Risk Report: 60/40 Balanced

As of: 2026-01-20

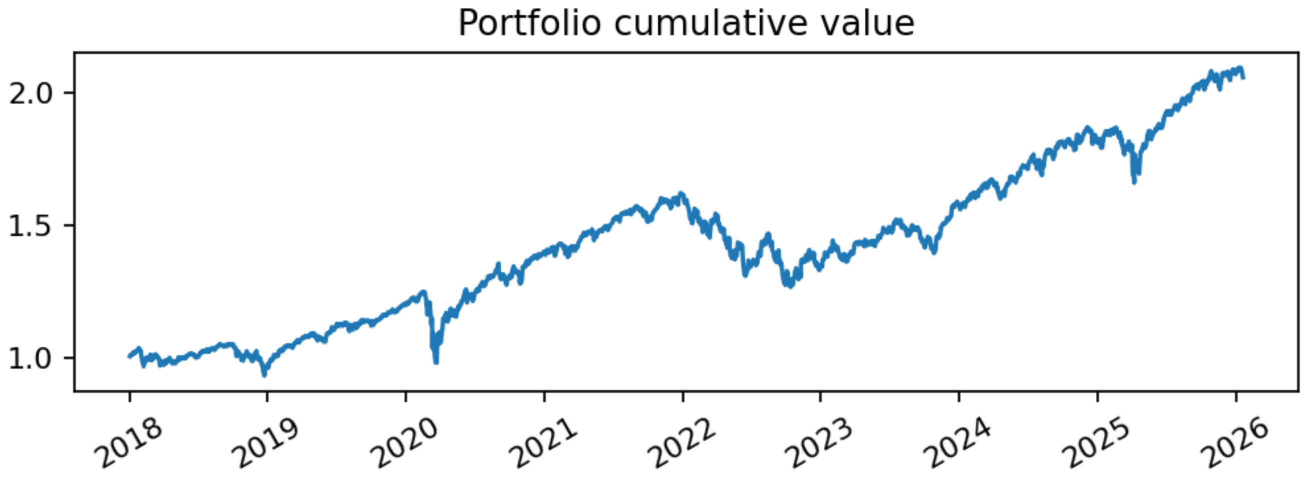
Summary KPIs

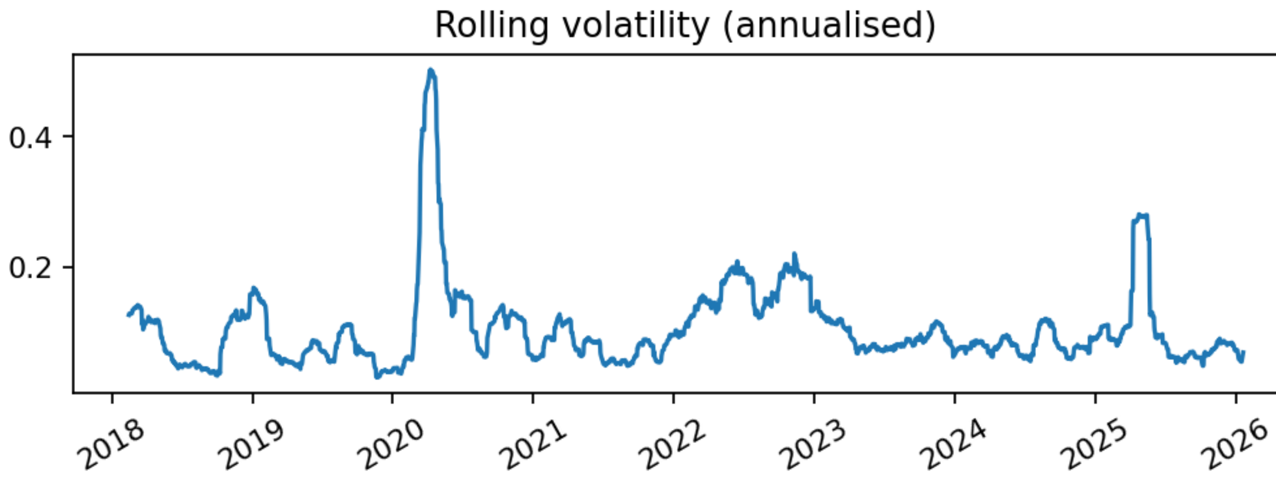
Metric	Value
Ann. Volatility	12.24%
VaR (Hist)	1.27%
ES (Hist)	2.00%
VaR (Parametric)	1.31%
VaR (Monte Carlo)	1.29%

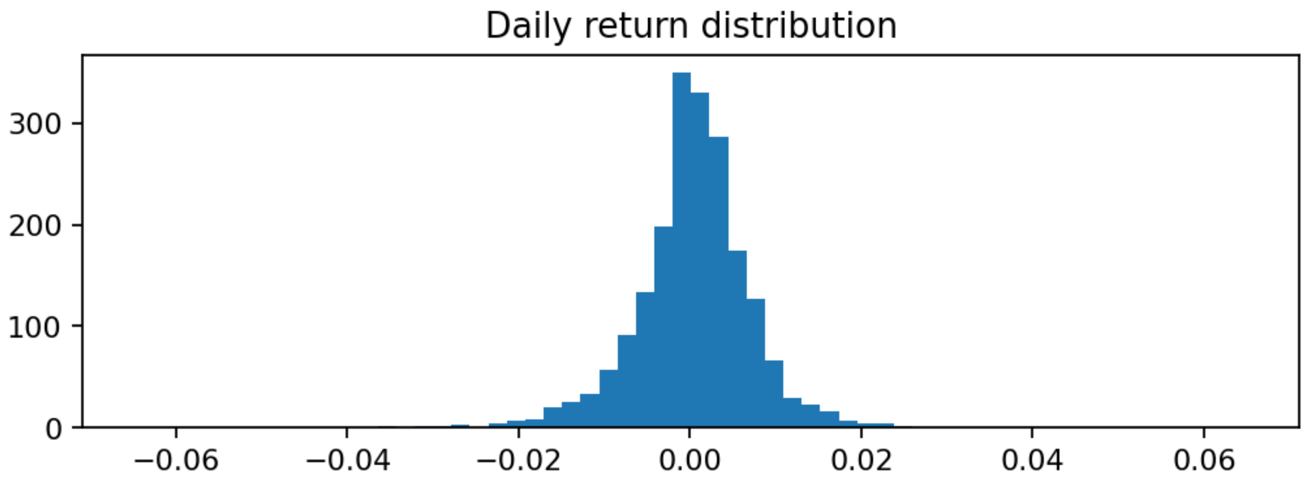
Portfolio Holdings

ticker	asset_class	weight
SPY	equity	0.6000
IEF	fixed_income	0.2500
LQD	fixed_income	0.1500

Key Charts







Risk Attribution

Component VaR (Historical) @ 96%

ticker	weight	component_var	scenario_date	pct_of_total
SPY	0.6000	0.0120	2021-01-29	0.9469
IEF	0.2500	0.0004	2021-01-29	0.0348
LQD	0.1500	0.0002	2021-01-29	0.0183

Component VaR (Monte Carlo) @ 96%

ticker	weight	component_var	pct_of_total
SPY	0.6000	0.0104	0.8068
IEF	0.2500	0.0014	0.1060
LQD	0.1500	0.0011	0.0872

Component VaR (Parametric) @ 96%

ticker	weight	component_var	pct_of_total
SPY	0.6000	0.0125	0.9251
LQD	0.1500	0.0008	0.0597
IEF	0.2500	0.0002	0.0152

ES Contributions (Historical) @ 96%

ticker	weight	es_contribution	pct_of_total
SPY	0.6000	0.0189	0.9455
LQD	0.1500	0.0010	0.0514
IEF	0.2500	0.0001	0.0031

Stress Testing

Scenario	Shock	Portfolio P&L
2008-style Crash	Equities -30%, Fixed Income -15%	-0.2400
Rate Hike	Rates +50bps; FI shocked by duration; equities -5%	-0.0451
Rate Hike (DV01)	Rates +50bps; FI shocked via DV01; equities -5%	-0.0451
Factor Stress (Betas)	Equity factor -30%, 10Y +50bps	-0.2040

Factor Betas (Equity + Rates)

index	ticker	alpha	beta_equity	beta_rate	r2
0	IEF	0.0001	-0.0024	-7.5958	0.9374
1	LQD	0.0001	0.1972	-7.7097	0.6290
2	SPY	-0.0000	1.0000	0.0000	1.0000

Generated locally by Risk Analytics Platform (Python + SQL + Streamlit).