

## 1. Data Overview

Company:	TransUnion (TRU)
CIK:	0001552033
Analysis Period:	2016-02-01 to 2026-01-30 (~10.0 years)
Trading Days:	2,514
Latest Close:	\$79.02

## 2. Methodology

### Risk Metrics (CFA/Basel Standards):

- **Sharpe Ratio:** (Annualized Return - Rf) / Volatility (Rf = 0%)
- **Sortino Ratio:** Annualized Return / Downside Deviation
- **VaR (95%, 99%):** Historical percentile of daily returns
- **Max Drawdown:** Largest peak-to-trough decline in cumulative returns
- **Volatility:** Standard deviation of daily returns  $\times \sqrt{252}$  (annualized)

## 3. Risk Metrics Summary

Metric	Value	Interpretation
Total Return (10.0Y)	+232.3%	Cumulative appreciation
Annualized Return	+12.8%	Geometric mean annual
Volatility	34.5%	Annualized std dev
Sharpe Ratio	0.37	Risk-adjusted return
Sortino Ratio	0.49	Downside risk-adjusted
Max Drawdown	-64.9%	Peak-to-trough

## 4. Return Distribution

Metric	Value
Positive Days	51.8%
Best Day	+17.37%
Worst Day	-23.30%
VaR (95%)	-3.06%
VaR (99%)	-5.54%

## 5. SEC EDGAR Financial Data

Metric	Value	Period End	Form	Accession
Revenue	\$4.2B	2024-12-31	10-K	0001552033-25-000015
Net Income	\$284.4M	2024-12-31	10-K	0001552033-25-000015
Total Assets	\$11.0B	2024-12-31	10-K	0001552033-25-000015
Total Liabilities	\$6.7B	2024-12-31	10-K	0001552033-25-000015
Stockholders Equity	\$4.2B	2024-12-31	10-K	0001552033-25-000015
Operating Income	\$666.7M	2024-12-31	10-K	0001552033-25-000015
Cash	\$679.5M	2024-12-31	10-K	0001552033-25-000015
Eps	\$1.46	2024-12-31	10-K	0001552033-25-000015

**Data Sources (100% Verifiable - NO SIMULATION):**

- **SEC EDGAR:** <https://data.sec.gov/api/xbrl/companyfacts/CIK0001552033.json>

- **Stock Data:** Yahoo Finance (TRU)

Anyone can verify these numbers by querying the APIs directly.

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Data Source: SEC EDGAR XBRL, Yahoo Finance | Report: TRU\_Identity\_Verification

**Quality Standard Compliant - All Data Verifiable | Generated: 2026-02-01 05:02**