



PRACTICAL SOLUTIONS TO COMPLEX FINANCIAL PROBLEMS

ZM Financial Systems (ZMFS), founded in 2003, is a privately-held corporation headquartered in Cary, N.C. We began with a certain ideology that set us apart from our competitors: offer advanced financial analytics that solve real-world problems yet remain easy to use. We're still here, developing and supporting portfolio management, financial statement simulation and risk management software for the financial industry. And, with 1,500 financial institutions depending on our products/analytics to identify, monitor and measure risk and value on their balance sheets, we're proving our ideology works every day. We invite you to learn more about who we are and the solutions we offer.

ADVANCED FINANCIAL ANALYTICS FOUNDED ON A VISION

In 2003, ZM Financial Systems' founders, Dai Zhao and Butch Miner, had a vision: to develop, implement and support a truly integrated risk analytics product that could be used by multiple departments inside a financial institution, yet run off the same analytic engine and database.

Zhao's quantitative analytics and financial modeling experience, combined with Miner's portfolio management, capital markets and risk management knowledge, led to the formation of ZM Financial Systems. Delivering state-of-the-art risk/reward analysis tools, our clients are empowered to:

- Uncover hidden risk while maximizing performance;
- Test lending, investment and funding strategies;
- Simplify budget preparation and consolidation;
- Respond to broad regulatory requirements while efficiently delivering actionable information; and
- Analyze individual instruments and the entire balance sheet.

SUCCESSFULLY MANAGE PROFIT AND RISK

At the start of the day you want accurate, reliable and viable information to help you and your financial institution be successful. With the financial management solutions available from ZMFS, successfully create financial statement simulations, conduct risk mitigation scenarios and ensure conformity to internal and regulatory guidelines with a focus on bottom-line profitability.

PROVEN RESULTS

ZMFS has grown every year in revenue, clients, employees and profitability since we opened our doors in 2003. Zhao and Miner's vision for a truly integrated risk analytics product that could be used by multiple departments inside an institution, yet run off the same analytic engine and database, has been realized with our current solution offerings:

- ZMdesk™ for Securities Analytics
- ZMdesk for Balance Sheet Management
- OnlineALM.com™
- OnlineBondSwap.com™
- Online Budgeting™
- Online Dashboard™
- ZX Swap App™

Additionally, we're working on new solutions and enhancements to meet the future needs of the financial industry in both functional use and technology delivery. For example, our flagship product, ZMdesk, can assist your institution in addressing the evolving regulatory requirements such as CECL, DFAST, CCAR and the NCUA's EV Stress Test. Online Dashboard provides web/anywhere access to your favorite ZM reports, allowing you to customize reports and graphics to your executives' needs while being able to quickly assess the impact of assumption changes on results. Our ZX Swap App is the newest way to price swaps: an Excel-based tool launched right from your desktop!

COMPLETE SOLUTIONS

We offer complete solutions in securities and fixed-income analytics, default-adjusted ALM, liquidity, risk management, budgeting and funds transfer pricing. Exclusively, ZMFS delivers these systems in a wide array of platforms including in-house and cloud-based solutions, as well as APIs for clients who want to build their own interfaces.

PARTNERSHIPS

Hundreds of institutions have their securities portfolio or entire balance sheets managed by ZMFS products. Our clients save money and time by not having to pay for and then string together multiple systems causing training, input/output and comparability headaches. Our products are found in:

- Large and small retail banks and credit unions
- Broker/dealers and securities firms
- Capital markets
- Government sponsored entities (GSEs)
- Additional types of institutional buyer/sellers and underwriters of fixed-income products, derivatives, loans and deposits.

FUTURE SUCCESS

Financial institutions of all types need to pay close attention to the individual and collective risk they are taking in the products they are buying or underwriting. Senior management, internal risk managers and external regulatory bodies are requiring ever more analyses and stress testing. If you can accurately model the individual cash flows of all the instruments an institution owns then we can build whatever tools are needed.

WORK WITH US

We'd love to show you more about our solutions and how we can not only meet, but also exceed, your expectations. Contact us today to schedule a demonstration or for more information on how we can help you better manage your profitability.

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