NEWS RELEASE

Q2 Introduces Q2 Relationship Insights and Expands Q2 Assistant into Relationship Banking

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PrecisionLender becomes Q2 Relationship Insights, reflecting expanded capabilities across relationship pricing and portfolio intelligence, while Q2 Assistant brings AI-powered guidance into commercial banking workflows

AUSTIN, Texas--(BUSINESS WIRE)-- Q2 Holdings, Inc. (NYSE: QTWO), a leading provider of digital transformation solutions for financial services, today announced that PrecisionLender is becoming Q2 Relationship Insights, reflecting its evolution beyond commercial loan pricing. For nearly 17 years, PrecisionLender has helped commercial bankers make more informed pricing decisions; today, Q2 Relationship Insights brings credit, deposits and treasury management together to help financial institutions understand the full economics of a commercial relationship and connect relationship strategy with banker execution. Q2 is also introducing Q2 Assistant for Q2 Relationship Insights, extending its unified AI assistant experience into commercial banking workflows to deliver insights and guidance at the point of decision.

Financial institutions are under increasing pressure to balance growth, profitability, liquidity and capital efficiency while continuing to deliver personalized service. Yet lending, deposits and treasury management are often managed across disconnected systems and processes, making it difficult for bankers and leaders to see the full value of a customer relationship and act on it consistently.

Q2 Relationship Insights brings together relationship pricing, portfolio intelligence and embedded guidance to help bankers evaluate opportunities, make informed pricing and structuring decisions, and better understand the relationships they manage. At the same time, commercial banking leaders gain greater visibility into portfolio performance, pricing discipline and growth opportunities.

"Commercial banking has always been built on relationships, but understanding the full value of those relationships has become increasingly complex," said Nicholas Koutouras, vice president of product management at Q2. "Financial institutions need to make decisions that account for more than an individual loan or transaction. They need a clear view of the entire relationship and the ability to turn that insight into action across their organizations. Q2 Relationship Insights reflects how we've evolved to help institutions do exactly that, bringing together the intelligence, guidance and visibility needed to drive more consistent, profitable growth."

Today, the portfolio serves over 100 financial institutions, including more than half of the 15 largest commercial banks in North America. According to Q2’s analysis of FDIC Call Report data, existing customers, measured in aggregate, outperformed similarly sized peers from the first quarter of 2025 to the first quarter of 2026, delivering 21 basis points higher net interest margins and twice the commercial loan

portfolio growth rate. The results demonstrate the value of giving bankers a more complete view of each relationship and better insight to inform pricing and growth decisions.

As part of this evolution, Q2 is also bringing Q2 Assistant to Q2 Relationship Insights, extending the company's broader AI strategy and unified assistant experience into commercial banking. Building on PrecisionLender's established coaching capabilities, Q2 Assistant will make relationship and pricing intelligence and deal structuring support more accessible within bankers' existing workflows. Expected to be generally available in the first quarter of 2027, the experience also establishes a foundation for future, optional AI-assisted agents and capabilities across Q2 Relationship Insights.

To learn more about Q2 Relationship Insights, visit **https://www.q2.com/products/relationship-pricing-and-profitability**.

About Q2 Holdings, Inc.

Q2 is a leading provider of digital transformation solutions for financial services, serving banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally. Q2 enables its financial institution and fintech customers to provide comprehensive, data-driven digital engagement solutions for consumers, small businesses and corporate clients. Headquartered in Austin, Texas, Q2 has offices worldwide and is publicly traded on the NYSE and NYSE Texas under the stock symbol QTWO. To learn more, please visit Q2.com. Follow us on LinkedIn and X to stay up to date.

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