

ZMdesk for Credit Unions

BRINGING A NEW LEVEL OF SOPHISTICATION TO THE FINANCIAL INDUSTRY

Powerful Analytics for Balance Sheet Management and Compliance

Whether you are looking for standalone Asset Liability Management, or comprehensive balance sheet management including credit, liquidity, investment analytics and regulatory reporting, ZM Financial Systems (ZMFS) is the solution platform that makes complex financial decision making easy.

ZMdesk™ helps credit union professionals analyze market risk with precision and confidence, allowing:

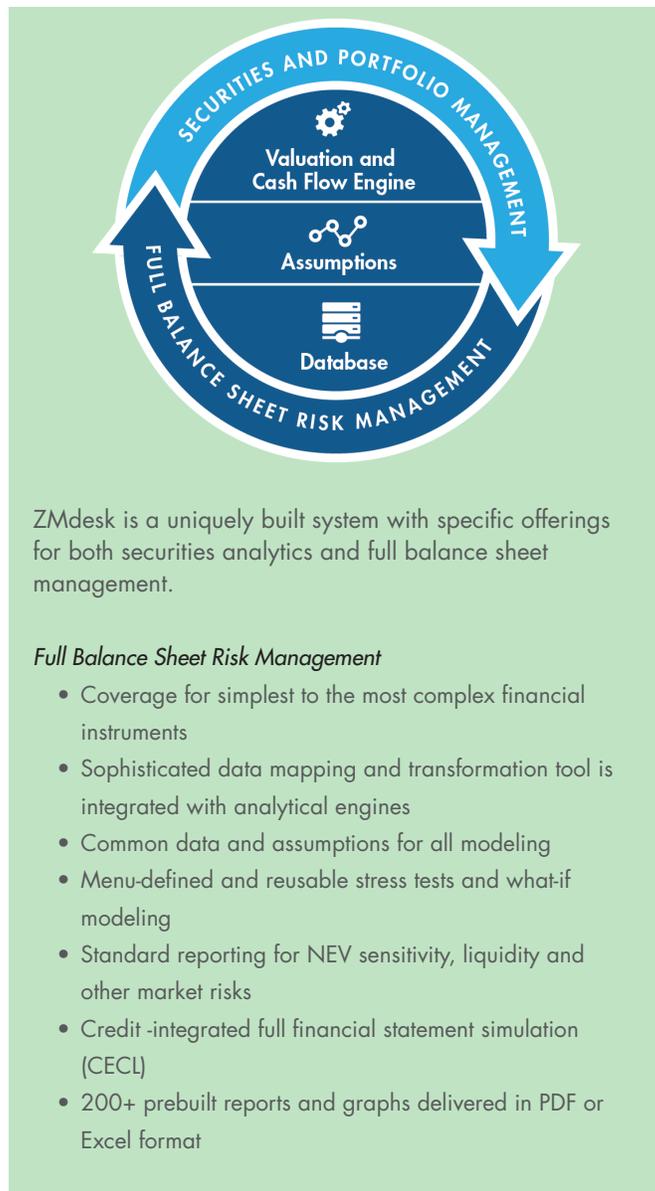
- **Management** to make sound decisions that impact future earnings and risk levels;
- **Supervisory Committees** to monitor key indicators, such as liquidity and capital risk;
- **Board of Directors** to position and guide the organization to fulfill its mission; and
- **Regulators** to be happy and comfortable that your institution understands and is properly managing risk.

Five Reasons We Are Different

1. Integrated credit/CECL projections
2. Analytics directly support pricing and buy/sell decisions
3. Highly-automated market and assumptions stress testing
4. Powerful modeling framework that will grow with you as you expand
5. Extensive linkages with third parties to bolster securities attributes, market data and assumptions

NEV Supervisory Test Reports

ZMdesk has the power and flexibility to help you meet various regulatory report requirements. One example of this is the NCUA's NEV Supervisory Test. Credit Unions can assess their risk rating automatically with our latest report enhancement. This report allows you to view your book and economic values in Base and Up 300 scenarios, then see these adjusted for a standardized 1 and 4 percent book value premium on non-maturity shares. As our flagship solution, ZMdesk has, and will always continue to, evolve so that users are able to satisfy and exceed these requirements.



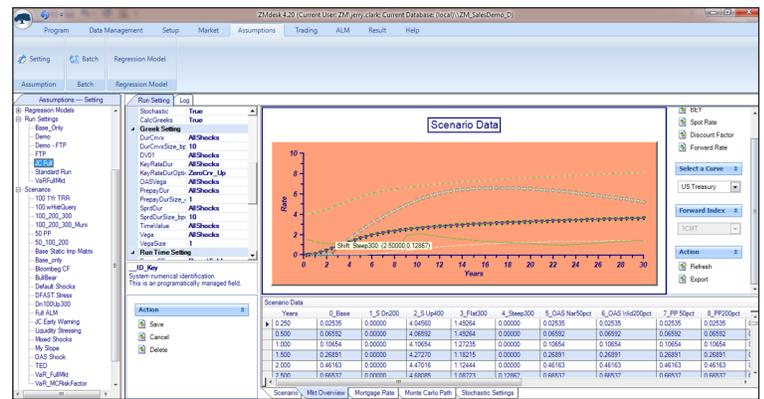
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Stress Testing, Shocks and "What-if"

ZMdesk gives users a wide array of tools to stress and shock individual instruments or their entire balance sheet. Users can stress drivers, such as prepay, decay, OAS, volatility and defaults at time zero or at any future point.

Management Rules

An unlimited number of management rules can be created that govern the earnings simulation as it processes. All growth assumptions, reinvestment assumptions and management rules are assigned independently from the market scenario, so you can easily mix and match "what-if" simulations.



Third Party Data Integration

ZMdesk seamlessly integrates with many third party data and analytics providers to offer you additional accuracy, granularity, and overall ease of use.

Planning Flexibility

ZMdesk gives users a wide variety of ways to maintain, grow or shrink, or move money across accounts. Users can model many types of business or economic scenarios within the same run.

	Rates and Volatilities	Security Attributes	Structured Cash Flows	Prepayment Forecast	Default Modeling
Bloomberg	✓	✓	Static	✓	Historical
Reuters	✓	✓			
IDC		✓			
Intex		✓	✓		
Moody's		✓	✓		✓
Yield Book		✓	✓	✓	✓
ADCO				✓	✓
LPS				✓	✓
ZMFS				✓	✓

Obtain full balance sheet realization today by scheduling a ZMdesk demo.

Email: sales@zmfs.com

Phone: 919.493.0029

About ZM Financial Systems

ZM Financial Systems brings practical solutions to complex financial problems, offering complete solutions in securities and fixed-income analytics, credit-adjusted ALM, liquidity, risk management, budgeting and funds transfer pricing. We also offer large bank solutions to meet the evolving regulatory risk reporting requirements. With 1,500 institutions depending on ZMFS products/analytics to identify, measure and monitor risk and value in their balance sheets, we are one of the fastest growing financial software companies in the U.S.

Founded in 2003, ZMFS is a privately-held corporation headquartered in Cary, N.C. In addition to the 25 percent of our staff who have PhD's in the advanced quantitative field, our development and product support teams all have experience in the finance arena. Because our teams continuously collaborate, we can quickly navigate complex solutions to complete client-requested enhancements in days or weeks, versus months or years.

Delivering state-of-the-art risk/reward analysis tools, such as ZMdesk, OnlineALM.com and OnlineBondSwap.com, our clients are empowered to uncover hidden risk while maximizing performance; test lending, investment and funding strategies; and respond to various regulatory requirements while efficiently delivering actionable information.

