

Unlocking Banking Advisor

Exploring Use Cases and Prompt Building



Safe Harbor Statement

This presentation contains forward-looking statements within the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. 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. Any forward-looking statements contained in this presentation 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 presentation. 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 forwardlooking statements. These forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially. 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. Any unreleased services or features referenced in this or other press releases, presentations, or public statements are not currently available and may not be delivered on time or at all. Customers who purchase our products should make their purchase decisions based upon features that are currently available.

Today's Speakers



EDWIN ESTRADA Senior Product Manager, Banking Advisor



THOMAS TAYLOR Senior Software Engineer, Banking Advisor

Customer Conversation



Tyler Craft

SVP, Director of Transformation Fintech & Emerging Technology



FIRST HORIZON MEMPHIS, TENNESSEE, US

Agenda

Intro to Banking Advisor

Banking Advisor Skills

Customer Conversation Tyler Craft, First Horizon Bank

What's Next

Introduction

What is Banking Advisor?

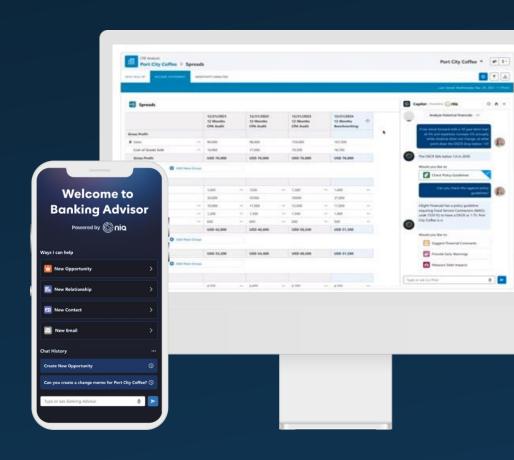




Banking Advisor

nCino's Banking Advisor is a banker-focused Generative Al solution powered by the nIQ Data and Al infrastructure. Banking Advisor augments the banker experience and an institution's processes to drive efficiency and profitable growth.

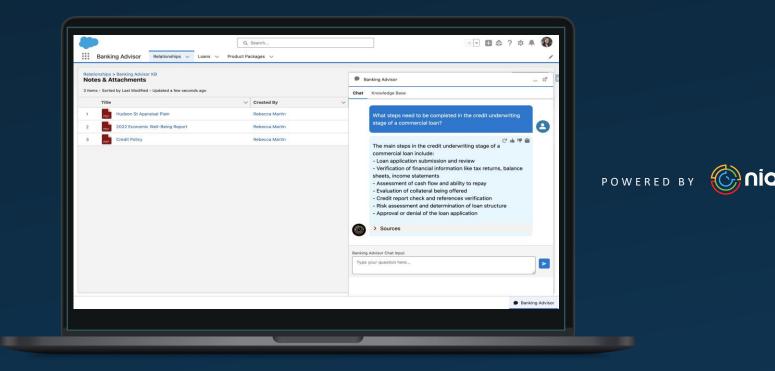
- 1. Knowledge Base Communicate with Any Document (Credit Policy, Market Data, Training Materials, etc.)
- 2. Narrative Drafts
- 3. Locate and File Documents
- 4. Calculation Explanations



Banking Advisor Skills

How Generative AI can apply to your use cases

Knowledge Base gets you answers quickly with the ability to chat with your FI's PDFs.



See a live demo of it in action at the BANKING ADVISOR DEMO BOOTH

Banking Advisor – Knowledge Base

What steps need to be completed in the credit underwriting stage of a commercial loan?



- Covering a lot of material
- Across multiple documents



Banking Advisor – Knowledge Base

What steps need to be completed in the credit underwriting stage of a commercial loan?



- nonareas er pages
- Covering a lot of material
- Across multiple documents





Banking Advisor – Knowledge Base

What steps need to be completed in the credit underwriting stage of a commercial loan?



- Covering a lot of material
- Across multiple documents



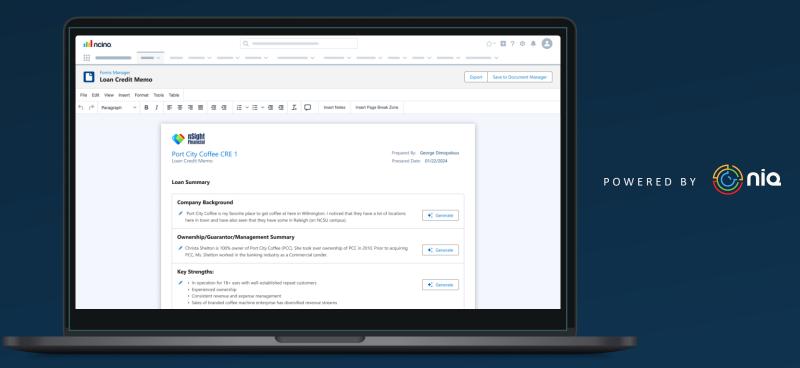
Answer + Sources





Narrative Drafts that write themselves

using instructions you can customize & combine with your FI's data.



See a live demo of it in action at the BANKING ADVISOR DEMO BOOTH

Calculation Explanations instantly available

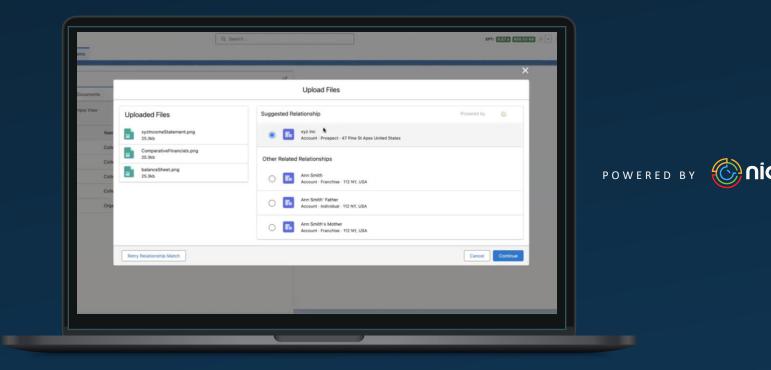
to show you what they mean and how it got there.

			Select 💌	
ixed	Total Fee Income \$0.00 Rate 5%	RAROC A2.86%	RAROC Analysis Overview: Explanation: Indicates that the return on capital, adjusted for risk, is 2.86%. Method: RAROC is derived from risk-adjusted	POWERED
red with	Total Fee Income \$0.00 Rate 5.77%	RAROC © 54.64%	incomes divided by capital allocated across loans, deposits, and treasury. Calculation: Risk Adjusted Net Income: \$792.16 Total Allocated Capital: \$27,673.32 (792.16) / 27,673.32 = 2.86%	
lex	Rate 0.7776	Index LIBOR_INO_12		

See a live demo of it in action at the COMMERCIAL DEMO BOOTH

Locate & File Documents in bulk for you

into the right place and the right way.



See a live demo of it in action at the COMMERCIAL DEMO BOOTH

Prompt Building

Understanding how it works to get the most out of Banking Advisor

500k ft view of how this all works



Trained from internet-size data

Narrative Draft Prompts



Help me write a background summary, and consider the following data and examples:

ſ	"	"	"	"	"	
Į				>>		

Role + Data + Examples + Instructions

Large Language Model (Anthropic's Claude Haiku

Trained from internet-size data

Narrative Draft

Banking Advisor admins control the prompts and org data that power the automation to wipe out manual processes.

Narrative Instructions		Insert Q	Generate
Write me a company background narrative for the following account. This should include: The legal name of the company and any subsidiances or affiliates. The deter of incorporation and the location of the company's headquarters. The company project and the includence of the company's headquarters. Any significant miletaines of evelopments in the company's headquarters. Company Mice. Legal name: [] FRLD = LLC_BL_coun_CLLC_BL_Account_rCompany.name]]			
	Record f	or Preview: 🛛 Part City Coffee 🛛 🗙	Generate
Grounded Prompt •	Generated Response		55
Write me a company background narrative for the bollowing account. This should include: The leginal mean the company and any subsidiaries or affiliates. The date of locoproteion and the includes is to present ion. The company input publicits activities and the inductivities is present ion. Any significant milestones or developments in the company's history. Company Infit: Leginal name: Por Coty Coffee Subsidiaries Tames: Coll times factorismile. NCC Tames: Coll times factorismile. NCC Trainer: Coll times factorismile. NCC Toroporated. 3002 Runners Activities. Running and serving coffee along with other food item and merchandise Ownersing Structure. Partnersings 50% Collad Samton	Port City Coffee, founded in 2002 and headquartered in Carolina Beach, h industry. This partnership, something spublic by Cotata Shiftman and Chata Dhat Haydhan and Chata Dhata. The constraint of the second secon	ton, extends its presence through subsidiaries Ship KC, respectively. The company specializes in roastin While Shipyard Coffee Beans focuses on roasting of fee. e establishment of its first coffee shop in 2003, the in 2015. These developments have not only espan.	ward Coffee g and serving liverse coffee launch of ded the

- Admins can include data from any field in the org with a form syntax auto-completer
- Admins can preview the org data grounding the prompts
- Admins can preview the generated responses their users can expect to get

Let's See it in Action





Credit Analyst







Credit Analyst



d I

Finance	nt iai		Q Search			★ ▼ 目 ♠ ? ☆ ≜ ×	٢
Prompts			Playground -	Background Analysis			-
Prompts	Prompt Instructions						New
Name	You will be helping me write a account b	ackground narrative for a loan applica	tion. The analysis should be written in a paragraph for	mat and should be concise and informative. The analy	rsis should consider the following details:	80 -	
Collateral An Hello World I Hello World Background credit memo	<pre><account> ((IF='A''){(COND='A' FIELD='A' ((IF='A''){(IF='A''){(COND='A' FIELD='A' ((IF='A'){(IF='A''){(COND='A' FIELD='A'' ((IF='A''){(</account></pre>	KOIE ou ve BillingCity" NOT=""}}Billing City: {{FIEL	mb roc nut FIEL Data Points D="Account.BillingCity"}	5-10 Exampl	es Instructio	ons	 <
	ТҮРЕ 🛈		ORD SELECTION 0	VISION 0			
		Search for Account	٩		Pick Record	Generate	
	GROUNDED PROMPT		:	GENERATED RESPONSE		5.7 2 1	
		Preview Pron			Preview Response		
						Save	

	Rol	e
		You will be helping me write a account background narrative for a loan application. The analysis should be written in a paragraph format and should be concise and informative. The analysis should consider the following details:
		<account> {{IF="A"}}{{COND="A" FIELD="Account.Name" NOT=""}}Account Name: {{FIELD="Account.Name"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.AccountNumber" NOT=""}}Account Number: {{FIELD="Account.AccountNumber"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.AccountSource" NOT=""}}Account Source: {{FIELD="Account.AccountSource"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.AnnualRevenue" NOT=""}}Annual Revenue: {{FIELD="Account.AnnualRevenue"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing Street: {{FIELD="Account.BillingStreet"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing City: {{FIELD="Account.BillingCity"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingCity" NOT=""}Billing Street: {{FIELD="Account.BillingCity"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing Street: {{FIELD="Account.BillingCity"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing City: {{FIELD="Account.BillingStreet"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing State: {{FIELD="Account.BillingState"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingState" NOT=""}Billing State: {{FIELD="Account.BillingState"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingState" NOT=""}Billing State: {{FIELD="Account.BillingState"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.BillingState" NOT=""}Billing State: {{FIELD="Account.BillingState"}}{{ENDIF}}} {{IF="A"}}{{COND="A" FIELD="Account.BillingState" NOT=""}Billing PostalCode: {{FIELD="Account.BillingPostalCode"}}{{ENDIF}}}</account>
a ta	I	<pre>{{IF="A"}}{{COND="A" FIELD="Account.BillingCountry" NOT=""}Billing Country: {{FIELD="Account.BillingCountry"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.Website" NOT=""}Website: {{FIELD="Account.Website"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.NumberOfEmployees" NOT=""}Number of Employees: {{FIELD="Account.NumberOfEmployees"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.NumberOfEmployees" NOT=""}Number of Employees: {{FIELD="Account.NumberOfEmployees"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.Industry" NOT=""}Industry: {{FIELD="Account.Industry"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.Industry" NOT=""}Account Type: {{FIELD="Account.Industry"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.Type" NOT=""}Account Type: {{FIELD="Account.Industry"}}{{ENDIF}} {{IF="A"}}{{COND="A" FIELD="Account.Type" NOT=""}Account Type: {{FIELD="Account.Industry"}}{{ENDIF}} } </pre>

rou will be helping me write a account background narrative for a loan application. The analysis should be written in a paragraph format and should be concise and informative. The analysis should consider the following details:

<account>

{{IF="A"}}{{COND="A" FIELD="Account.Name" NOT=""}}Account Name: {{FIELD="Account.Name"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.AccountNumber" NOT=""}}Account Number: {{FIELD="Account.AccountNumber"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.AccountAccountSource" NOT=""}}Account Source: {{FIELD="Account.AccountSource"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.AnnualRevenue" NOT=""}}Annual Revenue: {{FIELD="Account.AnnualRevenue"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing Street: {{FIELD="Account.BillingStreet"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingCity" NOT=""}Billing Street: {{FIELD="Account.BillingStreet"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing Street: {{FIELD="Account.BillingStreet"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing State: {{FIELD="Account.BillingStreet"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}Billing State: {{FIELD="Account.BillingState"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingState" NOT=""}Billing State: {{FIELD="Account.BillingState"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingCountry" NOT=""}Billing Postal Code: {{FIELD="Account.BillingCountry"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingCountry" NOT=""}Billing Country: {{FIELD="Account.BillingCountry"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingCountry" NOT=""}Billing Country: {{IELD="Account.BillingCountry"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingCountry" NOT=""}Billing Country: {{IELD="Account.BillingCountry"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.NumberOfEmployees" NOT="'}Billing Country: {{IELD="Account.NumberOfEmployees"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.NumberOfEmployees" NOT="'}Bundstry: {{FIELD="Account.NumberOfEmployees"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.NumberOfEmployees" NOT="'}Number of Employees: {{FIELD="Account.NumberOfEmployees"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Acco

Data Points

A"}}{{COND="A" FIELD="Account.Description" NOT=""}}Account Description: {{FIELD="Account.Description"}}{{ENDIF}}

Here are some examples the responses should be like:

<example>

Tech Innovations Inc., headquartered in San Jose, California has had an annual revenue reaching \$50 million and a workforce of 200 employees. Its website is www.techinnovations.com and phone number is (650) 555–1234. </example>

<example>

BlueSky Tech Ventures, with its main office situated in Austin, TX and an annual revenue of \$35 million and sustaining a workforce of 150 employees. The company is in the Technology Industry. Their website is www.blueskytechventures.com and can be contacted via (512) 555–0248.

Here are some examples the responses should be like:

<example>

Tech Innovations Inc., headquartered in San Jose, California has had an annual revenue reaching \$50 million and a workforce of 200 employees. Its website is www.techinnovations.com and phone number is (650) 555–1234. </example>

<example>

BlueSky Tech Ventures, with its main office situated in Austin, TX and an annual revenue of \$35 million and sustaining a workforce of 150 employees. The company is in the Technology Industry. Their website is www.blueskytechventures.com and can be contacted via (512) 555–0248.

5-10 Examples

Data Points

<examp te>

GreenLeaf Organics, nestled in the heart of Portland, Oregon, showcases an annual revenue of \$25 million, supported by its workforce of 100 employees. For further information, visit www.greenleaforganics.com">www.greenleaforganics.com or contact via (503) 555-0098.

</example>

<example>

Sunrise Solar Solutions, operating from its base in Phoenix, Arizona, is generating annual revenue of \$45 million with the support of 250 employees. The company has total assets valued at \$70 million. More details can be found on their website at www.sunrisesolarsolutions.com, or by contacting them at (480) 555–0112. </example>

<example>

Crestview Construction based in Miami, Florida, has an annual revenue of \$60 million, underpinned by a workforce of 300 employees. For more information, Crestview Construction can be reached at their website www. crestviewconstruction.com or via phone at (305) 555–0222. </example>

<example>

Sunrise Solar Solutions, operating from its base in Phoenix, Arizona, is generating annual revenue of \$45 million with the support of 250 employees. The company has total assets valued at \$70 million. More details can be found on their website at www.sunrisesolarsolutions.com, or by contacting them at (480) 555–0112. </example>

<example>

Crestview Construction based in Miami, Florida, has an annual revenue of \$60 million, underpinned by a workforce of 300 employees. For more information, Crestview Construction can be reached at their website www. crestviewconstruction.com or via phone at (305) 555–0222.

</example>

Here are your instructions:

<instructions>

- Do not mention that you are providing a company background narrative
- Do NOT mention what information you may be missing or was not provided
- Do not say things like, "Based on the information provided"

- Format phone numbers with area code in parenthesis and dashes like this: (910) 123-1234

Instructions

rratives less opinionated and more subjective

bsite URLs clickable HTML link tags

- If you do not have any account then you MUST ONLY respond with
- "No account data available, please provide more information in order to write narrative."
- Do NOT wrap response in XML tags
- Do NOT provide headers in the response, only the paragraphs
- </instructions>



Customer Conversation



Tyler Craft

SVP, Director of Transformation Fintech & Emerging Technology



FIRST HORIZON MEMPHIS, TENNESSEE, US

Coming soon!

Ability to chat with nCino Knowledge Articles

- How to Configure articles
- How to Use articles
- Etc.

Ability for you to make new skills using:

- Salesforce Flows
- Code
- APIs

What's Next?

- Come to our Banking Advisor Hands-on Experience
- Contact your CSM/RVP immediately and tell them "We want Banking Advisor!"

Questions?

Thank you!