

# The Zia Bond Calculator...

**Zia Calculator**

Reg. To: Zia Corporation

0 Municipal Bond    Decimal    Settlement Date: 04/29/05  
 Iss/Dtd Date    1st Cpn Date    32nds

Coupon Rate: 5.25    Maturity Date: 08/01/25    Cpn/Yr: 2

Callable:  
 1)  08/01/12 @ 101    2)  08/01/10 @ 100

	Price	Yield	Conc	Net \$ Price	Qty/1000
	104.670	4.248		104.670	10

	Yield	Yield-Conc	Principal
Maturity	4.884		10,467.00
Call 1	4.602		Accrued Int. 128.33
Call 2	4.248		Fees
			Total Amount 10,595.33

Values    Tax    Bond Info    Re-Offer    Setup    (Show)

Yield to Call Date 2 is lower.    Today is Tue, Apr 26

Easy to learn and use...

Handles all the security types found in the popular desktop calculator.

- 0 Municipal Bond
- 0 Fed Agency Bond
- 0 Corporate Bond
- 1 Government Bond
- 2 30/360 Note -Muni
- 2 30/360 Note -Fed
- 3 Act/360 Note -Muni
- 3 Act/360 Note -Fed

Settlement Date: 04/29/05

April, 2005

Today: 4/26/2005

The date picker allows you to see today's date and settlement date... handy for extended settlements... and holidays are considered!

Add a bond description, print the numbers with your contact info and save the item for later recall... a real time saver.

DATE: April 26, 2005 10:14 AM  
 FROM: ZIA  
 CONTACT: 08 - ZIA - 973-539-467

CUSIP: 005482ZV9  
 ADAMS & ARAPAHOE CNTYS COLO JT SCH  
 DIST NO 28J AURORA SER C -B/E  
 ONLY-COLORADO SCH DIST ENHANCE PROG

Security Code: 0 Municipal Bond  
 Settlement Date: 05/01/2005  
 Bonded Term Date: 05/01/2034  
 First Coupon Date: 04/01/2006  
 Coupon Rate: 5.2500  
 Maturity Date: 08/01/2025

Call Date 1: 08/01/2012  
 Call Price 1: 101.000

More information is a click away...

Yield to use: 2.852    Computed

To:	Mod Dur	ConvX
M	8.133	6.6154
C1	.774	3.2392
C2	1.693	18.2519

Chg	Yield	\$ Price	Chg	Yield	\$ Price
.05	3.852	102.051c1	-.05	1.852	103.659c1
.25	4.852	100.669c2	-.25	.853	104.478c1
.50	5.852	95.222m	-.50	unkwn	unkwn

**Values** shows yield variations based on a user defined set of values. Also, Modified Duration and Convexity are displayed. If applicable, these values are shown for maturity and all redemption options.

Taxable    CurY    ATY    TEY

	CurY	ATY	TEY
Maturity	4.906	4.148	5.089
Call 1		2.545	3.122
Call 2		.000	0.000

Select Tax Rates:  
 Fed - 35.000%  
 Fed - 15.000%  
 NJ - 4.100%  
 NY - 6.370%

	Redempt. Price	Redempt. Value
	102.00	1,020.00
Cpns Pay	Semi-Annl	Total Cpn Inc. 104.00
Cpn Amount	26.00	Int-on-Int 2.00
Annual Cpn Inc.	52.00	Total Return 1,126.00

**Tax** displays the tax affect based on user defined tax rates and states. There are two Fed and two for State levels. The two checked are used in the calculations.

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\*\* Free type security description, if not connected to ZiaTrading.

CUSIP Number: 005482ZV9    Lookup

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**Bond Info** may be entered that will be shown when the printed and copy & paste are supported. Read items from your firm's database. Muni items can display their trade history from RTRS.

Base Credit	Comm Dollars	Additional	Comm Dollars
.125	1.25	.25	2.50

Quantity: 1    Calc

	Net Price	Re-Offer	Yield
	103.225		
Principal	1,032.25	Maturity	4.862
Accrued Int.	10.65	Call 1	2.387
Total Amount	1,042.90	Call 2	3.382

**Re-Offer** shows the affect of adding 'credits' to an existing calculation. There are two credits allowed, but the base credit must be used before entering an additional credit.