



Sample Report 1\*

## IMPROVE DATA PROCESSES AND PROVIDE PERSONALIZED ASSUMPTIONS TO HELP YOUR CLIENTS MAKE BETTER, FASTER DECISIONS.

The Internal Assumptions Analyzer, now available from ZM Financial Systems, a Moody's Analytics company, powers your ability to sift through the numbers and examine historical trends and behaviors using data from each of your clients.

### Benefits of Using Client's Unique Historical Data

- » More defensible assumptions since institution-specific data is used to derive them
- » Clearer picture of behavioral trends, deepening client discussions and interactions
- » Less work for clients and less reliance on clients to derive their own assumptions, saving time and effort for both sides

## Use Cases

- » Gain insight into the behavior of your clients' balance sheet by utilizing institution-specific historic prepay, decay, Lines of Credit (LOC) utilization, and loss rates.
- » Quickly export historic prepayments and defaults to adjust forecasted cash flows for interest rate, capital, and liquidity risk analysis.
- » See the immediate impact of easily optimizing historic attrition rates for liquidity and interest rate risk analysis.
- » Scenario planning becomes easier by accessing readily available data on LOC utilization rates, prepayments, decays and loss rate information.
- » See balance sheet trends by product, region, or other dimensions
- » Unveil challenging details on recent new business such as loan spreads and term structures to strengthen forecasting assumptions



Sample Report 2\*

## Leverage Historical Data, CECL Risk Management Experience with a Dedicated Support Team

Our knowledge in this arena provides you with a competitive advantage to utilize the actual experience of the institution. Our team provides customized consulting, training and support tailored to your clients' needs. These services enable you to help your clients make better, faster decisions and improve their bottom line.



Sample Report 3\*

Whether your clients are behavior adjusting cash flows for interest rate risk, forecasting liquidity, performing capital stress testing, ALLL or preparing for the upcoming CECL mandate – or all the above – the Internal Assumptions Analyzer uses actual institution-specific historical data to examine:

- » Prepayment Rates
- » Decay/Attrition Rates
- » Lines of Credit Utilization Rates (LOC)
- » Loss Rates

**Go beyond just providing data and offer your clients actionable information. Contact us today to learn more.**

*\*Sample Reporting images were produced using PowerBI and can be delivered as a starter set during implementation.*

## CONTACT DETAILS

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