—a platform for continuous innovation in service of community banking excellence.

Your Transformation Journey

Banking executives across APAC face similar challenges to those Summerland Bank addressed. Legacy systems, operational fragmentation, and the need to deliver consistent customer experiences while maintaining efficiency are common concerns.

To learn how nCino can support your bank's transformation, visit ncino.com.