

INSPIRING CONFIDENCE IN AN UNCERTAIN FINANCIAL WORLD



You Need Defendable and Dependable Decisions.

Every day you make decisions that will impact the future of your organization using information that is incomplete, inconsistent or worse yet incorrect. Your focus should be on aligning capital, earnings and risk profiles with your company strategies, so you need analytical tools that can use many types of data to calculate results that make sense. ZMdesk™ clients are able to marry detailed analytics with strategic planning, providing insight for a wide range of decisions. And ZMdesk is flexible enough that clients also use it to perform regulatory stress testing (DFAST and NCUA NEV), liquidity and CECL. ZMdesk helps you make decisions with confidence in a world of uncertainty, allowing you to sleep better at night.

One Platform, Countless Solutions

Advanced Asset/Liability Management

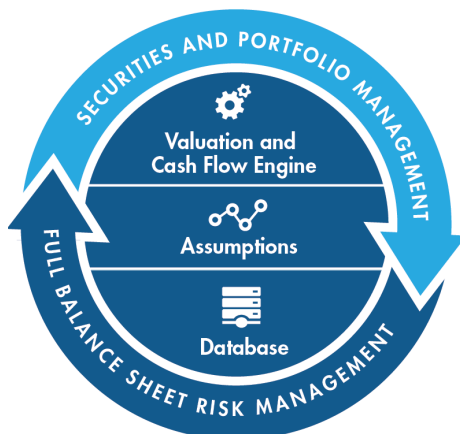
- Rate, economic scenario, and assumption stress testing
- Support for complex loan and deposit behavior
- Daily cashflows to support liquidity, LCR, and cash planning
- Embedded prepayment model and linkages to wide variety of third party supplemental assumptions (prepays, defaults, betas, etc.)
- Automation tools to streamline forecasting and stress testing
- 200+ prebuilt reports and graphs to get you started quickly

Securities and Portfolio Management

- Pre-Trade and portfolio analysis, including value and risk "Greeks", expected call
- Bond swap (buy/sell) and leverage module with optimization and impact on full institution
- Extensive third party integration of market data, security attributes, structured cash flows, and related assumptions
- Specialized instrument coverage (swaps, CMOs, munis, etc.)

Regulatory and Other Uses

- Integrated default modeling to support DFAST, CECL, and next generation forecasting
- Loan purchase / sale modeling
- Alternative cash flow aggregations to feed budgeting process
- Risk-based capital analysis
- Mortgage servicing (MSR) valuation and forecasting
- Historical and Monte Carlo Value at Risk (VaR)



BUILDING BLOCKS FOR SOPHISTICATION

ZMdesk is a uniquely built platform with specific offerings for the analytics mentioned on page 1.

Foundations of the system include:

- Interest Rate Models using Market Structures and Custom Rates
 - Volatility Structure
 - Prepayment and Default Modeling
- Valuation Engines
- Centralized Data, Assumptions, Scenarios (Shock/Stress/ What-ifs)
- Instrument and Aggregate Cash Flows
- Complex Instrument Modeling
 - Structured Instruments and Derivatives
 - Loans and Mortgage-related
 - Municipals, Calls/Puts/Options
 - Non-maturing Instruments (betas and decays)
- Reporting via Excel, PDF, 3rd party tools
- Data Import via Excel, SQL, or powerful ETL
- Technology
 - Microsoft SQL Server Database
 - Microsoft.net Basic Framework
 - All Calculations Written in C#

Make Better Decisions

ZMdesk gives you the transparency to drill into the details and make decisions with confidence. You can assess the impact of your decisions before making them, and see not only the specific changes but also the new risk profile.



Leverage Third Party Expertise

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	Security Behavior	Loan Behavior	Deposit Behavior
Bloomberg	✓	✓	✓	PP/Dflt		
Reuters	✓	✓				
IDC		✓				
Intex		✓	✓			
Moody's		✓	✓		Dflt	
Yield Book		✓	✓	PP/Dflt		
ADCo				PP/Dflt	Res PP	
Black Knight				PP/Dflt	Res PP	
MountainView					PP	✓
ALCO Partners						✓
ZMFS				PP/Dflt	Res PP	

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

Email: sales@zmf.com

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About ZM Financial Systems

ZM Financial Systems believes financial institutions must have access to stronger analytics to perform confidently in an uncertain world. From securities and fixed-income analytics, credit-adjusted ALM and liquidity to risk management, budgeting and funds transfer pricing, our models allow you to analyze potential outcomes for many different scenarios...and sleep better at night knowing you have defensible decisions.

Founded in 2003 on the belief that institutions needed access to strong analytics, ZMFS is a privately held corporation head-quartered 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. This means our clients can have stronger confidence in their bottom line and balance sheet decisions, knowing the tools they are using reduce their risk while increasing capital. Discover why more than 2,000 institutions have implemented our integrated systems to neutralize the effects of economic uncertainty.



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