



HARNESS THE POWER OF LIGHTNING-QUICK DATA



ZMDESK LIGHTNING LOADER

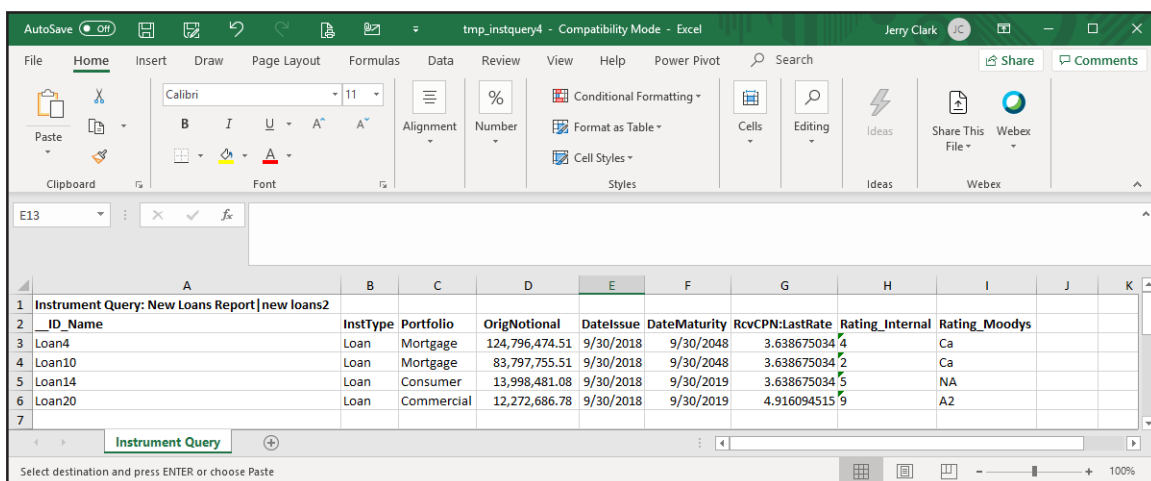
Financial and risk managers make decisions every day based on data and estimates. Current and clean data needs to be available quickly to make the best and most informed decisions.

The Lightning Loader is a standard component of ZMdesk. Lightning Loader allows you to perform activities that were not possible until recent technology advancements. Consider these:

1. Your CEO wants to see a report every Monday morning that shows loans > \$10 million booked the prior week along with their rates, terms, and credit quality.
2. Your institution landed 5 large, complex loans in the last 15 days and ALCO is asking for a revised risk profile as of mid-month.
3. A major local business announced they are closing, and since deposits are dropping, the Funding Committee asked for weekly reporting to determine short term funding requirements.
4. Along with #3, you are asked to produce daily cash flow estimates for the next 30 days.
5. You're considering selling a group of loans today, and, with little notice, need to price them out.

With ZMdesk and its Lightning Loader, these results can be prepared in a flash. In a short 30-35 minutes* you can load or reload 1 million records. From there,

- A simple query can be stored in ZMdesk to report the largest loans in seconds.



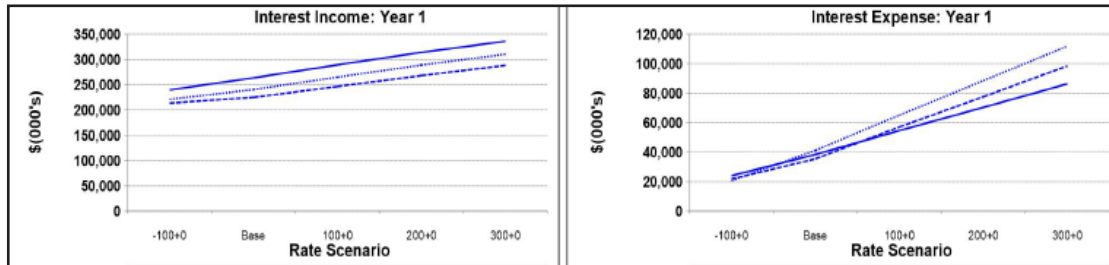
The screenshot shows an Excel spreadsheet with the following data:

| ID_Name | InstType | Portfolio | OrigNotional | DateIssue | DateMaturity | RcvCPN>LastRate | Rating_Internal | Rating_Moodys |
|---------|----------|------------|----------------|-----------|--------------|-----------------|-----------------|---------------|
| Loan4 | Mortgage | | 124,796,474.51 | 9/30/2018 | 9/30/2048 | 3.638675034 | 4 | Ca |
| Loan10 | Loan | Mortgage | 83,797,755.51 | 9/30/2018 | 9/30/2048 | 3.638675034 | 2 | Ca |
| Loan14 | Loan | Consumer | 13,998,481.08 | 9/30/2018 | 9/30/2019 | 3.638675034 | 5 | NA |
| Loan20 | Loan | Commercial | 12,272,686.78 | 9/30/2018 | 9/30/2019 | 4.916094515 | 9 | A2 |

*based on benchmark testing of ZMdesk Version 4.70

Lightning Loader in ZMdesk

- Either the full balance sheet can be reloaded or the loan section can be updated. Then a full risk analysis can then be run and compared.



- Balance sheet comparison reporting requires either the full balance sheet or just deposits to be reloaded. Standard comparative reports allow you to visualize the deposit trends between each week.
- To use ZMdesk for daily cash flow reporting, simply enable a few settings in the system and run a scenario.

| | A | B | C | D | E | F | G | H |
|----|-----------------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1 | Demo Bank | | | | | | | |
| 2 | Monthly Balance Sheet as of: 12/31/2013 | | | | | | | |
| 3 | Base | | | | | | | |
| 4 | | | | | | | | |
| 5 | | 12/31/2018 | 1/1/2019 | 1/2/2019 | 1/3/2019 | 1/4/2019 | 1/5/2019 | 1/6/2019 |
| 41 | Deferred Tax on AFS | | | | | | | |
| 42 | Accrued Interest Receivable | 20,805 | 21,405 | 22,124 | 22,846 | 23,569 | 24,292 | 25,015 |
| 43 | Other Assets (Total) | 230,805 | 232,095 | 232,739 | 233,386 | 234,034 | 234,682 | 235,329 |
| 44 | Total Asset | 5,917,584 | 5,918,874 | 5,819,518 | 5,820,165 | 5,820,813 | 5,821,461 | 5,822,108 |
| 45 | | | | | | | | |
| 46 | Liability | | | | | | | |
| 47 | Overnight Borrowing | 414,233 | 612,601 | 1,507,730 | 1,702,744 | 1,897,782 | 2,092,844 | 2,287,929 |
| 48 | NMD | | | | | | | |
| 49 | DDA | 25,000 | 24,950 | 24,900 | 24,850 | 24,801 | 24,751 | 24,701 |
| 50 | NOW | 50,000 | 49,900 | 49,800 | 49,701 | 49,601 | 49,502 | 49,403 |
| 51 | MMDA | 75,000 | 74,850 | 74,700 | 74,551 | 74,402 | 74,253 | 74,104 |
| 52 | Savings | 100,000 | 99,800 | 99,600 | 99,401 | 99,202 | 99,004 | 98,806 |
| 53 | NMD (Total) | 250,000 | 249,500 | 249,001 | 248,503 | 248,006 | 247,510 | 247,015 |

- To achieve the loan pricing simply load and value the loans, and before you can blink you've finished!

Tired of waiting for hours to watch your data load, only then to find a mistake or omission that requires you to start over?

Another great aspect of Lightning Loader is exception handling. A wide range of predefined exceptions come with the system. You can add your own derivation and exception logic, determining how to handle minor and major data anomalies. You can even cancel the process automatically depending on the type of exception found. These advanced capabilities can evolve as you understand more and more of the nuances in your data. In the end, the Lightning Loader will save you time and frustration through intelligent automation.

HARNESS THE POWER OF LIGHTNING-QUICK DATA

Schedule a ZMdesk demo

- **Email:** sales@zmfs.com
- **Phone:** 919.493.0029

