

ZMdesk for Financial Institutions

BRINGING A NEW LEVEL OF SOPHISTICATION TO THE FINANCIAL INDUSTRY

Powerful Analytics for Balance Sheet Management and Compliance

Whether you are looking for a standalone Securities Analytics and Portfolio Management system, or one that truly integrates to your full balance sheet risk management and compliance, ZM Financial Systems (ZMFS) has the analytical rigor and wide array of tools to make complex financial decision making easy.

Our state-of-the-art application, ZMdesk™, helps professionals in the banking industry analyze market risk with precision and confidence, allowing:

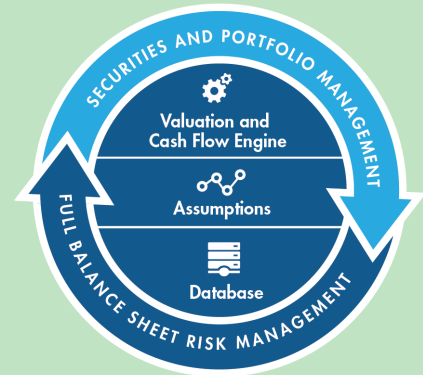
- *Chief Risk Officers* to measure liquidity and capital risk;
- *Asset/Liability Committees* to gain knowledge that enables informed and proactive margin management;
- *Regulators* to be happy and comfortable that your institution is properly measuring and managing risk regardless of how large or complex you become; and
- *Portfolio Managers* to analyze entire portfolios and make adjustments in the context of full balance sheet management.

Five Reasons We Are Different

1. Default adjusted cash flows and financial statements
2. Wide array of shocking, stress testing and “what-if”
3. Powerful statistical modeling framework for defaults, prepayments and decay
4. Most third party data links
5. Automated, high-quality report package

Regulatory Compliance

ZMdesk has the power and flexibility to help you meet various regulatory report requirements. From accurate EVE and NII forecasting and stressing to DFAST, LCR and NSF, ZMdesk has, and will always continue to, evolve so that users are able to satisfy and exceed these requirements.



Full Balance Sheet Risk Management Module

- DFAST and LCR solutions; constantly evolving to meet large bank regulatory requirements
- Wide array of what-if and stress testing
- Shares same assumptions, shock/stress/what-ifs, cash flows and data set with Securities Module
- Liquidity Analysis
- Credit -integrated full financial statement simulation
- 200+ prebuilt reports and graphs delivered in PDF or Excel format
- Wide array of loan and deposit modeling

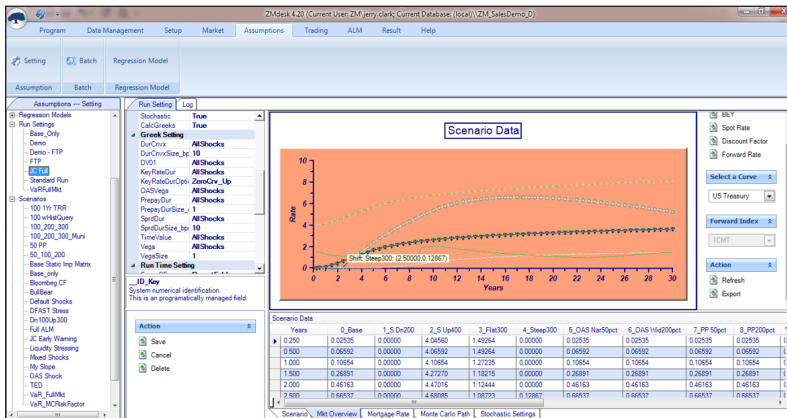
Securities and Portfolio Management Module

- Pre-Trade analysis
- Portfolio analytics
- Bond swap and leverage module with optimization
- Extensive third party integration of market data, security attributes, structured cash flows, prepayment and default forecasts; registered with Bloomberg’s Enterprise Solutions Partner Program
- Full instrument coverage
- Full set of value and risk “Greeks”
- Default modeling
- See impact on balance sheet and income statement

ZMdesk for Financial Institutions

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, defaults, securities and even the economic variables in DFAST/LCR, 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.

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.

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.

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

SYNERGIES GAINED WITH ZMDESK

SECURITY PORTFOLIOS

BALANCE SHEET RISK MANAGEMENT

ONE SYSTEM

ZMdesk is a uniquely built system with specific offerings for both securities and full balance sheet management. These building blocks found throughout the system include:

- Market Structure
- Shared Custom Rates
- Interest Rate Models
 - Volatility Structure
 - Prepayment and Default Modeling
- Valuation Engines
- Shares Same Assumptions, Shock/Stress/What-ifs, Cash Flows and Data Set
- Instrument Coverage
 - Structured Instruments and Derivatives
 - Loans and Mortgage-related
 - Municipals
 - Non-maturing Instruments
- Reporting
- Data Import
 - Excel Template Loading
 - Template Loading with Third Party Integration
 - Database Loading
- Technology
 - Microsoft SQL Server Database
 - Microsoft.net Basic Framework
 - All Calculations Written in C#

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

Email: sales@zmfms.com

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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 1,500 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.comTM, OnlineBudgeting.zmfms.comTM 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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