nCino's Vision For **Embracing Rapid Industry Change**

Outcomes & Value

- Art of the possible
- Operations | Risk | Experience

Practical Innovations

- Use cases & capabilities

Evolution Approach

Explore | Evolve | Embrace:
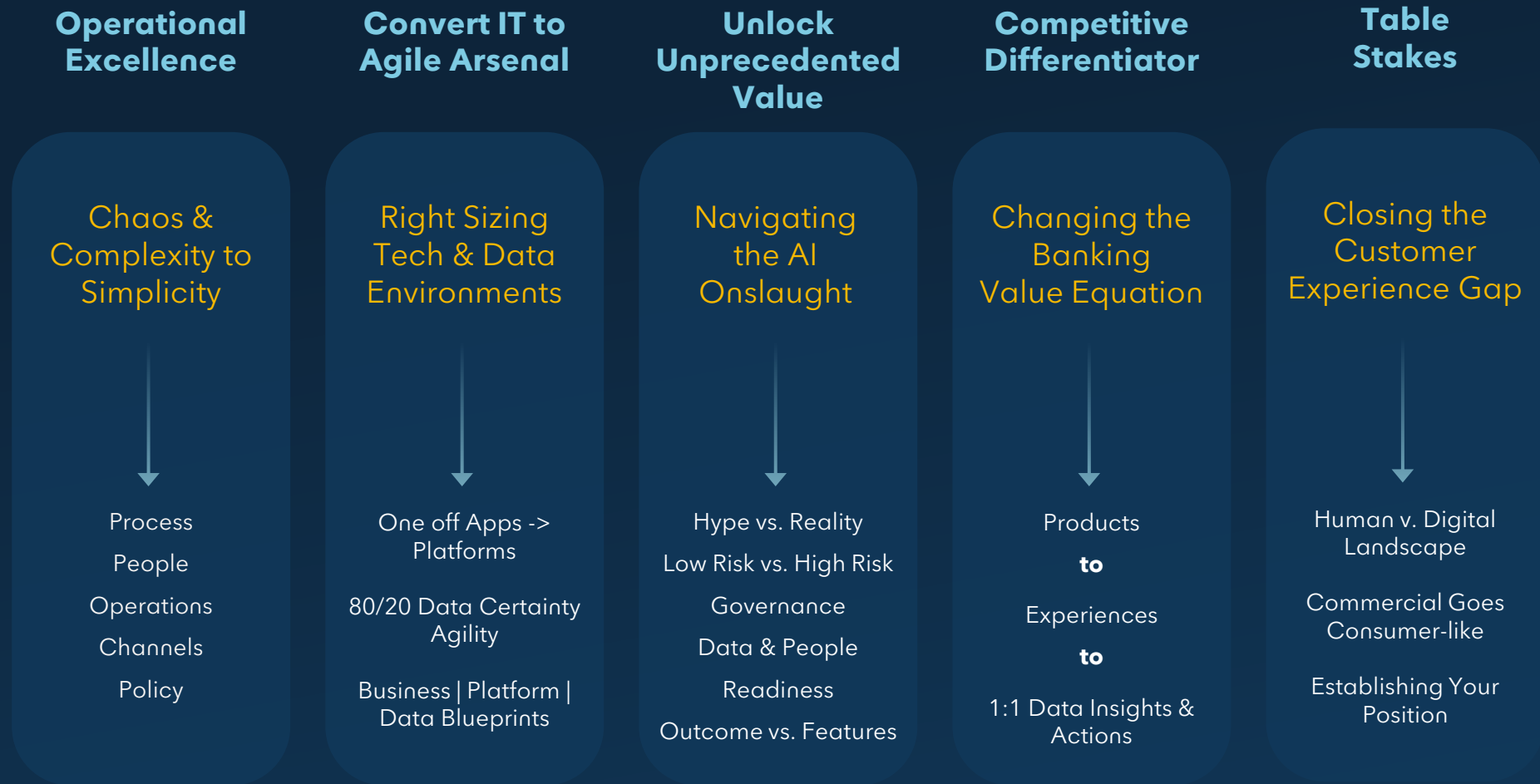
- Capabilities | Readiness | Governance

What is AI's Fundamental Role In Our Industry Over the Next Five Years?

Everything Starts with Solving for the Ripple Affect

Users

Customers

Ops

LOB Execs

C-Suite

Massive Outcomes & Potential: Value to be Derived

Operational Excellence	Convert IT to Agile Arsenal	Unlock Unprecedented Value	Competitive Differentiator	Table Stakes
Chaos & Complexity to Simplicity	Right Sizing Tech & Data Environments	Navigating the AI Onslaught	Changing the Banking Value Equation	Closing the Customer Experience Gap
↓	↓	↓	↓	↓
Process People Operations Channels Policy	One off Apps -> Platforms 80/20 Data Certainty Agility Business | Platform | Data Blueprints	Hype vs. Reality Low Risk vs. High Risk Governance Data & People Readiness Outcome vs. Features	Products **to** Experiences **to** 1:1 Data Insights & Actions	Human v. Digital Landscape Commercial Goes Consumer-like Establishing Your Position

Financial(s) Optimization | Risk Management | Embedded Compliance | Cost: Income $$

Unlocking Value in Two Parts

Outcomes & Value

Practical Innovations

Evolution Approach

Processes ●——

——● Data

Unlocking Value in Two Parts

Outcomes & Value

Practical Innovations

Evolution Approach

Processes

Process Optimization

Data Management

Task Execution

Process Execution

Process Oversight

Predictive Handling

Collaboration

Data

Unlocking Value in Two Parts

Outcomes & Value

Practical Innovations

Evolution Approach

Processes

Data

Risk & Policy Compliance

Deal Certainty

Asset Quality

Covenant Expectations

Asset Performance

Balance Sheet Optimization

Remediation Modelling

Customer Advice & Insights*

Unlocking Value **Holistically**

Outcomes & Value

Practical Innovations

Evolution Approach

Cost | Speed | Complexity | Experience | Compliance | Risk Assessment

↓ **75%**
Data Ingestion & Placement

↑ **50%**
Intelligent Process Automation & Orchestration

↑ **50%**
Agentic Process Execution

↑ **50%**
Multi-Factor Predictors

Oceans of Connected Data
nCino | Bank | Marketplace | Ecosystems

Human Oversight & Control

Unlocking Value **Practically**

Outcomes & Value

Practical Innovations

Evolution Approach

Onboarding

Entity Structure

Entity Verifications

Risk Evaluation

Policy Adherence

Agentic Task Execution

Originations

Credit Requests

Deal Generation

Policy Adherence

Risk Evaluation

Covenant Likelihood

Recommend Collateral

Underwriting

Intelligent Spreading

Accelerated Financial Analysis

Covenant Generation

Deal Structure

Optimized Pricing

Intelligent Credit Memo

Closing / Booking

Smart Document Generation

Agent Task Completion

Predictive Post-Booking Cues

Data Insights Loop

Portfolio Management

Asset Weakness

Covenant Testing

Auto Renewals & Reviews

Asset Optimization

Remediation Predictors

The Era of Banking Intelligence: Example

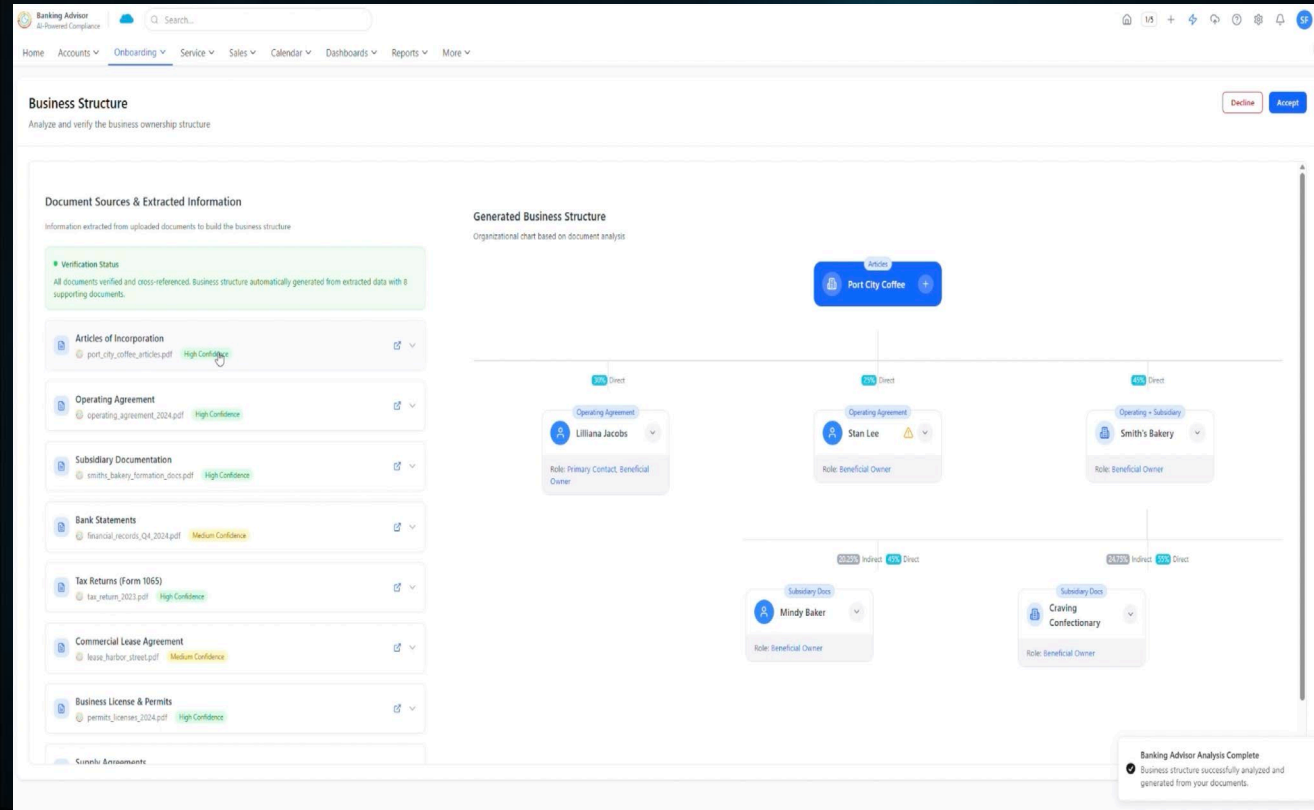Transforming Onboarding from Compliance Necessity to Relationship Foundations

Outcomes & Value

Practical Innovations

Evolution Approach

- Onboard In a Fraction of the time

- Remain Compliant

- Leverage the Data In Proactive Lifetime Ways

Home | Accounts ⌄ | Onboarding ⌄ | Service ⌄ | Sales ⌄ | Calendar ⌄ | Dashboards ⌄ | Reports ⌄ | More ⌄

Onboarding Cases Summary

+ Onboard New Customer

Search...

Relationship Name ↑	Progress	Verification	Status	Type	Last Updated ↑	Date Created ↑	Case Owner	
Port City Coffee	○ In progress	Pass	Customer	Business	09/22/2024 11:23 AM	09/22/2024 11:23 AM	Naomi Yu	⋮
Kroon Watson	○ In progress	Needs Review	Prospect	Individual	09/22/2024 9:44 AM	09/22/2024 11:23 AM	Naomi Yu	⋮
Darlene Robertson	○ In progress	Pass	Customer	Individual	09/22/2024 3:33 PM	09/22/2024 11:23 AM	Naomi Yu	⋮
Pivot Pulse Co.	○ In progress	Pass	Prospect	Business	09/22/2024 1:45 PM	09/22/2024 11:23 AM	Naomi Yu	⋮
Albert Flores	○ In progress	Failed	Prospect	Individual	09/22/2024 1:24 PM	09/22/2024 11:23 AM	Naomi Yu	⋮
Zenith Grove LIMITED LIABILITY	○ In progress	Waiting	Customer	Business	09/22/2024 4:23 PM	09/22/2024 11:23 AM	Naomi Yu	⋮
Guy Hawkins	○ In progress	Pass	Customer	Individual	09/22/2024 10:22 AM	09/22/2024 11:23 AM	Naomi Yu	⋮
Cascade Nexus Ltd.	○ In progress	Needs Review	Customer	Business	09/22/2024 8:24 AM	09/22/2024 11:23 AM	Naomi Yu	⋮
Lumora Ventures Ltd	○ In progress	Pass	Customer	Business	09/22/2024 3:00 PM	09/22/2024 11:23 AM	Naomi Yu	⋮

View All

The Era of Banking Intelligence: Example

Intelligent Portfolio Management

- Hone-In on Risk In Seconds

- Execute Risk Assessment Agentically

- Remediate Well Before Smoldering Embers Turn into High-Risk Fires

ccm

nsight financial

nCino EMEA

Home | Chatter | Relationships ▾ | Onboard New Customer | Reports ▾ | Dashboa

Welcome to nCino

Items to Approve

RELATED TO	TYPE	MOST RECENT APPROVER	DATE SUBMITTED
		No Records Found	

View All

Today's Tasks

Search...

Banking Advisor

Chat | 🔔 Intelligent Alerts

Risk Manager ▾

✏️

Welcome Jerome!

Enter your question to get started.

Banking Advisor Chat

📎 | Enter your question for Banking Advisor. | ➤

AI-generated content may be incorrect.

💬 Banking Advisor

Unlocking Value in Context

Outcomes & Value

Practical Innovations
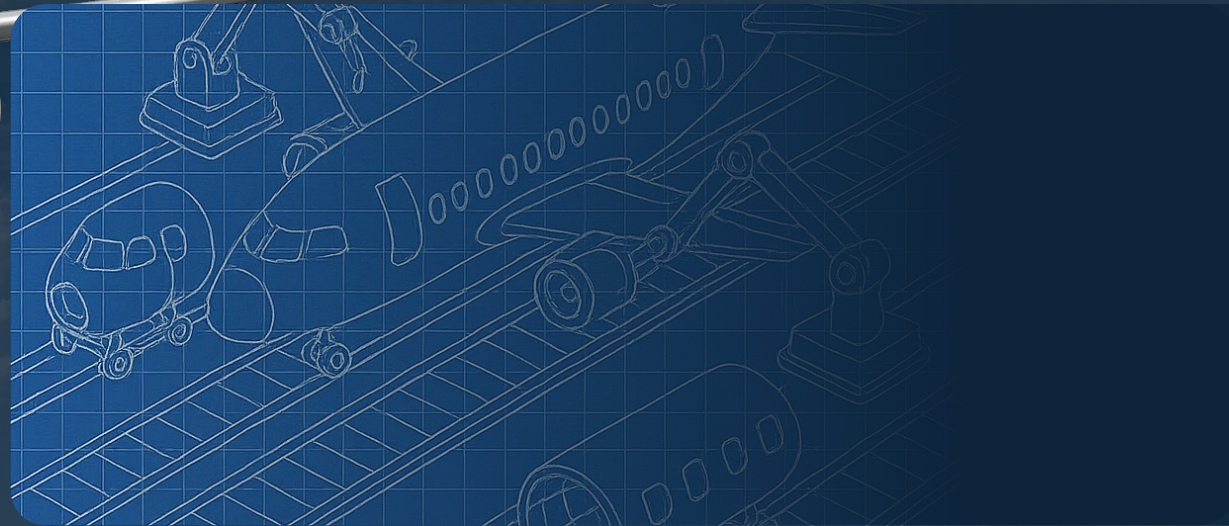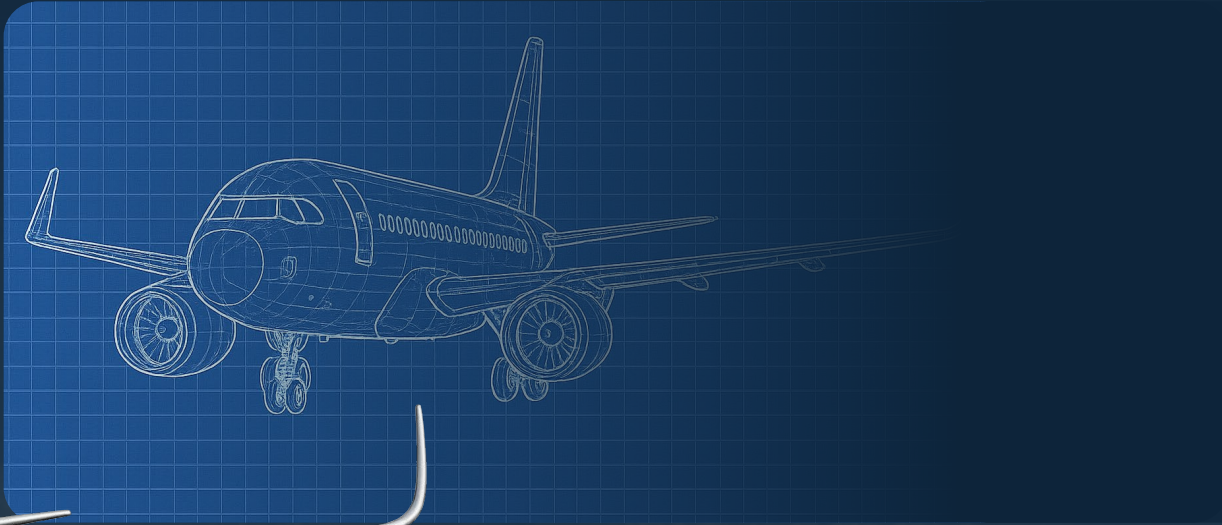
Evolution Approach

Unlocking Value **in Context**

- Outcomes & Value
- Practical Innovations
- **Evolution Approach**

A Framework to Unlock this Value

Outcomes & Value

Practical Innovations

Evolution Approach

Explore

Evolve

Embrace

Deconstructing this Framework

Outcomes & Value

Practical Innovations

Evolution Approach

Use Cases | Capabilities

Technical & Operational Readiness

Risk & Governance Management

Explore

Human Amplified

Banking Advisor
- Knowledge Base
- Document Chat
- Record Chat

Covenant Testing

Auto Spreads

Document Manager

Relationship Risk

Operational Analytics

Narrative Drafts

Calculation Explainer

Locate & File

ADE

Relationship Health Alerts

Evolve

Human Augmented / Autonomous Optionality

Operational Insights Actions

Agentic Reviews

Agentic Financial Spreading

Agentic Underwriting

Auto Renewals

Auto Reviews

Predictive Process Alerts

Embrace

Human Governors & AI Orchestration

Any Document
 Video | Data Pool ADE

Autonomous Process Optionality

Agentic Centric Application Experience

Data Ecosystem Predictive Insights & Actions – Growth | Strategy | Risk Mitigation

AI Record Generation

Agentic Dashboard Management

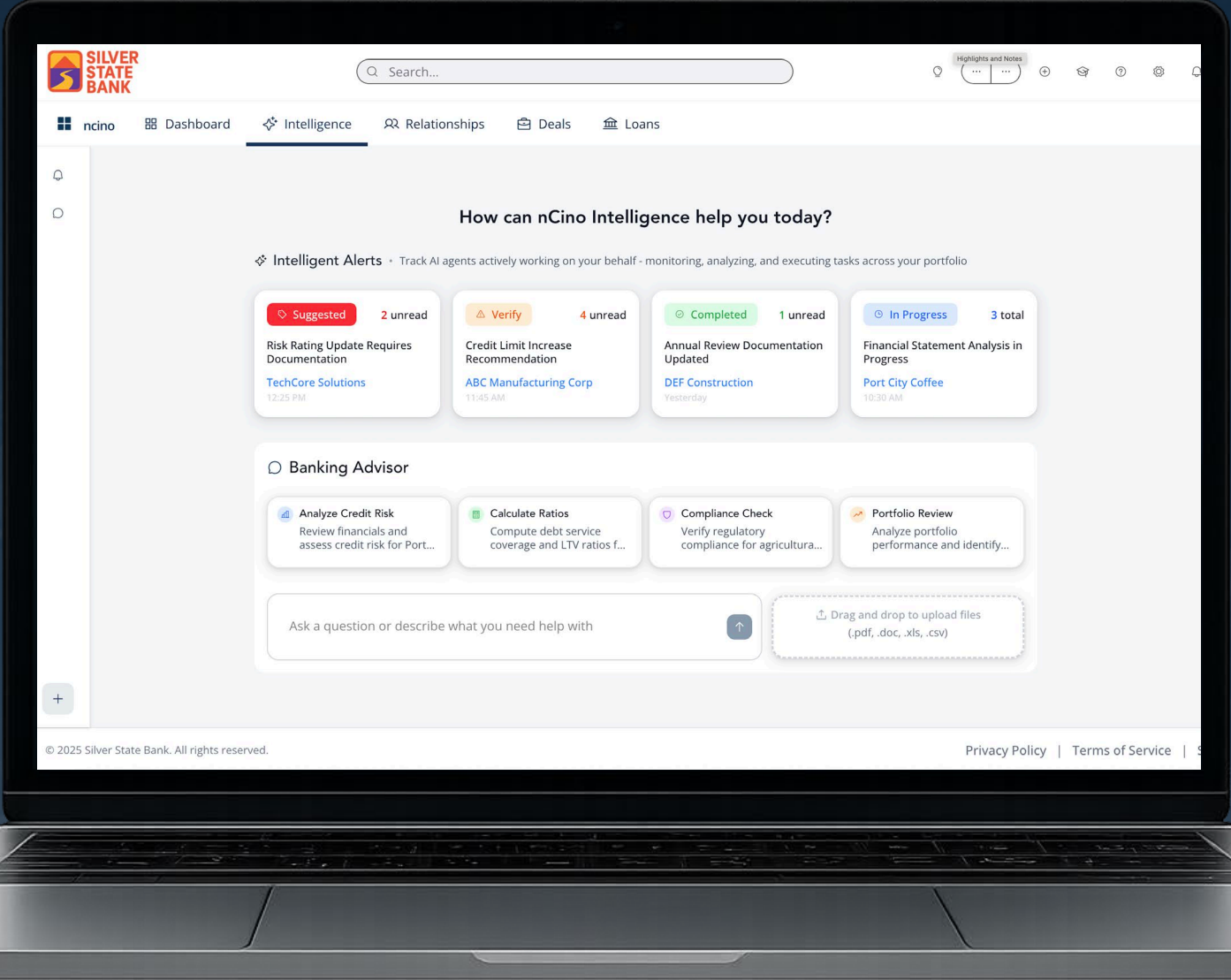# A Framework to Unlock this Value

Explore

Evolve

Embrace

Outcomes & Value

Practical Innovations

Evolution Approach

Use Cases | Capabilities

Data, Technical & Operational Readiness

Risk & Governance Management

What Does 'Embrace' Look Like

Deconstructing this Framework

Outcomes & Value

Practical Innovations

Evolution Approach

Use Cases | Capabilities

Data, Technical & Operational Readiness

Risk & Governance Management

Explore

Organized Data 1.0

Open Platform Connectivity (APIs)

On Platform AI Services

Journeys vs. Functions

Enterprise Alignment 1.0

Clicks not Code Tools

Closed Loop Feedback Model

Evolve

Platform & Process Consolidation

80/20 Data Organization Realization

Strategic Partner Relationships & Optimization

Trusted Remediation Methods

Embrace

Platform Ecosystem

External Data Ecosystem

Collaboration & Roadmaps

Agile & Ongoing Auditing

Strategic Executive Direction

AI Centric Operating Model

Deconstructing this Framework

Outcomes & Value

Practical Innovations

Evolution Approach

Use Cases | Capabilities

Technical & Operational Readiness

Risk & Governance Management

Explore

Evolv

ncino

AI Governance for Financial Institutions:
A Strategic Framework for Evaluation, Adoption, and Implementation

Authored By: Caleb J. Mabe, Anna Rogers, Grant Goodwin, Benjamin Patton, Thomas Hill & Bill Stuart

Implementation Value is Changing Rapidly As Well

Legacy Process →		AI-Powered =		Impact	
Data Health Check	40 HR	Data Health Check	45 SEC	99.97% Time Reduction	
Code Debugging	2-4 HR	Code Debugging	2 MIN	95% Faster Debugging	
Data Quality Check	30 HR	Data Quality Check	5 MIN	83% Efficiency Gain	
Knowledge Search	30-60 MIN	Knowledge Search	SECONDS	Instant Access	
Org Review	80 HR	Org Review	5 HR	94% Time Savings	

Tools Used: ✳ Claude   ⚬⚬⚬ n8n   ◈ sandbox BANKING   ∧CCELQ   ◁ autorabit