

## PRACTICAL SOLUTIONS TO COMPLEX FINANCIAL PROBLEMS

Our advanced financial analytics tools solve real-world problems while remaining simple and easy to use. With online and in-house solutions in securities and fixed-income analytics, credit-adjusted ALM, liquidity, risk management, budgeting and funds transfer pricing, we can help you better manage your risk and profitability. We also offer solutions to meet the ever-evolving regulatory risk reporting requirements.

Today, more than 2,000 financial institutions depend on ZM Financial Systems' products/analytics to identify, measure and monitor risk and value in their balance sheets. Whether you are a large financial institution, credit union, community bank, broker/dealer or consultant, we have solutions to meet your needs. We empower you to uncover hidden risk while maximizing performance; test lending, investment and funding strategies; and respond to broad regulatory requirements while efficiently delivering actionable information. Our solutions include:



### ZMDESK™ For Securities and Full Balance Sheet Management

#### Securities and Portfolio Management Module

- Pre-Trade analysis
- Portfolio analytics
- Bond swap and leverage module with optimization
- Extensive third party integration of market data, security attributes, structured cash flows, prepayment and default forecasts; registered with Bloomberg's Enterprise Solutions Partner Program
- Broad instrument coverage
- Full set of value and risk "Greeks"
- Default modeling
- See impact on balance sheet and income statement

#### Full Balance Sheet Risk Management Module

- DFAST and LCR solutions; constantly evolving to meet large bank regulatory requirements
- Wide array of what-if and stress testing
- Shares same assumptions, cash flows and data set with Securities Module
- Liquidity Analysis
- Credit-integrated full financial statement simulation
- 200+ prebuilt reports and graphs delivered in PDF or Excel format
- Sophisticated loan and deposit modeling



### INTUITIVE INTERFACE

### ONLINEALM.COM™ Web-based ALM for Strategic Risk/Sensitivity Modeling

- No software to install, upgrade or have IT maintain
- Hosted in a state-of-the-art SSAE 16-compliant data center
- Market rates, yield curves and residential mortgage prepayment models are maintained for you
- Optional links to IDC/Moody's libraries for CUSIP attributes and scenario-specific CMO cash flows
- Instrument-level processing, prepayment modeling and stochastic valuation powered by ZMdesk
- Unlimited scenarios, including shocks, ramps, twists and new volume strategies to facilitate what-if and stress testing
- Customizable chart of accounts and input assumptions to match your balance sheet profile



### ONLINE BUDGETING Simplify Your Budgeting Process

- True financial entries, dual-entry accounting methodology
- Supports cash flows directly from ZM products or third party sources
- Excel spreadsheet flexibility with ZMdesk power and reliability
- Available online or in-house; minimal IT involvement; no hardware/software to purchase or maintain
- Detailed personnel and expense planning, project tracking and workflow approvals





## ONLINE DASHBOARD™

The Future is Bright

### The Next Phase

- Web/anywhere access to your favorite ZM reports
- Customize reports and graphics to your executives' needs
- Compare between scenarios or across time
- Quickly assess impact of assumption changes on results
- Consolidate risk, forecasting, budgeting and profitability into one dashboard



## ZXBONDSWAP.COM™

Zero-in on Optimal Investment and Funding Decisions

### IMPROVE RETURNS

- Analyze securities and portfolios from both value and income perspectives
- Load market and securities details instantly using our Bloomberg linkages
- Calculate a wide variety of value and risk measures to assess purchase and sell decisions
- Analyze almost any type of loan structure against a wide combination of funding vehicles



## WORK WITH US

We'd Love to Show You More

Learn 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.

- Email: [sales@zmfs.com](mailto:sales@zmfs.com)
- Phone: +1.919.493.0029
- Web: [www.zmfs.com](http://www.zmfs.com)

## ABOUT ZM FINANCIAL SYSTEMS

ZM Financial Systems brings practical solutions to complex financial problems, offering complete solutions in securities and fixed-income analytics, credit-adjusted ALM, liquidity, risk management, budgeting and funds transfer pricing. We also offer large bank solutions to meet the evolving regulatory risk reporting requirements. With more than 2,000 institutions depending on ZMFS products/analytics to identify, measure and monitor risk and value in their balance sheets, we are one of the fastest growing financial software companies in the U.S.

Founded in 2003, ZMFS is a privately-held corporation headquartered 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. Because our teams continuously collaborate, we can quickly navigate complex solutions to complete client-requested enhancements in days or weeks, versus months or years.

Delivering state-of-the-art risk/reward analysis tools, such as ZMdesk, OnlineALM.com and OnlineBondSwap.com, our clients are empowered to uncover hidden risk while maximizing performance; test lending, investment and funding strategies; and respond to various regulatory requirements while efficiently delivering actionable information.

