nCino

ESG Report

FY25

This report contains forward-looking statements about nCino's financial and operating results, which include statements regarding nCino's future performance, outlook, guidance, the assumptions underlying those statements, 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 report 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 report. 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.

Additional risks and uncertainties that could affect nCino's business and financial results are included in our reports filed with the U.S. Securities and Exchange Commission (available on our web site at www.ncino.com or the SEC's web site at www.sec.gov). Further information on potential risks that could affect actual results will be included in other filings nCino makes with the SEC from time to time.

In addition to financial information presented in accordance with U.S. generally accepted accounting principles ("GAAP"), this presentation includes certain non-GAAP financial measures, including Non-GAAP Operating Loss. Any non-GAAP measure is presented for supplemental informational purposes only and should not be considered a substitute for financial information presented in accordance with GAAP. Non-GAAP measures have limitations as analytical tools and should not be considered in isolation or as substitutes for analysis of other GAAP financial measures. A reconciliation of these measures to the most directly comparable GAAP measures is included at the end of this report.

This report also contains statistical data, estimates and forecasts that are based on independent industry publications or other publicly available information, as well as other information based on our internal sources. This information involves many assumptions and limitations, and you are cautioned not to give undue weight to such information. We have not independently verified the accuracy or completeness of the information contained in the industry publications and other publicly available information. Accordingly, we make no representations as to the accuracy or completeness of that information nor do we undertake to update such information after the date of this report.

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CEO Letter

Dear Shareholders, Customers and Team Members:

As we reflect on a pivotal year for nCino from February 1, 2024, to January 31, 2025, I'm energized by what we've accomplished and the foundation we've built for the years ahead. This ESG report demonstrates how we continue to drive sustainable growth and create lasting impact for all stakeholders.

This past year marked a turning point for our company as we continued our mission to transform financial services by positioning ourselves as the leader in intelligent AI banking. At the same time, our dedication to diversity, inclusion, community engagement, and environmental sustainability continues to strengthen our competitive advantage and reinforces our focus on improving the lives of our employees and communities.

Our people remain our most valuable asset. The thousands of volunteer hours from our global workforce reflect our core belief: we succeed when our communities succeed. We strengthened our governance framework with enhanced enterprise risk management, maintained industry-leading security certifications, and ensured our board continues providing exceptional oversight while supporting aggressive growth objectives.

We know our work is never done–your feedback and insights help us refine our strategies and execute with greater precision. Thank you for your support, dedication, and belief in what we're building together.

To lead the future of intelligent banking, we must continue to build a sustainable business and maintain our dedication to responsible practices in line with our mission.

Sincerely,

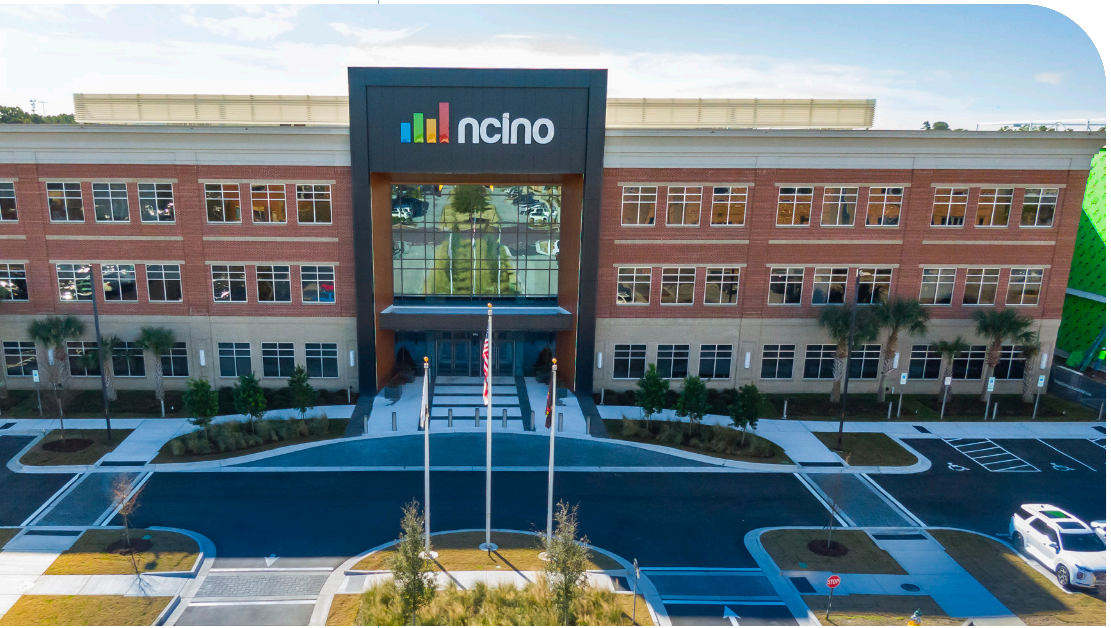
Sean Desmond
Chairman and Chief Executive Officer, nCino

"**Our people remain our most valuable asset.** The thousands of volunteer hours from our global workforce reflect our core belief: we succeed when our communities succeed."

Sean Desmond

CEO

Company Overview



About nCino

nCino (NASDAQ: NCNO) is powering a new era in financial services. A global company of more than 1,800 employees, we are passionately dedicated to transforming the financial services industry while building an award-winning company culture, empowering our customers and employees and improving our communities.

nCino's Mission: To transform the financial services industry through innovation, reputation and speed.

A pioneer in the global financial services technology industry, nCino is a proven partner that has helped more than 2,789 financial institutions of all sizes and complexities, including global CIBs, enterprise, regional and community banks, credit unions, new market entrants and independent mortgage banks power distinctive experiences, drive growth efficiencies and run with full integrity. Our expanded global reach now spans 20+ countries, reflecting our commitment to transforming banking worldwide.

nCino was originally founded in a bank to improve that institution's operations and client service. After realizing that virtually all banks and credit unions were dealing with the same problems – cumbersome legacy technology, fragmented data, disconnected business functions and a disengaged workforce that made it difficult to maintain relevancy in their clients' lives – we were spun out as a separate company in late 2011. This heritage is the foundation of our deep banking domain expertise, which differentiates us, continues to drive our strategy and makes us uniquely qualified to help banks and credit unions cross the modernization divide by providing a comprehensive solution that onboards clients, originates loans and opens accounts with a suite of best-in-class intelligent solutions.

Our Footprint

Employees

1,833
employees globally

With 1,833 employees across 13 strategic locations worldwide, nCino maintains a truly global presence while preserving our commitment to local communities. Our workforce includes 514 remote employees who contribute to our mission from locations around the world, demonstrating our commitment to flexible, inclusive work arrangements.

Our global offices span eight countries across three continents.

This expanded international presence, strengthened through strategic acquisitions in FY25, enables us to better serve our growing customer base while supporting local ESG initiatives in each region.

Customers

- **2 of the top 4** banks in the United States
- **22 of the top 50** financial institutions in the United States
- **3 of the top 5** banks in New Zealand
- **4 of the top 10** banks in the United Kingdom and Ireland
- **6 of the top 10** banks by asset size in Canada
- **Customers in 20+** countries around the world

Offices

North America	Europe	Asia-Pacific	Africa
Wilmington, North Carolina (Headquarters)	London, United Kingdom	Melbourne, Australia	Johannesburg, South Africa
Lehi, Utah	Winnersh, United Kingdom	Sydney, Australia	
Macon, Georgia	Cardiff, United Kingdom	Auckland, New Zealand	
Toronto, Canada	Madrid, Spain	Tokyo, Japan	

Our Mission

Built by bankers for bankers, the nCino cloud banking platform is a single, multi-tenant software-as-a-service (SaaS) solution that helps financial institutions modernize, innovate and outperform.

We initially focused the nCino Platform on transforming commercial and small business lending for community and regional banks. We introduced this solution to enterprise banks in the United States in 2014, and then internationally in 2017, and we have subsequently expanded across North America, Europe, the Middle East, Japan and Asia-Pacific (APAC). Throughout this market expansion, we broadened the nCino Platform by adding functionality for consumer lending, client onboarding, deposit account opening, analytics and Artificial Intelligence and Machine Learning (AI/ML).

Our Mission

Acquisitions

Strategic Acquisitions Driving Innovation

In 2022 nCino acquired SimpleNexus, a leading cloud-based mobile-first homeownership software company whose complementary products and mobile-first offerings unlock additional opportunities and provide greater value for customers.

Our mortgage solutions continue to be a leader in cloud-based mortgage point-of-sale solutions, processing billions in loan volume annually through innovative technology that enables mortgage professionals to work from anywhere while providing borrowers with a streamlined, digital-first application experience. nCino has chosen this technology as the foundation for its omnichannel consumer-facing platform strategy, extending capabilities beyond mortgage into broader banking experiences.

In FY25, we strengthened our global capabilities through three strategic acquisitions that extend our single platform vision:

March 2024

DocFox, Inc.

A leading South African solution provider that automates onboarding experiences for commercial and business banking, helping institutions condense complicated onboarding processes from weeks to days or even hours. The integration enables financial institutions to unify and intelligently manage the entire client lifecycle across information intake, document collection and due-diligence on a single platform, regardless of the entity's complexity. With over 450 customers across three continents at the time of acquisition, DocFox expanded our presence into South Africa with an office in Johannesburg, now operating under the brand nCino KYC Africa.

April 2024

Integrated Lending Technologies, LLC

Technology that allows financial institutions to better connect indirect auto lending clients with their full suite of banking products, seamlessly integrated into our Consumer Banking Solution enhancements to enable comprehensive customer relationship management across all banking products.

November 2024

Artesian Solutions Limited (FullCircl)

A leading UK-based SaaS platform built to help financial institutions and regulated companies grow revenue, automate and accelerate onboarding and improve client lifecycle management by removing regulatory and verification roadblocks. At the time of acquisition, FullCircl processed 300 million checks monthly and supported the onboarding of 200,000+ customers. The acquisition of FullCircl added data aggregation components to our platform while expanding our UK market reach with offices in Winnersh and Cardiff.

AI Banking

Pioneering the AI Banking Revolution

As the pioneer in cloud banking, nCino continues to lead industry transformation by writing the rules that define AI banking.

In FY25, we evolved from standalone "nIQ" branding to comprehensive AI integration across our entire platform, positioning nCino at the forefront of the AI banking revolution.

Our systematic three-phase AI evolution transforms functionality into banking dominance:

Phase 1 - Targeted AI Functionality: Focused AI capabilities that excel at individual tasks, integrating into existing workflows to boost productivity. Current implementations include AutoSpreading functionality, Knowledge Base integration within Banking Advisor and specialized document processing capabilities.

Phase 2 - Intelligent Workflow Agents: AI agents that manage entire workflows through natural conversation, shifting users from "clicking to asking" with intent-driven workflows and contextual intelligence.

Phase 3 - AI-Native Banking Operations: Fully autonomous systems that handle complete business processes with minimal human intervention, featuring advanced AI models capable of complex decision-making and self-learning functionalities.

This foundation leverages anonymized data from 1,250+ financial institutions who have consented to contribute operational intelligence, creating a compounding data advantage that benefits every participant while maintaining the highest standards of data privacy and security.

Our ESG Solution

Our ESG Solution exemplifies how nCino addresses customers' current and evolving needs while supporting broader environmental and social responsibility goals. This fully cloud-based, omni-channel solution embeds ESG as a key component of the lending process and credit lifecycle, helping our customers have more meaningful conversations with their clients around ESG improvements.

With nCino's ESG Solution, financial institutions can increase overall operational effectiveness by avoiding fragmented ESG management; embed ESG data capture and assessment as a key component of the lending process; provide a clear sustainability picture across the portfolio; and integrate wider sustainability management capabilities from external providers.

Culture

Our Culture

We are in the business of fundamentally changing the way financial institutions operate. To transform an industry, we believe it's essential to foster a company culture that not only empowers its employees to challenge the status quo, but also emboldens them to drive change, champion customer success, actively grow their careers and make a positive impact in their communities.

Culture is one of our key differentiators; our position as the worldwide leader in cloud banking depends on the people who work at nCino. We believe our culture is the foundation for the successful execution of our strategy and is a critical strength of our organization.

In recognition of our continued focus on employee engagement, satisfaction and culture, nCino embarked on becoming certified as a Great Place to Work in FY25. As a result of the efforts made in FY25, we received our certification as a Great Place to Work in April 2025. In FY25, we also received recognition through the CNBC Fintech 200, Europe FinTech Awards and The Big Bank Theory Awards, demonstrating our continued excellence in both workplace culture and industry innovation.

Our Core Values

nCino's culture is a combination of our shared vision, values, beliefs and habits. It's what employees feel when they come to work, what customers experience when they partner with us and why we're able to transform our communities for the better.

Our six core values form the foundation of our culture and guide our operations and decision-making. Woven into the fabric of how we operate, these values directly support and guide our ESG initiatives.

These values are shared with all employees during their onboarding process and are continually demonstrated and reinforced by every employee at every level of the company. Values such as "Respect Each Other" and "Do the Right Thing" encourage us to create an inclusive and equitable environment built on trust and ensure good governance by adopting strong ethical standards and practices.

Bring Your A-Game

We expect all employees to be the best version of themselves. Our ESG initiatives align to our culture allowing our employees to commit to environmental, social and governance policies and procedures in every facet of the organization.

Do the Right Thing

We have nurtured a culture of stepping up to the plate and doing the right thing even when it might be hard. This value systemically instilled in our policies allows us to constantly improve our ESG initiatives as the world rapidly evolves and new opportunities to help are created.

Respect Each Other

Respecting each other goes beyond just tolerance. We recognize the diversity of our employee body, the varying cultures of the areas we operate, and the unique needs of different parts of our organization. Respecting each other extends to welcoming and empowering all.

Make Someone's Day

Offering a helping hand can not only brighten someone's day, it can also transform their experience at nCino. We always look for opportunities to help someone solve a problem which allows us to reflect on our ESG initiatives with an open mind and accept new ideas compassionately.

Have Fun!

Work doesn't have to feel like work when you're having fun. We have embraced the opportunity to combine our ESG opportunities with our operational procedures to make work fun, such as connecting with your team while volunteering at the food bank or cross-department collaboration while cleaning up litter from the roadside.

Be a Winner

We strive to be the industry leader in our ESG initiatives, and this is supported by our winners-mentality instilled within our core values.

Environmental Leadership Through Technology

As a software and technology provider, nCino maintains a thoughtful environmental approach through our cloud-first platform strategy.

In FY25, we launched our comprehensive Environmental Sustainability Policy, demonstrating our formal commitment to environmental stewardship with concrete actions including yearly carbon footprint measurement, greenhouse gas emissions reduction programs, and a commitment to decreasing emissions year-over-year as we strive toward net zero.

Our cloud banking platform inherently supports our customers' sustainability goals by enabling paperless operations, digitalizing documents and processes and providing electronic-only processing capabilities. This technological foundation allows financial institutions to dramatically reduce their environmental impact while improving operational efficiency and customer experience.

ESG Governance and Oversight

Environmental, social and governance considerations are integrated into our business strategy under the oversight of our Chief Legal Officer.

Our board of directors, through the Nominating and Corporate Governance Committee, provides governance oversight on ESG matters, ensuring these considerations are woven into our strategic decision-making processes.

This governance structure, combined with our core values and technological capabilities, positions nCino to continue driving meaningful change in the financial services industry while building a more sustainable and equitable future for all stakeholders.

The nCino Experience

At nCino, we believe that exceptional employee experiences drive exceptional customer outcomes. Our people are the foundation of our success as the worldwide leader in cloud banking, and investing in their wellbeing, growth and engagement is central to our mission of transforming the financial services industry.

The nCino Experience encompasses our holistic approach to supporting our global workforce of over 1,833 employees across multiple continents. From comprehensive wellness programs and competitive benefits to meaningful career development and recognition, we create an environment where our people can thrive professionally and personally while driving innovation in financial technology.

nCino Experience

Employee Wellness

Our commitment to employee wellness extends beyond traditional healthcare benefits to encompass a comprehensive approach to physical, mental and financial wellbeing.

In FY25, we expanded our wellness offerings to better serve our global workforce while adapting to the evolving needs of both in-office and remote employees.

Wellness Programs and Initiatives

Throughout FY25, we partnered with external vendors to deliver virtual learning programs that reached employees worldwide, including financial wellness workshops focused on savings strategies, nutrition education classes and personalized one-on-one financial counseling sessions. These programs were designed with global accessibility in mind, ensuring our international workforce could participate regardless of location.

We provide Employee Assistance Program (EAP) services to all employees across the globe, **offering access to support resources regardless of location.**

Our preventative health initiatives brought essential services directly to our employees. We hosted on-site flu shot clinics at our London and US locations, while employees in Australia received flu shot vouchers for convenient access at local providers. During Breast Cancer Awareness Month, we brought a mobile mammography bus to our headquarters, making essential screenings easily accessible to our team members and receiving overwhelmingly positive feedback from participants.

We also offered complimentary gym class passes, with the majority of these opportunities available to our Wilmington-based employees, demonstrating our commitment to physical wellness alongside our other health initiatives.

Mental Health and Work-Life Balance Support

Mental health support remains a cornerstone of our wellness approach. We provide Employee Assistance Program (EAP) services to all employees across the globe, offering access to support resources regardless of location. In the US, we partner with Health Advocate to deliver these services, which include confidential counseling, financial guidance and legal consultation—all provided at no cost to employees.

Our approach to work-life balance recognizes the diverse cultural contexts in which our global workforce operates. We actively recognize local religious observances and cultural celebrations beyond statutory holidays, adapting meeting times to respect regional customs while encouraging mental health days and full disconnection during time off.

Workplace Wellness Facilities

Our offices are designed with employee wellness in mind. We maintain dedicated wellness rooms for nursing employees returning from maternity leave—private, bookable spaces equipped with comfortable seating and refrigeration for storage. Gender-neutral restrooms are available to all employees, reflecting our commitment to inclusivity.

Various recreational amenities help employees recharge and socialize throughout the workday, including a putting green, ping pong and pool tables and comfortable lounge areas that foster both relaxation and collaboration.

Supporting Remote and Hybrid Workers

Recognizing the evolving nature of work, we adapted our wellness programs in FY25 to reach remote employees globally while maintaining localized on-site offerings for employees who could participate in person. We customized content and program formats based on regional employee interests and cultural preferences, ensuring that distance didn't diminish access to wellness resources.

Our fitness offerings extend beyond traditional gym memberships to include complimentary gym classes and ergonomic workstation options such as treadmill and standing desks.

Benefits

nCino's comprehensive benefits package reflects our commitment to supporting our employees and their families throughout their careers and across all stages of life.

Our benefits consistently meet or exceed industry benchmarks across all countries where we operate, with regular market analysis ensuring our offerings remain competitive and attractive to top talent.

FY25 Benefits Enhancements

In FY25, we introduced voluntary pet insurance coverage for US employees, expanding our family-focused benefits to include furry family members. This addition reflects our evolving understanding of modern family structures and our commitment to supporting what matters most to our employees.

Our comprehensive global benefits package remained stable throughout FY25, with no significant changes to our core medical, dental, vision, life insurance, retirement or wellness offerings, ensuring consistency and reliability for our workforce.

Unique Benefits Differentiators

Several benefits set nCino apart as an employer of choice:

Above-market core-benefits and retirement contributions: benefits and retirement contributions globally, significantly higher than industry standards

Professional financial counseling: Free advisory services through OneDigital, supporting employees' long-term financial wellness

Student loan assistance: Monthly support recognizing the burden of educational debt

Pet insurance: Recent addition in the US, acknowledging pets as family members

Employee Experience

Work-Life Balance and Flexibility

Our approach to work-life balance includes remote work capability when needed, generous vacation allowances made available upfront each year for better planning and convenience, and flex holidays in the US that allow employees to customize their holiday schedule based on personal, religious or cultural observances.

Employee Experience & Engagement

Employee engagement remains a cornerstone of our culture and a key driver of our success. Our FY25 engagement results demonstrate the strength of our workplace culture and our employees' connection to nCino's mission.

Engagement Survey Results

Our Great Place to Work survey results show strong employee satisfaction, with 85% overall positive response and 90% of employees agreeing that, "Taking everything into account, I would say this is a great place to work." Key strengths identified include that employees find nCino a fun place to work, appreciate that management hires people who fit in well and feel that people genuinely care about each other.

The employee workplace experience data reveals that 84% of employees have high trust in nCino as a great place to work and want to work here for a long time, while 82% are willing to put in extra effort and feel nCino is a great place to work. Our company-wide engagement survey showed that 88% of employees would recommend nCino to a friend as a great place to work, with 1,103 employees participating globally.

84% of employees have high trust in **nCino as a great place to work**

FY25 Employee Experience Initiatives

Evolving Recognition Programs We enhanced our Alligator Awards Program in FY25, introducing quarterly GATOR Awards that celebrate excellence across the organization leading up to the prestigious Annual Alligator Awards. These recognitions spotlight individuals who go above and beyond in living our values—especially those who drive innovation, foster collaboration and champion operational excellence.

One nCino Day On June 7th, 2024, we hosted our first One nCino Day, a global celebration of the people and experiences that shape our vibrant culture. This initiative recognized that our business benefits from the understanding that we're all in it together, whether jumping into solving a problem, coming together to build an innovative idea or simply knowing that someone across the world has your back. The event fostered shared understanding as we grow and helped break down silos while building new connections through camaraderie.

Employee feedback was overwhelmingly positive, with participants in Utah calling it "one of the best events they have ever been at" and appreciating the scavenger hunt activities. In Wilmington, the event attracted new ERG members and generated follow-up engagement, while APAC employees expressed gratitude for the opportunity to celebrate their cultures.

Employee Appreciation and Recognition

We enhanced our Employee Appreciation Day celebrations by encouraging managers to use our nTranet 'High Five' recognition system. These virtual recognitions are tied to our Live the Six values and provide visibility across the company, amplifying positive recognition. In FY25, our High Fives program achieved remarkable growth:

998

recognition posts (82% increase from previous year)

1,269

total recognitions received (93% increase from previous year)

30%

of employees recognized (540 of 1,778 users)

Listing Tour Insights

Between June and September of FY25, we conducted a comprehensive Listening Tour involving 600 randomly selected employees across the company in 90-minute sessions designed to gather input and insights on nCino's employee experience. These conversations played a critical role in informing the People Operations team's strategy and key focus areas.

The tour highlighted four core strengths that define our culture and set us apart as an industry leader:

People First: Employees consistently praised our supportive, inclusive environment where collaboration and knowledge-sharing thrive

Empowering Leadership: High levels of autonomy and trust, coupled with opportunities for growth and accessible leadership within teams

Work-Life Balance: Flexibility to manage schedules while focusing on results, backed by comprehensive benefits

Passion for Excellence: Commitment to quality, innovation and personal growth that creates positive impact for customers

Global Engagement Measurement

We measure employee satisfaction across different demographics through our company-wide engagement survey and Listening Tour feedback, working with key stakeholders and HR Business Partners to gather feedback from employees and leaders. This input directly informs our employee experience roadmap alignment and innovation efforts.

Recognition and Rewards Programs

Beyond our High Fives program and GATOR Awards, we maintain comprehensive recognition systems that celebrate both individual achievements and team accomplishments. These programs are designed to reinforce our six core values while providing meaningful acknowledgment of contributions that drive our mission forward.

Our recognition approach includes both formal quarterly and annual award ceremonies and informal, ongoing peer-to-peer recognition that can happen at any time through our digital platforms. This multi-layered approach ensures that excellent work is acknowledged consistently and that our culture of appreciation remains vibrant throughout the year.

Learning and Development

Our commitment to employee growth and development is reflected in our significant investment of $430K in employee training and development during FY25, representing a 19% increase from our FY24 investment of $360K. This substantial commitment demonstrates our belief that continuous learning drives both individual success and organizational innovation.

Comprehensive Learning Programs For All Employees

Our Global Onboarding program, including the entirety of the RampUP program with department-specific tracks, takes new team members through their first 90 days and sometimes beyond, ensuring thorough integration into nCino's culture and processes.

nCino's Speaker Certification program, offered in partnership with Simon Sinek's organization, The Optimism Company, is based on his teachings in "The Art of Presenting," helping employees develop communication skills that serve them throughout their careers.

Our MEDDPICC training introduces team members to our sales methodology. While geared toward members of our Growth organization, it's open to all employees, fostering company-wide understanding of our approach to customer relationships.

We strive to offer at least one professional development opportunity through outside vendors each fiscal year, with recent topics including Influencing Without Authority, Resilience, and Navigating Change–skills that benefit employees across all functions and career levels.

Leadership Development Excellence

Our Aspiring Leaders program provides a nomination-based opportunity for individual contributors to begin building people leadership skills, creating a pipeline of future leaders aligned with nCino's values and culture.

For current people leaders, our Next Level Leadership program serves as an introduction to leadership at nCino and is required for all newly hired or promoted team members stepping into people leadership roles.

Crucial Conversations training gives people leaders the skills to step into disagreement rather than avoiding it, turning disagreement into dialogue for improved relationships and results. Additional professional development opportunities for leaders have included topics such as The DNA of Motivation and Engagement, Leading Through Change, and Work Without Stress.

Team-Based Learning

Our Insights Discovery program helps teams work better together using a color-based personality framework that improves communication, reduces conflict, enhances collaboration, builds self-awareness, and creates a common language for understanding different work styles.

Technical Excellence and Certification Support

Through our Technical Training and University at nCino programs, we provide opportunities for team members to deepen their understanding of nCino's products and become certified users and administrators. We support professional certifications and continuing education through leader discretion and budget allocation, Salesforce certification programs, LinkedIn Learning access, and nCino certifications with technology stack costs absorbed by the company rather than passed to employees.

Tailored Development by Career Level and Function

We offer role- and department-specific onboarding opportunities, as well as programming tailored to individual contributors, leaders and teams. In FY25, we held a summit specifically for senior leaders, providing them space to explore opportunities and discuss challenges faced at their level of leadership.

Our approach recognizes that effective development requires both broad foundational skills and targeted, role-specific capabilities. Sales professionals participate in specialized Sales Kickoff events, while technical team members have access to product-specific learning paths.

Coaching and Mentorship

While nCino does not have a formal mentorship program at this time, we provide coaching through our Talent Development and HR Business Partnership teams on an as-needed basis. This personalized approach ensures that employees receive targeted support when facing specific challenges or pursuing particular growth opportunities.

LevelUP Platform Evolution

In FY25, we utilized the LevelUP platform to sunset other pieces of our tech stack, incorporating more role- and department-specific content, transitioning surveys and assessments, and leveraging the program to elevate our learning offerings. We used LevelUP to track enrollment for all courses mentioned above, creating a centralized hub for learning and development activities.

Career Mobility and Internal Advancement

We support employee career growth through structured development planning, internal job postings, defined advancement pathways and leadership development. Our programs include high-potential identification, skill and competency training, and comprehensive leadership development initiatives.

Employees work with managers to identify career goals and skill gaps through regular performance discussions that incorporate career planning. We provide cross-functional project assignments to broaden experience and explore different career paths, while our succession planning process identifies high-potential talent and supports targeted development plans.

We track internal promotion rates as a key metric and prioritize filling open positions with internal candidates when possible. Our employee retention remains favorable, with voluntary attrition rates consistent with the prior year, indicating that our employee engagement initiatives and competitive compensation and benefits programs remain effective tools in maintaining a committed workforce.

The nCino Experience reflects our fundamental belief that exceptional employee experiences drive exceptional customer outcomes. By investing in our people's wellness, providing competitive benefits, fostering engagement, and supporting continuous learning, we create an environment where innovation thrives and transformation becomes possible. As we continue to evolve our employee experience offerings, we remain committed to maintaining the culture and values that have made nCino a recognized leader in both cloud banking technology and workplace excellence.

Inclusion

nCino is committed to fostering, cultivating and preserving a culture of inclusion.

We understand that our people are our most valuable asset, and the individual differences, experiences, knowledge, innovation, self-expression and talent that our employees bring to their work represents a significant part of our culture, reputation and achievements.

Our Progress

Senior Inclusion, Community & Philanthropy Specialist

Our Senior Inclusion, Community & Philanthropy Specialist continues to drive strategic initiatives focused on building a more inclusive work environment across all aspects of the employee lifecycle. In FY25, our programs evolved to give more representative authority to our Employee Resource Groups (ERGs) and Inclusion Council, empowering these groups to lead meaningful change throughout our organization.

Workforce Demographics

We maintained consistent hiring and promotion rates of both female employees and minorities in FY25. Deviations from total headcount, hiring, and promotions compared to FY24 for females and minorities was less than 1%. From FY23-25, our minority headcount and female headcount ratios have remained consistent with less than 1% deviation year-over-year, demonstrating our commitment to sustained inclusive practices.

Rather than setting specific goals or benchmarks, nCino champions inclusive practices that instill inclusion and equity across all areas of the business. We do not prospect or hire talent solely on the basis of personal characteristics but instead focus on creating an environment where all talent can thrive.

Inclusion Council

Evolution and Growth

In FY25, the council reached a significant milestone by changing their name from DEI Council to Inclusion Council. This change symbolizes the progress we have made in establishing systemic diversity and equitable practices within our policies, procedures and culture, allowing us to focus more effort on meaningful inclusion of our diverse talent.

As a global company with a global workforce, we found that diversity means something completely different across our various locations, further supporting our decision to emphasize inclusion as our primary focus. By the end of FY25, our Inclusion Council grew to 34 members representing North America, EMEA and APAC, including remote employees.

By the end of FY25, our Inclusion Council **grew to 34 members** representing North America, EMEA and APAC, including remote employees.

Strategic Subcommittees and Achievements

In FY25, we created subcommittees to support the council's growth and impact:

Talent Attraction: Developed executable strategies for attracting diverse talent at all levels

Global Expansion: Led efforts to expand ERGs into new locations where they were not previously represented

Brand Voice: Established the platform for the council, positioning it as an internal consultant for executives, senior leaders, and employees

These subcommittees successfully completed their research phases and implemented strategies that resulted in each ERG hosting talent-focused events and expanding their global presence. The Brand Voice committee positioned the Inclusion Council as a trusted advisor for maintaining equitable practices while driving business forward.

Key Objectives

The council's key objectives for FY25 were to:

- Maintain equitable practices across all business operations
- Increase council presence and influence globally
- Attract diverse talent through strategic initiatives

Employee Resource Groups

Current ERG Structure

nCino maintains six active ERGs that serve as pillars of our inclusive culture. All ERGs have executive sponsors and receive financial support through dedicated budget allocations.

Global Expansion and Impact

FY25 marked a historic milestone for our ERGs - for the first time in our ERG history, each region in the nCino footprint hosted at least one ERG event. This expansion demonstrates our commitment to creating inclusive experiences across all locations, not just our headquarters.

Talent-Focused Initiatives

Each ERG was tasked with talent-focused goals for FY25, including hosting events designed to attract diverse talent such as networking events, job fairs, or recruiting fairs. ERGs were encouraged to use their philanthropic budgets to position nCino as an inclusive, first-choice employer and focus on impact events that provide educational opportunities rather than purely social gatherings.

Global ERG Highlights

International Presence:

South Africa: nPride hosted a pride celebration in October, South Africa's pride recognition month.

London: The nPride President traveled to London to conduct a lunch-and-learn session for employees about Pride month recognition and inclusive practices.

New Zealand: Employees celebrated Diwali with AAPI Alliance

Japan: Employees campaigned for #OnigiriAction at a trade show

Utah: Mi Gente hosted "Café Con Pan," featuring Latinx-inspired pastries, coffee, and conversation

Cross-ERG Collaboration:

- Diaspora and Women nTech co-hosted "Inspiring Change," a virtual presentation about success and barriers for Black women in financial services and fintech, with global attendance
- Veterans Network and Women nTech collaborated on a beginner's self-defense event in Wilmington, utilizing combat defense skills to teach civilian protection techniques

Remote and Accessible Programming

ERGs prioritized remote-accessible events, frequently hosting virtual Q&As and webinars to ensure global participation. Rather than measuring membership (as employees are encouraged to participate regardless of identity alignment), we measure success through event participation and global engagement.

Recruiting and Early Talent Identification

nCino continues to achieve tremendous success in identifying early career talent through our college and university internship program, with many interns transitioning to full-time roles after completing their programs.

Community Partnerships and Impact

Our ERGs invested nearly $30,000 in FY25 to various causes aligned with their missions, in addition to individual fundraising campaigns throughout the year:

AAPI Alliance: Focused on Asian-centered impact through partnerships with Asian Mental Health Collection (Asian Connect), The Asian American Foundation, Table for Two, and Very Asian.

Mi Gente: Partnered with UNCW's Centro Hispano twice in FY25, educating approximately 30 Latinx students about career paths in tech and addressing cultural barriers to career advancement. Also sponsored the Cape Fear Latino Festival to celebrate Latino American subcultures.

Diaspora: Sponsored "Conversations to Contract" by Genesis Block, providing coaching and education to Black business owners on obtaining contracts and navigating corporate procurement processes.

Women nTech: Raised over $4,000 through their "Sip n Shop" campaign, donated to the Domestic Violence Center. In Utah, organized a bake sale and cake walk fundraiser for the Purple Leash Project.

Veterans Network: Partnered with the Captain Austin Murga Memorial Fundraiser golf tournament for Stop Soldier Suicide, helping raise over $100,000 for veteran mental health services.

nPride: Raised nearly $2,000 through their Pride Month Campaign for The Trevor Project, supporting LGBTQ youth resources.

Our Future

While we are proud of the progress we've made in our inclusion efforts, we acknowledge that meaningful change is an ongoing journey. Our main focus areas for continued improvement include:

Expanding Inclusive Talent Sourcing

Continuing to enhance our inclusive sourcing strategies for all levels within the organization, leveraging the talent-focused initiatives established by our ERGs and Inclusion Council.

1

Strengthening Global Employee Engagement

Building on our success of hosting ERG events in every global office, we will continue to deepen engagement and create meaningful connections for employees worldwide.

2

Advancing Systemic Inclusion

With our foundation of diversity and equity practices established, we will focus on ensuring that all employees can contribute meaningfully and advance their careers within our inclusive culture.

3

Our transition from a DEI Council to an Inclusion Council reflects our maturity as an organization and our commitment to creating an environment where every employee can thrive, contribute and succeed.

nVolve: nCino in the Community

Global Community Impact

nCino's commitment to community engagement extends far beyond our corporate headquarters, reflecting our values-driven approach to making a meaningful difference in the communities where our employees live and work.

Our global team across six countries has consistently demonstrated that our impact transcends geographical boundaries, creating positive change that resonates from Wilmington, North Carolina to Johannesburg, South Africa.

From fiscal years 2022 through 2025, nCino has contributed $2.5 million in direct charitable giving to organizations worldwide. This substantial investment represents our unwavering commitment to addressing critical community needs across our global footprint. Beyond financial contributions, our employees dedicated an astounding 3,447 volunteer hours across 88 different organizations in six countries during FY25 alone. Remarkably, one out of every four nCino employees participated in volunteer activities, with 451 employees across the globe contributing their time and expertise to causes that matter to them and their communities.

Our comprehensive approach to community engagement is enhanced by our employee-centric giving programs. All nCino employees receive two paid volunteer days annually and $100 in matching donations to support causes important to them. Through our employee matching program in FY25, employees donated $24K to causes of their choice, with nCino matching contributions up to $100 per employee. From FY22 through FY25, we have invested $879K in paid volunteer time for our employees, representing an average year-over-year increase of 30.06%.

In FY25, we distributed charitable giving to 110 organizations around the world, including contributions through our employee matching program. This broad reach demonstrates our commitment to supporting diverse causes that reflect the varied interests and passions of our global workforce.

From FY22 through FY25, we have invested **$879K in paid volunteer time** for our employees, representing an average year-over-year increase of 30.06%.

Regional Community Leadership

Wilmington, North Carolina Headquarters

Our hometown of Wilmington continues to be the cornerstone of our community engagement efforts, where we have established transformative partnerships that create lasting impact.

Cape Fear Museum Partnership - Project Grace

In FY25, nCino entered a groundbreaking new partnership with the Cape Fear Museum as part of their capital campaign to fund Project Grace, a visionary multi-use complex that will house both a public library and museum. This innovative facility is designed to anchor cultural resources that spark curiosity, exploration and learning for residents and visitors alike. The museum will feature interactive elements, science exhibitions, and local history displays, but its crown jewel will be a 60-seat planetarium known as the nCino Digital Dome – the first of its kind in our region.

nCino has committed $160,000 over four years to this transformative project, securing naming rights to the planetarium that will serve as an educational beacon for STEAM learning in our community. This investment directly aligns with our philanthropic focus on STEAM-focused education and represents our continued dedication to empowering the next generation of innovators.

Annual Charity Golf Tournament Achievement

Our 8th Annual Charity Golf Tournament achieved unprecedented success in FY25, breaking fundraising records and demonstrating the power of community collaboration. The tournament raised $17,614 for A Safe Place, an organization dedicated to supporting survivors and those vulnerable to sex trafficking and exploitation through empowerment opportunities, relationship building and fostering community change.

Ben Thompson, Director of Operations at A Safe Place, reflected on the impact: "It was such a privilege to be a part of [this] event. It was a beautiful day, and the event was so well attended! I felt very honored to be the recipient of such generosity. I was genuinely BLOWN AWAY with the amount! Those funds will go directly to member services, giving our members access to things like food, life-skills training, clothing, counselling and more."

Community Response Leadership

When Hurricane Helene devastated Western North Carolina, nCino employees demonstrated remarkable leadership in disaster response efforts. Our team organized comprehensive relief initiatives including food, clothing and supply drives. Several employees personally drove supplies to affected areas and assisted with distribution and cleanup efforts, while others supported local aircraft loading operations that airdropped essential supplies to isolated communities.

nCino partnered with the American Red Cross, contributing financially and with necessary supplies to support immediate evacuation and relief efforts. Recognizing that some of our own employees were affected by the disaster, we activated our disaster response team to serve as a command center, conducting regular safety check-ins and providing resources through our benefits and Employee Assistance programs.

Ongoing Community Partnerships

Our three most supported volunteer organizations in Wilmington demonstrate the breadth of our community engagement:

American Red Cross: 110 employees contributed volunteer hours

Wrightsville Beach Foundation: 104 employees participated in beach cleanup initiatives

Canines for Service: 67 employees supported this vital organization

London, United Kingdom

Our UK team continues to set exceptional standards for community engagement through innovative fundraising and sustained volunteer commitments.

Cycling to Defeat Blood Cancer

London employees raised the bar for their annual Cycling to Defeat Blood Cancer initiative in partnership with Blood Cancer UK. nCino cyclists covered over 400 kilometers across four days, journeying through Dover, Dunkirk, den Haag, and concluding in Amsterdam. This extraordinary effort raised over £6,500 for blood cancer research while demonstrating the physical commitment our employees make to causes they champion. The initiative also generated 184 volunteer hours in support of this critical health research.

Sustained Local Impact

Our UK-based employees logged 340 volunteer hours throughout FY25, focusing predominantly on addressing food insecurity through partnerships with the Bow Food Bank and supporting health and wellness initiatives through collaboration with Dementia UK. This consistent engagement reflects our employees' dedication to addressing fundamental community needs.

Toronto

Toronto, Canada

Our Canadian team demonstrated focused commitment to addressing homelessness, with employees dedicating substantial volunteer time to Homeless Connect Toronto. This partnership reflects our employees' recognition of critical social needs and their determination to contribute meaningful solutions within their local community.

Australia (Sydney & Melbourne)

Australian employees concentrated their community impact efforts on environmental stewardship and community cleanup initiatives, particularly through participation in SBK Clean Up Paddles.

Our Australian team logged 197 volunteer hours dedicated to environmental causes, demonstrating strong alignment with our commitment to environmental advocacy.

Technology for Good Initiative

Australia served as the pilot location for an innovative in-kind donation program that leverages our core technological expertise. We provided comprehensive Salesforce consulting services to Our Big Kitchen, helping them optimize their customer relationship management system to maximize operational efficiencies and build data visualization dashboards. This technology transformation was supplemented with a $2,079 AUD grant to purchase Salesforce Einstein, further supporting their technological advancement and operational capacity.

This pioneering approach represents a new model for community engagement that utilizes our team's professional expertise to create scalable impact for nonprofit organizations.

Johannesburg, South Africa

Our South African office launched meaningful community initiatives that reflect both local cultural values and global awareness.

Recognition and Leadership

Tertia Barrett, an nCino employee, was nominated as a finalist for "Top Women Leader in STEM" at the prestigious Standard Bank Top Women Awards in FY25, highlighting the caliber of talent and leadership within our South African team.

Community Service Initiatives

For Mandela Day, our Johannesburg team organized a comprehensive baby drive benefiting the Door of Hope orphanage. Employees collected essential items in the office and donated them to children in need, embodying the spirit of service that Nelson Mandela championed.

Tshwanelo Serumola, an nCino employee and published children's book author, participated in a live reading of her book "Remarkable Me" at the Kingsmead College Book Fair, demonstrating our employees' diverse talents and their commitment to literacy and education in their communities.

Lehi, Utah

Our Utah team demonstrated exceptional dedication to addressing basic human needs, logging over 240 volunteer hours with primary focus on Habitat for Humanity and the Utah Food Bank.

This concentrated effort reflects our employees' understanding of fundamental community challenges and their commitment to hands-on solutions.

Global Remote Employee Engagement

Our remote employees across various locations have found innovative ways to contribute to their local communities, demonstrating that geographical dispersion does not diminish our collective impact:

Environmental Stewardship: Participated in Earth Day cleanup initiatives in North Carolina

Educational Access: Served on local Friends of the Library board and successfully raised funds to install handicap-accessible doors in Virginia

Healthcare Support: Provided caregiver support for hospice patients with Alzheimer's and dementia in South Carolina

Animal Welfare: Fostered and volunteered for Misfit Felines cat rescue in Wisconsin

Family Services: Board member and longtime volunteer with Lincoln Families in California

Employee Resource Group Community Impact

Our six Employee Resource Groups (ERGs) continued their tradition of combining professional development with meaningful community engagement, contributing nearly $30,000 in direct donations to various causes aligned with their missions during FY25.

AAPI Alliance

AAPI focused their efforts on Asian-centered impact through both financial contributions and volunteer hours. Notable partnerships included Asian Mental Health Collection (Asian Connect), The Asian American Foundation, Table for Two, and Very Asian. Their work addresses critical mental health needs within Asian communities while promoting cultural awareness and inclusion.

Mi Gente

Mi Gente partnered with UNCW's Centro Hispano to educate Latino students about career paths in technology and address cultural barriers to career advancement in Hispanic and Latino households. This initiative was offered twice in FY25, reaching approximately 15 students each session. Additionally, Mi Gente sponsored the Cape Fear Latino Festival, using food as a cultural bridge to advocate for exploration of the diverse subcultures within Latino America.

The Diaspora

The Diaspora sponsored "Conversations to Contract" by Genesis Block, providing coaching, mentoring and education to Black business owners on obtaining contracts and navigating corporate procurement processes. This initiative directly addresses economic equity by building business capacity within underrepresented communities.

Women nTech

Women nTech raised $4,148 through their Sip n Shop campaign, donating these funds to the Domestic Violence Center. This substantial contribution supports critical services for women and families experiencing domestic violence.

Veterans Network

Veterans Network partnered with the Captain Austin Murga Memorial Fundraiser, supporting their golf tournament fundraiser for Stop Soldier Suicide. This event, with Veterans Network support, raised over $100,000 toward veteran mental health services, addressing a critical need within the veteran community.

nPride

nPride raised $1,945 through their Pride Month Campaign for The Trevor Project, supporting essential resources for LGBTQ youth. Their efforts extend globally, with notable initiatives including a pride celebration in Johannesburg during October (South Africa's pride recognition month) and international collaboration with the London office for Pride Month education and inclusion workshops.

Inaugural Week of Giving

FY25 marked the launch of nCino's first annual Week of Giving, held December 9-13, to champion community service and charitable giving in recognition of the giving holidays celebrated in December.

This global initiative achieved remarkable participation across our worldwide offices:

Global Participation Metrics:

411.5 volunteer hours dedicated across all locations

Nearly **200 employees** from five different countries participated

Employee donations totaled **$12,044.07**

nCino provided an **additional $6,783.73** in matching contributions

The Adopt-a-Family program supported **10 families, benefiting 50 individuals**

Regional Week of Giving Highlights:

Wilmington: Volunteers supported the nCino Hunger Solutions Center, Paws4People, and Wrightsville Beach cleanup initiatives

Johannesburg: Employees purchased and prepared food for homeless individuals near the office

London: Employees volunteered at the Bow Food Bank and conducted gift-wrapping workshops for local seniors

Lehi: Team members volunteered at the Utah Food Bank and Salvation Army

Sydney: Volunteers supported Our Big Kitchen Food Bank

Transformational Community Partnerships

nCino Hunger Solutions Center Impact

Since its grand opening in May 2023, the nCino Hunger Solutions Center has achieved extraordinary impact in addressing food insecurity across the Cape Fear region. Our $1 million commitment to the Food Bank of Central & Eastern North Carolina has enabled the construction of a 35,000 square foot facility that has increased capacity threefold and cold storage by 80%.

FY25 Impact Metrics:

- 96 million meals distributed to families in need
- 607,000+ individuals served through food bank operations
- 27,000+ individuals served specifically through the market program
- 1.2 million meals provided through children's nutrition programs

Amy Beros, President & CEO of the Food Bank, emphasized the transformational impact: "Since the nCino Hunger Solutions Center opened, we've been able to provide 30% more food in communities throughout the Cape Fear region. With federal support decreasing as the number of people facing hunger continues to rise, the partnership of community pillars like nCino is more important than ever—and we're incredibly grateful for your support."

nCino Sports Park

The nCino Sports Park celebrated its grand opening on October 8, 2024, following completion in September 2024. This $1.2 million investment with the City of Wilmington has created a comprehensive athletic facility featuring 11 full-size sports fields, with five equipped with lighting for evening events and one featuring artificial turf.

Built on the site of a former landfill, the complex includes a 3,000 square foot building providing shelter, first aid and bathroom facilities. The park is managed by the Wilmington Hammerheads Youth Soccer Club and serves the entire community, accommodating soccer, lacrosse, football, ultimate frisbee, rugby, college intramural events and high school tournaments.

This facility represents our commitment to ensuring youth sports accessibility and community wellness for generations to come.

STEAM Education Excellence

Our partnership with the Cameron Arts Museum continues to flourish through our ongoing support of their museum tour guide program. In FY25, we renewed our $15,000 grant demonstrating our sustained investment in arts education.

Program Impact Metrics:

- 1,622 elementary-aged students and summer tour participants
- 60 college students engaged
- 158 adults reached through guided tours
- 168 guests served through accessible tours
- 87 children reached through offsite preschool outreach

Heather Wilson, Executive Director of the Cameron Arts Museum, shared: "We are so grateful to nCino for your support of CAM's museum tour guide program, which allows CAM to serve thousands of children and adults each year through meaningful guided tours of the exhibitions and the grounds. Tour guides bring art alive to our community, and we are so grateful."

One tour guide reflected on the transformational impact: "Working as a Museum Tour Guide has been transformative to me, developing both my professional skills and deepening my passion for art and education... When someone sees something in a painting I've never noticed or emotionally connects with a piece in their own way, it brings me joy and reminds me why art matters."

Career and Leadership Development Academy

We continued our partnership with the Wilmington Chamber of Commerce Career and Leadership Development Academy, welcoming nearly 70 middle school students from two educational visits during the year. Students engaged with basic coding concepts, learned about diverse career opportunities within the fintech industry beyond technical roles, and participated in financial wellness and health programming including desk yoga and stretching.

These experiences provide critical exposure to technology careers while demonstrating our commitment to nurturing the next generation of diverse talent in STEAM fields.

In FY25, **we renewed our $15,000 grant** demonstrating our sustained investment in arts education.

Philanthropic Focus Areas

Our strategic approach to philanthropy encompasses four core categories that guide our community investment decisions and ensure meaningful, sustainable impact:

STEAM-Focused Education

As a technology company, we believe in empowering STEAM education that builds the next generation of professionals, particularly supporting underrepresented communities at both K-12 and adult education levels. Our partnerships with the Cameron Arts Museum, Career and Leadership Development Academy, and ongoing educational initiatives reflect this commitment.

Social and Community Needs

We partner with nonprofit organizations to address fundamental social challenges including food insecurity, homelessness, domestic violence prevention, child advocacy, job training, elderly care and women's protective services. Our support for A Safe Place, the nCino Hunger Solutions Center, and numerous local food banks exemplifies this focus.

Environmental Causes

nCino actively supports environmental advocacy, from ensuring the cleanliness of rivers and beaches to protecting natural environments. Our employees' participation in beach cleanups in North Carolina, SBK Clean Up Paddles in Australia and various environmental stewardship initiatives demonstrates our commitment to proper stewardship of natural resources.

Health Research and Access

We promote ongoing research and advances in medical technology, disease prevention, and treatment. Our support ranges from cancer research to blood donation advocacy, particularly focused on ensuring healthcare equity and access for underrepresented populations.

Looking Forward

As we reflect on our community impact in FY25, we recognize that our greatest strength lies in the passion and dedication of our global workforce. The diversity of our community engagement–from cycling hundreds of kilometers for blood cancer research in Europe to supporting hurricane relief efforts in North Carolina–demonstrates that meaningful change occurs when individual commitment aligns with organizational values.

Our commitment to community engagement remains a fundamental expression of our core values, particularly "Do the Right Thing" and "Make Someone's Day." As we continue to grow as a global organization, we remain dedicated to expanding our positive impact while maintaining the authentic, employee-driven approach that has made our community programs so effective.

The substantial increase in volunteer participation, the geographic expansion of our giving and the innovative approaches like our technology-for-good initiatives in Australia signal our evolution toward even more strategic and impactful community engagement. We look forward to building upon these foundations to create lasting positive change in the communities we serve worldwide.

Governance, Ethics & Compliance

As a technology company serving highly regulated financial institutions across the globe, nCino's commitment to robust governance, unwavering ethics and comprehensive compliance forms the cornerstone of our operational excellence.

Our governance framework ensures accountability, transparency and responsible decision-making while supporting our mission to transform the financial services industry with integrity and purpose.

Governance, Ethics & Compliance

Material Governance Topics

Through stakeholder engagement and comprehensive impact assessment, we have identified the following governance areas as material to our operations and stakeholder interests: corporate governance structures and oversight, ethics and compliance management, data privacy and security governance, risk management frameworks, vendor and supply chain governance, and anti-corruption practices. These topics reflect both our impact on stakeholders and the financial significance of governance excellence to our business success.

Our governance approach recognizes the interconnected nature of environmental, social and governance factors, ensuring our framework addresses stakeholder expectations while supporting long-term value creation across our global operations.

Following the close of FY25, Sean Desmond was appointed Chief Executive Officer as part of a planned leadership succession, with Pierre Naudé continuing as Executive Chairman, ensuring seamless leadership continuity and strategic direction.

Company Governance

nCino's board of directors provides strategic oversight and guidance, ensuring our organization operates with the highest standards of corporate governance. During FY25, our board was comprised of eight members. Our board composition reflects our commitment to diverse perspectives and independent oversight, with seven of eight FY25 board members classified as independent under SEC guidelines.

Board Leadership Structure

Our governance structure balances executive leadership with independent oversight through our Chairman and Chief Executive Officer during FY25, Pierre Naudé, and our Lead Independent Director during FY25, Pam Kilday, who presided over executive sessions of the Board. This dual leadership approach ensures both strategic vision and independent governance oversight.

Board Committees

Our board operates through three specialized committees, each addressing critical aspects of corporate governance:

Audit Committee FY25

Steve Collins - Chair

William Spruill

William Ruh

Compensation Committee FY25

William Ruh - Chair

Spencer Lake

Pam Kilday

Nominating and Corporate Governance Committee FY25

Spencer Lake - Chair

Steven Collins

Jon Doyle

The Nominating and Corporate Governance Committee maintains specific oversight responsibility for ESG matters, ensuring environmental, social and governance considerations are integrated into our strategic decision-making processes.

Risk Oversight Excellence

Our board of directors recognizes that effective risk oversight is fundamental to running a successful business and fulfilling fiduciary responsibilities. Rather than maintaining a separate risk committee, our board administers risk oversight directly through the full board and specialized committees, ensuring comprehensive coverage of strategic, operational, financial, legal, compliance, cybersecurity and technology risks.

This integrated approach enables our board to maintain informed oversight of our risk management processes while ensuring an appropriate culture of risk management exists throughout the organization. Our executive leadership team manages day-to-day material risks, with regular reporting to the board on risk exposure and mitigation strategies.

Impact Assessment and Stakeholder Engagement

Our governance practices generate positive impacts across multiple dimensions. Our robust board oversight and ethical standards enhance investor confidence and market stability, while our comprehensive compliance framework strengthens the regulatory environment for the financial services technology sector. Our transparent governance practices contribute to industry-wide elevation of standards, supporting broader economic integrity.

Through regular stakeholder engagement including investor communications, customer feedback and employee input, we continuously refine our governance approach to address evolving expectations and requirements. This engagement directly informs our material topic prioritization and governance strategy development.

Code of Business Conduct & Ethics

nCino's commitment to ethical business practices is codified in our comprehensive Code of Business Conduct and Ethics, which was last revised in December 2024. This foundational document applies to all employees, officers and directors, establishing clear expectations for ethical conduct across our global operations.

Ethics Training and Compliance

In FY25, we achieved an estimated completion rate exceeding 95% for our mandatory ethics training program. This robust compliance rate reflects our organization's commitment to ethical excellence and demonstrates the effectiveness of our comprehensive training approach.

Our global ethics compliance framework ensures consistent standards across all international offices through:

- Annual attestations and training completion monitoring
- Regular policy updates and communications
- Standardized compliance tracking across all geographic locations

Addressing Ethics Concerns

When ethics violations occur, nCino responds swiftly and decisively. Our disciplinary framework includes remedial measures such as enhanced training or strengthened controls, as well as disciplinary actions determined collaboratively between People Operations, Legal and employee leadership teams.

Anti-Corruption & Bribery Prevention

nCino maintains comprehensive anti-corruption policies and procedures that address the complex regulatory landscape of our global operations. Our framework includes robust policies covering insider trading prevention, data privacy protection, information security standards and annual policy attestations for all employees.

All nCino employees receive mandatory anti-corruption and bribery prevention training both at the time of hire and annually through our integrated learning platform. This comprehensive approach ensures consistent understanding and application of our ethical standards across all levels and locations of the organization. Our approach to international business relationships includes thorough due diligence processes designed to identify and mitigate corruption risks before establishing partnerships or vendor relationships. We maintain ongoing monitoring and audit procedures to ensure continuous compliance with our anti-corruption policies, supported by our internal audit and enterprise risk management functions across all global operations.

These policies are communicated to all employees annually and are maintained through our nCompliance Policy Library, ensuring consistent access and understanding regardless of employee location or role within the organization.

Training and Awareness

All nCino employees receive anti-corruption and bribery prevention training both at the time of hire and annually through our integrated learning platform. This comprehensive approach ensures consistent understanding and application of our ethical standards across all levels of the organization.

Due Diligence and Monitoring

Our approach to international business relationships includes thorough due diligence processes designed to identify and mitigate corruption risks. We have a risk based internal audit plan that incorporates coverage over anti-corruption risk, supported by our internal audit and enterprise risk management function across all global operations.

Whistleblower Protections

Our Code of Business Conduct and Ethics contains general guidelines for conducting business with the highest standards of ethics, and we are committed to an environment where open, honest communications are the expectation. nCino provides multiple secure channels for employees to report concerns in good faith, ensuring robust protection for those who raise legitimate issues. Our Global Whistleblowing Policy, accessible through our nCompliance Policy Library, establishes clear procedures for reporting, investigating and resolving concerns while protecting reporters from retaliation.

In situations where employees prefer to place an anonymous report in confidence, they are encouraged to use our confidential hotline, hosted by a third-party provider. This hotline enables employees to submit reports relating to violations of our Code of Business Conduct and Ethics or other Company policies, with information sent to nCino on a totally confidential and anonymous basis if the reporter chooses.

Communication and Accessibility

We communicate whistleblower policies and protections to employees annually and maintain continuous access through our nCompliance Policy Library on nTranet. This approach ensures all employees understand their rights and responsibilities regarding ethical reporting, regardless of their location or role within the organization.

Investigation Process

Our systematic approach to investigating whistleblower reports maintains confidentiality while ensuring thorough and fair resolution of concerns. These processes are designed to protect both reporters and subjects of investigations while maintaining the integrity of our ethical standards.

Vendor Screening and Procurement

nCino's vendor management practices emphasize a holistic approach when considering new relationships with vendors. Our Third Party Risk Management Policy guides this process, with our Information Security Office conducting comprehensive evaluations of potential partners for security, data use and AI practices as part of our risk assessment framework.

Risk Assessment Framework

The Vendor Management Team within our Information Security Office assigns inherent risk categories to each third-party engagement, with additional residual risk reviews conducted by our Enterprise Risk Management function. This dual-layer approach ensures comprehensive evaluation and ongoing monitoring of vendor relationships.

Looking Forward

Our governance, ethics, and compliance framework continues to evolve as we expand our global footprint and enhance our service offerings. We remain committed to maintaining the highest standards of corporate governance while supporting our customers' regulatory requirements and our stakeholders' expectations for responsible business practices.

The integration of ESG considerations into our governance processes demonstrates our recognition that sustainable business success requires comprehensive attention to environmental, social and governance factors. Through continued investment in our governance infrastructure and unwavering commitment to ethical excellence, we ensure nCino remains a trusted partner for financial institutions worldwide while creating long-term value for all stakeholders.

GRI Content Reference

This section addresses the following GRI Universal Standards disclosures with reference to the GRI Standards:

GRI 2-9: Governance structure and composition

GRI 2-10: Nomination and selection of the highest governance body

GRI 2-11: Chair of the highest governance body

GRI 2-12: Role of the highest governance body in overseeing the management of impacts

GRI 2-13: Delegation of responsibility for managing impacts

GRI 2-14: Role of the highest governance body in sustainability reporting

GRI 2-23: Policy commitments

GRI 2-24: Embedding policy commitments

GRI 2-25: Processes to remediate negative impacts

GRI 2-26: Mechanisms for seeking advice and raising concerns

GRI 2-27: Compliance with laws and regulations

Statement of Use: This section has been prepared with reference to the GRI Standards for the period February 1, 2024, to January 31, 2025.

AI Ethics & Responsible Technology Development

As artificial intelligence becomes increasingly central to financial services innovation, nCino recognizes our responsibility to develop and deploy AI technologies in ways that prioritize ethics, transparency and stakeholder benefit. Our approach to responsible AI development reflects our commitment to transforming the financial services industry while maintaining the highest standards of governance and accountability.

AI Ethics

AI Governance Framework

nCino has established comprehensive governance structures to oversee AI development and deployment across our organization. Our Executive Leadership Team established a formal data governance process to manage data use and artificial intelligence risks, comprising two key bodies:

The Data Governance Team (DGT) consists of key stakeholders from legal, product, security and technology functions, providing cross-functional oversight of AI initiatives and ensuring alignment with our ethical standards and business objectives.

The Data Leadership Team (DLT) comprises key nCino management representatives who provide executive-level oversight and strategic direction for our AI governance program.

Privacy considerations in our AI and machine learning initiatives are addressed through DGT meetings and escalated to the DLT as necessary, ensuring that responsible development practices are embedded throughout our decision-making processes.

Responsible AI Principles

Our commitment to ethical AI development is guided by established data governance principles that ensure responsible innovation:

Data Minimization: Our approach to AI development utilizes only data necessary for training and operation, avoiding excessive data collection or processing that could compromise privacy or efficiency.

Purpose Limitation: AI applications are developed and deployed for specific, defined purposes that align with our mission to transform financial services and serve our customers' legitimate needs.

Data Quality and Classification: We maintain rigorous standards for data quality and classification to ensure AI systems operate on accurate, relevant and appropriately categorized information.

Storage Limitation: Data retention policies governing our AI systems ensure information is maintained only as long as necessary for legitimate business purposes and regulatory compliance.

Transparency and Accountability: nCino provides appropriate information on how our systems function and how data is utilized in AI applications, supporting informed decision-making by our customers and stakeholders.

Technical Privacy Safeguards

Our AI and machine learning applications adhere to the same comprehensive data protection standards as all nCino AWS features, with particular emphasis on safeguarding sensitive or critical data through appropriate controls for confidentiality, integrity and availability based on risk assessment.

Technical safeguards include data encryption at rest and in motion, restricted access controls, comprehensive security detection and log management supporting threat detection and response activities, and data protection policies applied throughout data processing workflows.

These protections operate within our self-contained, geographically based nCino cloud-hosted "Trust Zones," ensuring that AI processing maintains the same high security standards that our customers rely on for their core banking operations.

Regulatory Compliance and Risk Management

Our privacy and legal teams proactively monitor emerging AI-specific legislation and regulations. In FY25, we addressed new requirements including the EU AI Act, which came into effect in August 2024, along with state-specific AI laws in California and Colorado with upcoming effective dates.

AI-related risks are systematically evaluated and monitored through our Enterprise Risk Management framework, with AI and analytics enablement identified as a priority enterprise risk requiring ongoing oversight and mitigation planning.

Ethical Data Practices in AI Development

Contract and disclaimer language governs consent management for AI-driven data processing, ensuring customers understand and agree to how their data is utilized in AI applications. Our annual audits of sub-processors confirm ongoing compliance with applicable privacy laws and AI governance requirements.

We have incorporated privacy-based evaluation criteria into our procurement processes to ensure that third-party AI tools and services align with our comprehensive ethical standards.

Continuous Improvement and Future Commitments

As we expand our AI capabilities and data products, nCino remains dedicated to ethical data practices in collection, use and processing of personal information. Our governance framework is designed to evolve with technological advancement and regulatory development, ensuring our AI systems continue to serve customers responsibly.

We work cross-collaboratively with teams on new products, services and processes to ensure AI ethics considerations are embedded from conception through deployment. Our privacy management platform and data governance processes provide the infrastructure necessary to maintain ethical AI development at scale.

Supporting Customer AI Goals

Through our cloud-based platform and electronic-only processing capabilities, nCino helps customers achieve their own AI and digital transformation objectives while maintaining appropriate governance and risk management standards. Our approach to responsible AI development serves as a foundation for helping financial institutions navigate their own ethical AI implementation challenges.

Internal Audit, Enterprise Risk, Security & Privacy

Strategic Foundation

nCino's commitment to achieving and maintaining stakeholder trust remains integral to our mission as the worldwide leader in cloud banking.

Our comprehensive approach to internal audit, enterprise risk management, security and privacy demonstrates our unwavering dedication to operational excellence and responsible governance across our global operations.

Internal Audit Program Evolution

Governance Structure and Responsibility

Our internal audit function operates with clear independence and accountability, with the head of internal audit reporting functionally to nCino's Audit Committee and administratively to the Chief Financial Officer. This dual reporting structure ensures operational independence while maintaining appropriate oversight of audit activities across all legal entities and business units forming nCino, Inc.

The head of internal audit provides periodic reporting to senior management and nCino's Audit Committee regarding risk-based audit plans, engagement results and significant risk exposures and control issues, including fraud risks, governance matters and other issues requiring attention or requested by the Audit Committee.

In FY25, our internal audit program underwent significant evolution to better serve our expanding global operations and increasingly complex business environment. We successfully shifted toward an aligned assurance model, creating enhanced coordination between various risk and control functions across the organization. This transformation enables more comprehensive risk coverage, accelerated response capabilities and improved risk reporting to management while reducing audit fatigue through coordinated control testing and enhanced information sharing.

Our internal audit team strategically rebalanced its focus in FY25, dedicating increased time to operational audits while maintaining robust Sarbanes-Oxley compliance activities. This evolution reflects our commitment to providing comprehensive assurance services that add measurable value to nCino's operations and enhance our governance framework.

Risk Integration and Collaboration

A cornerstone of our FY25 internal audit enhancement involved deeper integration with enterprise risk management functions to develop a more holistic view of risk across the company. The internal audit team expanded its participation in management workgroups and strategic projects, providing ongoing risk management support throughout the organization.

Our annual risk assessment process and audit planning methodology now incorporates ESG risk considerations alongside traditional operational and financial risks. Environmental, social and governance risks are systematically evaluated and integrated into our comprehensive audit framework, ensuring that sustainability considerations are embedded throughout our risk management approach.

The internal audit team serves in an advisory capacity on governance initiatives and provides ongoing support for enterprise risk management, demonstrating our commitment to transparent and effective organizational oversight.

Enterprise Risk Management Transformation

Governance Structure Enhancement

FY25 marked a pivotal year for enterprise risk management at nCino, with the consolidation of the Enterprise Risk Management function under Internal Audit. This strategic restructuring created joint oversight and leadership shared between Internal Audit and Legal and Compliance Departments, resulting in a more formal and structured approach to enterprise risk management.

We established the Enterprise Risk Management Committee with dedicated executive sponsorship under the Chief Legal and Compliance Officer. Formal governance documentation associated with the revised structure was comprehensively updated and formalized, creating clear accountability frameworks and communication protocols.

Strategic Risk Monitoring

The Enterprise Risk Management Committee implemented quarterly meeting cadences in FY25, establishing formal communication channels between key stakeholders.
Our technology-enabled monitoring process includes a comprehensive risk management platform for risk inventory and mitigation plan monitoring.

Our monitoring framework encompasses five key elements:

- ERM Risk Dashboard presentations at quarterly committee meetings
- Individual Risk Profiles documenting risk descriptions, contributing factors, ownership, strategic alignment and detailed mitigation plans
- Quarterly mitigation plan status tracking and comprehensive reporting
- Escalation protocols to Executive Leadership Team and Audit Committee as required
- Regular updates to nCino's Audit Committee on ERM Program maturity and enterprise risk developments

Comprehensive Risk Management Approach

Our enterprise risk management framework systematically evaluates and monitors critical business risks across multiple dimensions, including technology innovation, operational excellence, customer relationships and regulatory compliance. Through our structured subcommittee oversight model, we ensure appropriate governance and specialized expertise for information security, data governance and analytics enablement initiatives.

This comprehensive approach enables proactive identification and management of emerging risks while supporting our strategic objectives and stakeholder interests.

Information Security Excellence

Certification and Framework Alignment

nCino maintained all critical security certifications and validations throughout FY25, demonstrating our unwavering commitment to industry best practices. We continue to align with and certify to multiple frameworks that validate our comprehensive commitment to security, privacy, and transparency.

Our maintained certifications include:

- ISO 27001 certification for our information security management system
- SOC 1 and SOC 2 reporting through independent evaluation of our security control environment
- Cloud Security Alliance STAR certification documenting industry best practice security and privacy controls
- EU-U.S. and Swiss-U.S. Data Privacy Framework certification covering customer data submitted to our covered services

Information Security Management System

Our ISO 27001-certified Information Security Management System continues to set the standard for information security excellence. This comprehensive framework encompasses people, processes and technology that manage, monitor, audit and continuously improve information security across our global operations.

All nCino personnel supporting security and operational roles maintain industry-specific training and certifications across multiple disciplines. Every nCino employee must agree to comprehensive security policies before gaining system access, including mandatory annual security and privacy awareness training to ensure consistent understanding and application of our security standards.

Trust Architecture Innovation

Our Trust Architecture and Service Isolation model continues to provide industry-leading security through self-contained, geographically based, customer-selected hosted platforms within dedicated "Trust Zones." Each zone delivers localized and regional electronic processing within our Software-as-a-Service Pool Isolation model.

Pool Isolation enforces security and segregation at the infrastructure and platform level, utilizing individual Tenant IDs, unique encryption keys and comprehensive identity roles to ensure complete service isolation and control. This architecture enables customer and user role-based access privileges, along with encryption keys specific to each customer and environment, supporting our customers' ESG transformation initiatives through secure, electronic-only processing capabilities.

nCino Trust Zones (nTZ)

An nCino Trust Zone comprises customer-selected electronic processing regions where data and services are logically and electronically contained and controlled to meet our customers' ESG requirements. Typically driven by data privacy requirements, nCino services and data within a Trust Zone remain within the customer's assigned or selected Trust Zone region. These regions consist of localized, highly available hosting centers and Salesforce instances that support ESG transformation initiatives.

nCino Availability Zones (nAZ)

An nCino Availability Zone operates production applications and databases in a highly available, fault tolerant and scalable electronic-only manner between multiple data centers. Each data center within an nAZ is interconnected with high-bandwidth, low-latency networking, redundant, dedicated metro fiber providing high-throughput and encryption, which enhances our customers' ESG initiatives to pursue electronic-only processing.

Environmental Sustainability Through Technology

Data Backup Innovation

nCino implements a centralized backup strategy for services under our control that supports ESG-focused and environmentally friendly electronic-only analysis and service recovery initiatives. Storage volumes, databases and file systems utilize automated backup schedules and retention policies that are entirely electronic, reducing the need for potentially hazardous magnetic tape, paper, or traditional physical media.

Security Assessment Excellence

nCino's services undergo industry-leading security certification and assessments by both internal personnel and independent third parties, including routine infrastructure vulnerability assessments and application security assessments. This comprehensive approach ensures continuous improvement in our security posture while supporting our customers' environmental and sustainability goals through reliable, electronic-only processing capabilities.

Data Privacy Leadership

Ethical Data Practices

nCino's dedication to ethical data practices in the collection, use and processing of personal information remained steadfast throughout FY25. Our commitment is underpinned by comprehensive privacy policies covering corporate, employee and applicant data, along with robust internal procedures for responsible data handling and processing in full compliance with applicable laws.

Privacy Management Innovation

FY25 saw the successful implementation of our advanced privacy management platform, which streamlines data subject rights management and consent preference administration. This technological advancement supports our commitment to transparency and accountability in data use practices while enabling more efficient privacy program operations.

Commitment to Continuous Improvement

Future-Focused Governance

Our internal audit, enterprise risk management, security and privacy programs are designed to evolve with our business growth and the changing risk landscape. We remain committed to maintaining the highest standards of governance and operational excellence as we continue to transform the financial services industry.

As we advance our data products and AI capabilities, we maintain our dedication to ethical data practices, robust privacy protections and comprehensive security measures. Our privacy program directly supports nCino's broader ESG mission by providing electronic-only processing capabilities that support environmental and social responsibility initiatives.

Stakeholder Trust Foundation

The integration of our internal audit, enterprise risk, security and privacy functions creates a comprehensive governance framework that supports sustainable business practices and stakeholder confidence. Our commitment to transparency, accountability and continuous improvement ensures that nCino remains a trusted partner for financial institutions worldwide as they navigate their own digital transformation and ESG journeys.

Through rigorous governance, proactive risk management, and industry-leading security and privacy practices, we continue to fulfill our mission of transforming the financial services industry while maintaining the highest standards of operational integrity and stakeholder trust.

nCino Availability Zone **enhances our customer's ESG initiatives** to pursue electronic-only processing

Facilities & Environmental Impacts

One way nCino lives our core value of "Do the right thing" is through our environmental impact and commitment to sustainability across our global operations.

As a cloud-based software and technology provider, we maintain a modest environmental footprint while our platform helps customers minimize their reliance on paper and connect with their clients digitally, anywhere, at any time, from any device. Clients don't need to drive to a bank branch to access their financial services—with nCino, they can do it in the cloud.

Environmental Policy and Commitment

In FY25, we formalized our commitment to environmental sustainability by launching our comprehensive Environmental Sustainability Policy. This policy demonstrates our proactive approach to minimizing our carbon footprint through strategic actions aimed at eliminating or reducing greenhouse gas emissions and other pollutants, in line with global and local environmental legislation.

Our policy commits us to:

- Measuring and analyzing our carbon footprint annually
- Implementing improvement programs to reduce greenhouse emissions where possible
- Preventing unnecessary pollution through operational excellence
- Reducing resource consumption through waste management strategies that promote minimization and recycling
- Incorporating energy-efficient measures into all nCino offices and facilities globally
- Promoting technologies that provide alternatives to business travel
- Executing emissions reduction programs focused on energy efficiency, renewable energy procurement, travel management, and collaboration technology
- Committing to measuring, managing, and minimizing our emissions intensity as we grow, while striving toward being net zero

Carbon Footprint and Emissions Data

In FY25, nCino implemented new software to enhance the accuracy and comprehensiveness of our emissions tracking. This improved methodology provides better granularity and breadth in our reporting capabilities. To ensure consistent year-over-year comparison, we applied this enhanced methodology to recalculate our FY24 emissions data. As a result, our FY24 emissions figures in this report reflect these recalculated amounts and may differ from our FY24 ESG report, representing a more accurate baseline for tracking our environmental progress.

FY25 Emissions Performance

Our total carbon footprint for FY25 was 18,349.66 metric tons CO2e, representing our comprehensive Scope 1, 2, and 3 emissions across global operations.

Scope 1 Emissions: 12.59 mtCO2e
Direct emissions from sources we own or control, primarily from stationary combustion at our facilities.

Scope 2 Emissions: 1,549.79 mtCO2e
Indirect emissions from purchased electricity for our global office operations.

Scope 3 Emissions: 16,787.28 mtCO2e

Other indirect emissions associated with our upstream and downstream activities, including:

Purchased goods and services: 12,524.97 mtCO2e
Business travel: 2,897.66 mtCO2e
Employee commuting: 1,072.40 mtCO2e
Capital goods: 179.43 mtCO2e
Waste generated in operations: 112.82 mtCO2e

Year-over-Year Comparison

Using our enhanced methodology for both years:

FY25 combined Scope 1 and 2 emissions: 1,562.38 mtCO2e

FY24 combined Scope 1 and 2 emissions (recalculated): 1,106.06 mtCO2e

Year-over-year change: 41% increase

This increase is attributed to:

Acquisitions: The addition DocFox, Inc., Integrated Lending Technologies, LLC, and Artesian Solutions Limited brought new offices and employees into our operational boundary

Expanded global presence: Our headcount of 1,833 employees at fiscal year-end represents our continued growth across our global office locations

Business growth: Increased operational activities supporting our expanding customer base of 2,789 financial institutions

Our headcount of **1,833 employees at fiscal year-end** represents our continued growth across our global office locations

Sustainable Office Practices

Current Initiatives

Our commitment to sustainability extends across all office locations. At our Wilmington headquarters, where approximately 50% of our employees are based, we maintain comprehensive sustainable practices:

Energy Efficiency:

- Energy Star appliances throughout all facilities
- LED lighting with occupancy sensors
- Energy-efficient windows and proper insulation
- Lavatory sensors for water conservation

Waste Reduction and Recycling:

- Recycling bins in all breakroom areas and kitchens
- Bio-blend cutlery and recycled paper products
- Reusable mugs and tumblers to minimize single-use items
- Monthly recycling of coffee grounds
- Electronic recycling program with annual donations to local non-profits

Sustainable Transportation:

- Active electric car charging stations in our parking facilities
- Bike racks to encourage alternative transportation
- Water bottle filling stations and in-office filtration systems

Office Expansion Sustainability

In FY25, our Lehi, Utah office implemented additional sustainability measures including:

- Electric car charging stations and bike racks (building-provided amenities)
- Motion sensors for overhead lighting control across all rooms and spaces
- Energy-efficient building systems as part of our multi-tenant facility

While our other global offices operate in multi-tenant buildings or co-working spaces where we have limited control over building-wide sustainability initiatives, we continue to implement sustainable practices within our operational control.

Carbon Accounting and Measurement

Enhanced Tracking Capabilities

In FY25, we significantly improved our environmental impact measurement capabilities through use of carbon accounting software. This software solution enables us to:

- Measure, manage, and collaborate on emissions data with greater precision
- Generate comprehensive reports on our environmental performance
- Implement data-driven decision making for emissions reduction initiatives
- Track progress against our sustainability commitments

Renewable Energy Usage

Our electricity consumption totaled 4,846.32 MWh in FY25, with 1,212 MWh sourced from renewable energy sources, representing 25% of our total electricity consumption–a slight improvement from the previous year's 24%.

Emissions Intensity

Our emissions intensity for FY25 was 0.000003 mtCO2e per dollar of revenue, based on our total revenue of $540.7 million and combined Scope 1 and 2 emissions of 1,562.38 mtCO2e.

Supporting Customer Sustainability

Beyond our direct operations, nCino's cloud-based platform inherently supports our customers' transition to paperless, electronic-only processes. Our platform enables:

- Digital document management and processing
- Electronic identity verification
- Real-time digital loan files accessible to all stakeholders
- Reduced need for physical branch visits
- Streamlined, paperless workflows throughout the lending lifecycle

This technological approach not only improves efficiency and customer experience but also significantly reduces the environmental impact of traditional banking processes across our 2,789 customers in 20+ countries.

Looking Ahead

As we enter FY26, nCino is focused on several key areas that will define our ESG leadership in the coming years.

Environmental Commitments

We recognize that as a growing global technology company, our environmental responsibility continues to evolve. Our Environmental Sustainability Policy provides the framework for continuous improvement, and we are committed to:

- Expanding renewable energy procurement opportunities
- Enhancing sustainable practices across all global offices
- Continuing to invest in technologies that reduce our environmental impact
- Supporting our customers' own sustainability journeys through our platform capabilities

As we strive toward our long-term goal of sustainable growth, we remain committed to transparency in our environmental reporting and continuous improvement in our sustainability performance.

Expanding Our Social Impact

Building on our successful Week of Giving pilot, we will formalize global employee engagement programs that connect all offices to meaningful community service. We're committed to growing our philanthropic partnerships beyond our current $160,000 commitment to Cape Fear Museum's Project Grace, with plans for additional community investments across our global footprint.

Strengthening Governance and Innovation

Our Data Leadership Team will continue maturing our AI governance framework, with plans to enhance privacy controls and responsible AI development practices. We will explore opportunities to incorporate ESG criteria into our vendor selection processes as our procurement practices evolve.

Future Focus Areas

- Enhanced reporting: Implementing improved ESG data collection systems across all global offices
- Stakeholder engagement: Developing new mechanisms to gather feedback from employees, customers, and community partners on our ESG initiatives
- Industry leadership: Expanding our role in driving responsible AI adoption and sustainable practices across the financial services technology sector

We remain dedicated to transparency, continuous improvement, and creating lasting positive impact for all our stakeholders.

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