

Nomis Solutions Announces the Appointment of Ryan Ritz as Vice President of Deposit Analytics

Ritz Brings Experience from Top-Tier Banks and Data Analytics Providers to New Post at Nomis Solutions

San Bruno, CA – July 15, 2014 – In response to accelerating interest in their pricing solutions, Nomis Solutions continues to build out their executive staff with seasoned retail banking veterans. Today, the company announced the appointment of Ryan Ritz, most recently an analytics executive at Ally Bank, as vice president of U.S. deposits. Ryan will lead the company's deposit products and services in the United States, including the company's flagship Nomis for Deposits™ solution, which brings together account-level transaction data; customer level flow of funds; and market and competitive data. It is a cloud-based big-data computational framework that helps banks tackle key areas of deposits value management. Nomis for Deposits includes pricing, forecasting, planning, and FTP management.

Nomis combines cutting-edge Silicon Valley approaches to big data, advanced modeling, and deep analytics to help large and medium-sized retail banks better understand their customers. Using Nomis solutions, these banks can deliver win-win products and pricing in an environment that is increasingly competitive and highly disruptive with an expectation of rising interest rates.

Ryan commented that, "Nomis is bringing banks the ability to seize a growing market opportunity by tuning deposit rates during a critical period of rising interest rates. Surprisingly, the overwhelming majority of banks have a limited number of analytic levers to change deposit pricing. Rather, they follow other banks' moves. And that results in a climate of market lagging and lost opportunities. With Nomis, deposit pricing executives can perform big-data modeling scenarios to forecast how market dynamics and different pricing changes can impact business strategies and affect the bottom line."

At Ally, Ryan used big-data analytics to reveal key consumer and market segments that were open to a new way of banking. Equipped with analytical insights, he helped stakeholders in marketing, product management, and risk make powerful changes. Prior to Ally Bank, Ryan was a senior vice president at Bank of America where he led marketing, pricing and profitability analytics for home loans. His analytic experience also includes work at Nielsen, Hawkeye (now Publicis), and CFI Group (American Customer Satisfaction Index). Ryan holds a BS in mathematics and is an ABD PhD in statistics and Gruber Scholar from the University of Virginia.

"Ryan is an industry thought leader and example of the high-caliber analytics executives that we have at Nomis. They come to Nomis because of our success using data science to help retail banks conquer unprecedented challenges and disruption," said Roger Arnemann, senior vice president of products and services at Nomis Solutions. "We are excited to have Ryan join the team."

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About Nomis Solutions

Nomis Solutions provides best-in-class pricing and profitability technology for financial services companies. By combining a big-data platform with advanced analytics, innovative technology, and

tailored business processes, Nomis delivers quick time-to-benefit and improves financial and operational performance throughout the customer-acquisition and portfolio-management processes. With experience in over 75 implementations, Nomis customers are on track to optimize \$1 trillion in banking transactions and generate \$1 billion in incremental profits.

Headquartered in San Bruno, CA, Nomis Solutions also has offices in Toronto and London. Visit www.nomissolutions.com or contact us at info@nomissolutions.com or 1-650-588-9800 or +44 0207 812 7251.

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