Kinetica for Mortgage Risk and Opportunity Analysis

For asset managers responsible for balancing risk and opportunity for portfolios of mortgage assets, the ability to blend data sources at scale to gain on-demand insight into mortgage performance and trends is incredibly valuable. Given recent market volatility and unprecedented changes in the mortgage market, rapidly predicting potential mortgage defaults and identifying underpriced mortgages is more important than ever. Data-driven insights can help organizations to analyze more portfolio scenarios and make accurate decisions around asset allocation that increase profit.

The Challenge

Usually, analyzing large mortgage portfolios and applying predictive risk and pricing models requires a complex mix of infrastructure for data science and analytics. This leads to significant data movement and integration, slow iteration cycles, and models with less rich features. Answers are delayed and lack depth of insight. This means asset managers have an incomplete understanding of risk and limited agility to act on profit opportunities.

Enhancing Mortgage Analysis with Kinetica to Monetize Your Data

The Kinetica Streaming Data Warehouse converges streaming, location, and histor-ical analytics with statistical models on a single platform to enhance mortgage risk and opportunity analysis. This is powered by a GPU-accelerated database that enables large scale, high performance analytics. The ability to combine analytics with data science without complex data movement or data engineering is valuable for organizations that need to understand risk and opportunity in real time.

With Kinetica, asset managers can more accurately model, value, and manage mortgage assets, at scale to gain a competitive edge. Converge fast moving MLS data, historical mortgage data, location analytics, and weekly yield curves, with statistical models in Kinetica to gain new insight. Additionally, Kinetica enables the use of NVIDIA RAPIDS to dramatically accelerate model training. *Please contact a Kinetica representative to see a demo for mortgage risk and opportunity analysis analyzing over 40M loan files and 2B+ monthly performance records and enriched with changing treasury yield curves.*

Delivering new insight into mortgage risk and opportunity requires a high performance platform that converges analytical techniques. Our work with our customers has given us valuable experience delivering at the speed and scale needed for banking and capital markets.

- Accelerating regulatory reporting for a major financial services organization from days to minutes
- Analyzing 30M streaming inventory queries a day to keep inventory in stock for one of the world's largest retailers

To learn more about Kinetica for portfolio risk, visit our Banking and Capital Markets solutions page.