DARIC

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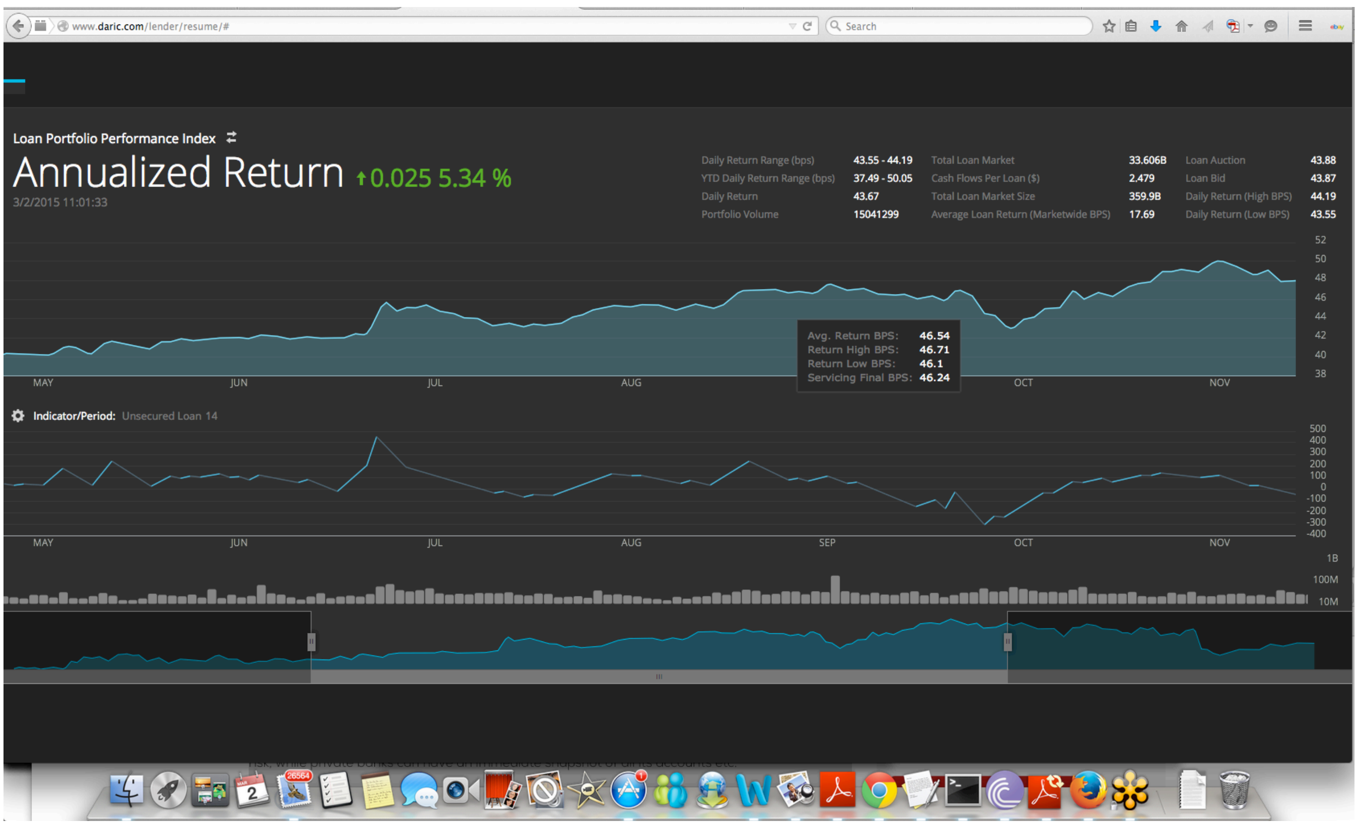
Daric offers a powerful, customizable set of reporting tools to show performance, attribution, and aggregate analysis of loan portfolios. Some sample reporting dashboards are described below.



Performance

Daric uses true time weighted performance that shows the performance of the whole portfolio as the aggregate of all the underlying assets enabling forensic analysis of any aspect of your portfolio. For example the Performance dashboard provides a full set of portfolio statistics, as well as seasonality snapshots. In addition to line graphs and stats, Performance analyses visually display your Risk vs Return trade-off by any classifiers (such as loan class, credit rating, term). Daric also offers heat-map graphs showing time-weighted size and return of a given position over time.

Asset allocation

The asset allocation dashboard provides an overview of portfolio loan breakdown by a wide range of classifiers including custom classifiers. Allocation can be analyzed in relative (against the benchmark) or absolute terms. The dashboard presents a snapshot of weights on a chosen day (usually the present day), change in weights over time, as well as changes in percentage allocation over time.

Contribution

The Contribution dashboard can be set up to provide a detailed, visual breakdown of how much a given loan product contributed to the overall portfolio return over time.

Strategy

With “What if” scenarios, a portfolio report’s constituents can be edited and modified (also retroactively), showing what return the portfolio would have generated in the alternative scenario. The original portfolio could serve as a benchmark for the new cse, showcasing whether hypothetical past decisions would have generated profit or loss compared to the actual, invested portfolio. Daric allows you to segment loans by the strategy to which they belong.

Daric API and Excel add-in

Daric data can now be retrieved in Excel using a free add-in with a data import wizard. Data in Excel is linked to the Daric Web API.

Portfolio aggregates

Portfolio aggregation allows grouping of individual portfolios into “super-portfolios” for aggregate analysis purposes. The underlying idea is that just like analyzing individual loans in the portfolio will not convey the full information about the portfolio, analyzing an individual portfolio might not convey the full information about overall time period or company-level loan investments. Portfolio aggregate is in principle a regular portfolio, with positions being the sum of positions of the constituent portfolios. Portfolio aggregate stores the breakdown of positions by constituent portfolios, rather than simply adding the loans up. Furthermore, portfolio aggregate can remain “linked” to its constituent portfolios, meaning that a change to a constituent portfolio would automatically be reflected in it. Aggregates can serve a number of different purposes, depending on the type of institution and objectives of the analysis.