2026

TRANSPARENCY ANALYTICS

Portfolio Intelligence

PORTFOLIO CREDIT SURVEILLANCE BY TRANSPARENCY ANALYTICS

KNOW WHAT YOU OWN. STRESS TEST AGAINST SCENARIOS. SHOW WHAT IT MEANS.

THE CHALLENGE

You are responsible for a portfolio you cannot fully see.

Private credit portfolios can span across hundreds or thousands of underlying exposures, with information that varies across borrowers, managers and systems.

You may know what you own without having a consistent view of how those exposures are changing. External ratings provide a point-in-time view. The infrastructure to hold portfolio data may exist, but the underlying borrower information is often incomplete, uneven or stale.

“What happens to this portfolio if conditions deteriorate?”

When your board, investment committee or risk team asks, you need a quantitative view of how the portfolio could perform under different conditions; one you can explain and stand behind.

FROM FRAGMENTED DATA TO A DEFENSIBLE VIEW OF RISK

Transparency Analytics applies a quantitative credit methodology across your portfolio; turning incomplete, fragmented information into a view of portfolio risk.

KNOW	Start with your portfolio composition, underlying exposures and sector concentrations; then close the gap with quantitative analysis, even where borrower-level data is limited.
STRESS	We stress the portfolio against the conditions that matter; rising unemployment, rate moves, sector-specific downturns, liquidity shocks, COVID-like disruptions, to show which exposures are vulnerable and where a shortfall could emerge.
SHOW	“This is our best judgment” isn’t enough. You need to show what you know, what you don’t, how you assessed the gap, and what happens under different conditions.

THAT’S THE DIFFERENCE BETWEEN HAVING A PORTFOLIO AND UNDERSTANDING IT.

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BUILT TO ADAPT AROUND THE DATA YOU HAVE

1 **PORTFOLIO VIEW (L1)**	Know what you own. Start with your portfolio composition, underlying exposures and sector concentrations. Even with limited borrower-level information, we can establish a quantitative baseline using available entity, sector and macroeconomic data. **Output:** Portfolio composition + exposure map + initial risk view
2 **ENHANCED INTELLIGENCE (L2)**	Know more about what sits underneath. Where partial financial information is available, we supplement it with additional quantitative and market-based analysis to build a more complete view of credit risk and portfolio exposure. **Output:** More granular credit insight + evolving risk profile
3 **FULL TRANSPARENCY (L3)**	Continuously understand what is changing. Where comprehensive borrower financials are available, our methodology can move toward ongoing quantitative analysis of individual exposures and the portfolio as a whole. **Output:** Continuous credit intelligence + portfolio monitoring + detailed stress analysis

WHAT YOU GAIN

GREATER VISIBILITY	Understand exposures that traditional reporting leaves opaque.
SCENARIO-BASED INSIGHT	Surface vulnerabilities before they become portfolio-level problems.
FASTER ANALYSIS	Move from manual, fragmented review toward a repeatable quantitative process.
DEFENSIBLE DECISIONS	Give investment committees, boards and stakeholders a quantitative basis for evaluating portfolio risk across different stress scenarios.
SCALABLE INTELLIGENCE	Apply the methodology across hundreds or thousands of opaque private-credit exposures; not one asset at a time.

KNOW MORE. DEFEND BETTER.

The more information available, the more precise the analysis becomes. Where information is limited, the methodology makes the assumptions and uncertainty explicit rather than hiding them.

Let's talk about what visibility looks like for your portfolio.

Schedule a conversation today

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Quantitative credit intelligence for the growing private financial market

Portfolio Review | Credit Analysis | Stress Testing | Private Credit Intelligence