

## Annaly Capital Management, Inc. Announces Strategic Enhancements to Technology Platform through Implementation of CuriumEDM

May 1, 2019

- Annaly recently implemented CuriumEDM as a master data management ("MDM") solution in connection with
  its continuing initiative aimed at streamlining and improving data flow across the Firm's existing technology
  platform
- MDM will enhance data quality controls through validation, reconciliation, and mastering of key data sets
- Represents Annaly's latest investment in new technologies, including proprietary applications, to support business analytics, investment decision making and its best-in-class operating platform

NEW YORK & LONDON — (BUSINESS WIRE) — Annaly Capital Management, Inc. (NYSE:NLY) ("Annaly" or the "Company") and Curium Data Systems ("Curium") today jointly announced that Annaly has successfully implemented CuriumEDM as part of its multi-phased technology initiative focused on driving operational efficiencies and promoting transparency across its diversified operating platform.

"Annaly recognizes that master data management is fundamental to data quality control," said Don Choe, Chief Technology Officer at Annaly. "We evaluated numerous MDM products and vendors and chose CuriumEDM for the product's flexible architecture, ease of integration and well-established reputation with their clients. Utilizing industry-leading technology like CuriumEDM as a complement to Annaly's proprietary application development enables us to continue to improve operations, increase efficiency and reduce costs."

Mat King, Head of Implementations at Curium Data Systems, said "Annaly's focus on technology and MDM provided us with a great opportunity to demonstrate the configuration flexibility offered by the Curium platform." King added, "CuriumEDM is a state-of-the-art system that allows users to implement high levels of control and quality management over key data sets. While Annaly's requirements were complex, together we were able to develop a comprehensive solution to meet their needs, positioning both companies for continued success in the future."

## About Annaly Capital Management, Inc.

Annaly is a leading diversified capital manager that invests in and finances residential and commercial assets. Annaly's principal business objective is to generate net income for distribution to its stockholders and to preserve capital through prudent selection of investments and continuous management of its portfolio. Annaly has elected to be taxed as a real estate investment trust, or REIT, for federal income tax purposes. Annaly is externally managed by Annaly Management Company LLC. Additional information on the Company can be found at <a href="https://www.annaly.com">www.annaly.com</a>.

## **About Curium Data Systems**

Curium Data Systems Limited is a specialist software application provider within data management. Based in London, it is dedicated to delivering market leading solutions to the global financial services industry. With a proven track record of successful project delivery, extensive experience in data management and an in-depth understanding of the business operating models within financial services, Curium Data Systems can help firms maximise the benefits of complex financial data quality management. 'Curium' is a registered trademark of Curium Data Systems Limited.

## **Forward-Looking Statements**

This news release and our public documents to which Annaly refers contain or incorporate by reference certain forwardlooking statements which are based on various assumptions (some of which are beyond Annaly's control) and may be identified by reference to a future period or periods or by the use of forward-looking terminology, such as "may," "will," "believe," "expect," "anticipate," "continue," or similar terms or variations on those terms or the negative of those terms. Actual results could differ materially from those set forth in forward-looking statements due to a variety of factors, including, but not limited to, changes in interest rates; changes in the yield curve; changes in prepayment rates; the availability of mortgage-backed securities and other securities for purchase; the availability of financing and, if available, the terms of any financing; changes in the market value of Annaly's assets; changes in business conditions and the general economy; Annaly's ability to grow its commercial real estate business: Annaly's ability to grow its residential mortgage credit business; Annaly's ability to grow its middle market lending business; credit risks related to Annaly's investments in credit risk transfer securities, residential mortgage-backed securities and related residential mortgage credit assets, commercial real estate assets and corporate debt; risks related to investments in mortgage servicing rights; Annaly's ability to consummate any contemplated investment opportunities; changes in government regulations and policy affecting Annaly's business; Annaly's ability to maintain its qualification as a REIT for U.S federal income tax purposes; and Annaly's ability to maintain its exemption from registration under the Investment Company Act of 1940, as amended. For a discussion of the risks and uncertainties which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" in Annaly's most recent Annual Report on Form 10-K and any subsequent Quarterly Reports on Form 10-O. Annaly does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions which may be made to any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements, except as required by law.

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