

ZM FINANCIAL SYSTEMS

KEEPING YOU FROM RISK HAZARDS
FOR MORE THAN 15 YEARS

PROACTIVELY 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 ZM Financial Systems (ZMFS), your teams can:

- Support a wide range of requirements such as ALM, economic stress testing, CECL and Mortgage Servicing Valuation
- Quickly simulate unlimited risk/return scenarios
- Visualize past, present and future risk profiles
- Assess viability and impact of individual transactions and broad balance sheet decisions using Wall-Street quality analytics
- Stress test to understand and mitigate potential risks

LEGENDARY ANALYTICS

As a financial manager, you are held accountable for your decisions, so you depend on a wide range of analytics. Understanding duration, price behavior and other instrument metrics are just as important to us as projecting cash and accrual earnings with all of the latest accounting treatments. Whether looking at economic stress tests, liquidity scenarios, hedges or bond behavior, we like to say it all comes down to proper cash flow modeling.

THE VALUE OF ZM

Every day more than 2,000 financial institutions depend on our products/analytics to identify, monitor and measure risk and value on their balance sheets. Serving institutions ranging in asset size from \$100M to \$1.5 trillion, we offer:

- Complete solutions in ALM, liquidity, CECL, budgeting, portfolio management, capital stress testing and security analytics
- In-house, online and hosted solutions

We are a privately-held corporation headquartered in Cary, N.C., with experienced ALM staff:

- CPAs, CFAs, MBAs and several employees with PhD's in the advanced quantitative field
- Microsoft Gold-Certified Application Development Developers



THE ZM STORY: 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.

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™
- OnlineBAM.com™
- OnlineBudgeting.zmfs.com™

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.

INDUSTRY VALIDATION

Recognized by Chartis Research as "Best of Breed" in their prestigious RiskTech Quadrant for fixed-income technology solutions. Chartis, the leading provider of research and analysis on the global market for risk technology, named ZMFS in their Fixed-Income Technology Solutions 2019 Market and Vendor Landscape report. Also recognized as one of the Top 10 Treasury Management Solution Providers by *Banking CIO Outlook* in 2016 and 2017, we are continually working to improve our products based on our clients' needs, while looking ahead to what is going to help them better prepare for the future. Transparency in the industry is huge right now from a regulatory and audit standpoint. Clients are also facing demands from their ALCO and need a solution that can grow with them, without having to add another system or toolset.

PARTNERSHIPS

Thousands 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.

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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