



BEST PRACTICE: ZMdesk



RISK MANAGEMENT TOOL HELPS UNITED NATIONS FEDERAL CREDIT UNION (UNFCU) BOLSTER VALUE PROPOSITION

As a financial cooperative and award-winning lender, United Nations Federal Credit Union's (UNFCU) business model is focused on providing value to its members in the form of competitive rates, ongoing new products and services.

PROBLEM

UNFCU was analyzing a loan portfolio prior to its purchase and needed to determine the risk involved, as well as confirm the price estimate.

SOLUTION

UNFCU turned to ZMdesk™, a financial software solution offered by ZM Financial Systems. Based on the software's capability and ease of use, UNFCU quickly analyzed and stress tested the loan portfolio, including credit and liquidity risk. UNFCU was able to evaluate several different scenarios to assess the risk and estimate a final price.

RESULTS

UNFCU uncovered a significant gap between the asking price and the price UNFCU was willing to pay. Given this intelligence, UNFCU elected not to pursue this portfolio purchase. UNFCU plans to continue using ZMdesk to analyze potential loan portfolio purchases and to strengthen its analytics and asset/liability management.

BEST PRACTICE AND ZMFS

As technology has evolved, the sophistication and importance of stress testing has evolved with it. Today, stress testing is not just for the largest and most complex institutions. All types and sizes of financial institutions have adopted stress testing as good business practice. Stress testing has a different goal: to understand your exposure to individual types and amounts of risk. The easiest way to accomplish this is to create a baseline, then stress each factor one at a time. ZMFS has the state-of-the-art risk/reward analysis tools to empower our clients to uncover hidden risk while maximizing performance; test lending, investment and funding strategies; and respond to various regulatory requirements while efficiently delivering actionable information.

LEARN MORE ABOUT STRESS TESTING

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. Contact us today to learn more about our solutions to complex financial problems:

Email: sales@zmfs.com

Phone: 919.493.0029

Web: www.zmfs.com

ABOUT UNFCU

United Nations Federal Credit Union is a \$4.2 billion non-profit, full-service financial institution headquartered in Long Island City, NY. Chartered in 1947, UNFCU serves the UN community worldwide in more than 200 countries and territories.

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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 1,5000 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.comTM, 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.



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