



Raiffeisenbankengruppe Oesterreich (excluding Raiffeisen Bank International) Selects nCino to Modernise Corporate Lending Across Its Nationwide Network

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One of Europe's largest cooperative banking institutions to standardise lending operations on the nCino Platform

LONDON, April 28, 2026 (GLOBE NEWSWIRE) – nCino, Inc. (NASDAQ: NCNO), the platform for agentic banking, today announced that Raiffeisenbankengruppe Oesterreich has selected nCino as its unified corporate lending platform. The group is a landmark institution for nCino in the DACH region and a key example of the cooperative banking model nCino employs for thousands of US credit unions in Europe.

Raiffeisenbankengruppe Oesterreich is one of Europe's largest and most complex examples of this cooperative business model, with 8 regional Raiffeisenlandesbanken serving as central financing institutions for approximately 270 local Raiffeisenbanken across the country. This tiered, member-owned banking system has served Austrian communities at scale for more than a century.

A cornerstone institution with this much scale and complexity requires a platform that can keep pace as its community's needs evolve. Raiffeisenbankengruppe Oesterreich selected nCino as the foundation for that evolution, and the nCino Platform will support the complete corporate lending lifecycle from initial application through final disbursement, spanning products including current account credit, term loans and limits for contingent business.

"Raiffeisenbankengruppe Oesterreich is aware of its responsibility towards society and provides strong momentum for the promotion of the regional economy. Raiffeisen focuses on long-term customer relationships, which are always built on trust — trust between our eight Raiffeisenlandesbanken, our local Raiffeisenbanken and the communities they serve," said Reinhard Schwendtbauer, Chairman of the Raiffeisen Kooperationsgenossenschaft – a nationwide association that was built to enhance the cooperation and strategic development among all Austrian Raiffeisen institutions. "nCino gives us the modern foundation to honor the trust of our customers and our responsibility towards them – with a platform designed specifically for how we work."

nCino brings to this partnership a depth of experience that few technology providers can match in the European cooperative banking space. The Company works with thousands of credit unions across the United States — institutions that, like Raiffeisenbankengruppe Oesterreich, are built on a member-owned model and a commitment to community. That institutional knowledge translates directly into how nCino approaches complex, tiered networks like Raiffeisen's.

"That institutional knowledge is already opening doors across Europe. In the DACH region, Raiffeisenbankengruppe Oesterreich is a powerful example of what's possible when a traditional cooperative banking institution decides to modernise at scale," added Joaquin de Valenzuela, Managing Director of EMEA at nCino. "They bring a century of community banking expertise to this partnership and nCino brings the platform and the cooperative banking experience to help them take it further. We look forward to working alongside their team to bring a new standard of efficiency and innovation to corporate lending across Austria."

About nCino

nCino (NASDAQ: NCNO) is the platform for agentic banking. With over 2,700 customers worldwide — including community banks, credit unions, independent mortgage banks, and the largest financial entities globally — nCino offers a trusted, agentic platform purpose-built for financial services and regulated industries. By deploying AI agents alongside human teams, nCino's dual workforce enables institutions to eliminate inefficiencies, sharpen decision-making and deliver better outcomes for the customers they serve. For more information, visit www.ncino.com.

About Raiffeisen Banking Group Austria (excluding Raiffeisen Bank International)

Raiffeisen, as the largest corporate banking group in the country, is one of the leading players in Austria's economy. The Raiffeisen Banking Group stands for regional roots, cooperative values, and a comprehensive range of financial services. It combines security, innovation, and customer proximity, and is excellently positioned both regionally and internationally. On a regional level, around 270 independent Raiffeisenbanken operate, while the eight Raiffeisenlandesbanken form the top tier at the federal state level, supporting local banks with regulatory requirements and serving as contact partners for institutional and large clients.

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Forward-Looking Statements: This press release contains forward-looking statements about nCino's financial and operating results, which include statements regarding nCino's future performance, outlook, guidance, the benefits from the use of nCino's solutions, our strategies, and general business conditions. Forward-looking statements generally include actions, events, results, strategies and expectations and are often identifiable by use of the words "believes," "expects," "intends," "anticipates," "plans," "seeks," "estimates," "projects," "may," "will," "could," "might," or "continues" or similar expressions and the negatives thereof. Any forward-looking statements contained in this press release are based upon nCino's historical performance and its current plans, estimates, and expectations and are not a representation that such plans, estimates, or expectations will be achieved. These forward-looking statements represent nCino's expectations as of the date of this press release. Subsequent events may cause these expectations to change and, except as may be required by law, nCino does not undertake any obligation to update or revise these forward-looking statements. These forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially including, but not limited to risks associated with (i) adverse changes in the financial services industry, including as a result of customer consolidation or bank failures; (ii) adverse changes in economic, regulatory, or market conditions, including as a direct or indirect consequence of higher interest rates; (iii) risks associated with acquisitions we undertake, (iv) breaches in our security measures or unauthorized access to our customers' or their clients' data; (v) the accuracy of management's assumptions and estimates; (vi) our ability to attract new customers and succeed in having current customers expand their use of our solution, including in connection with our migration to an asset-based pricing model; (vii) competitive factors, including pricing pressures and migration to asset-based pricing, consolidation among competitors, entry of new competitors, the launch of

new products and marketing initiatives by our competitors, and difficulty securing rights to access or integrate with third party products or data used by our customers; (viii) the rate of adoption of our newer solutions and the results of our efforts to sustain or expand the use and adoption of our more established solutions; (ix) fluctuation of our results of operations, which may make period-to-period comparisons less meaningful; (x) our ability to manage our growth effectively including expanding outside of the United States; (xi) adverse changes in our relationship with Salesforce; (xii) our ability to successfully acquire new companies and/or integrate acquisitions into our existing organization; (xiii) the loss of one or more customers, particularly any of our larger customers, or a reduction in the number of users our customers purchase access and use rights for; (xiv) system unavailability, system performance problems, or loss of data due to disruptions or other problems with our computing infrastructure or the infrastructure we rely on that is operated by third parties; (xv) our ability to maintain our corporate culture and attract and retain highly skilled employees; and (xvi) the outcome and impact of legal proceedings and related fees and expenses.