

AR ARR STUDIO

Accurate SOFR calculations. Automated. Audit-ready.

The end of spreadsheet-based rate calculation — every SOFR methodology, every convention, every calculation traceable.

THE PROBLEM

Billions in interest, calculated in spreadsheets.

The transition from LIBOR to SOFR introduced calculation complexity that most lending platforms were not designed to handle. Banks are managing rate transitions, compounding methodologies, and lookback conventions in spreadsheets — creating **operational risk, audit exposure, and manual bottlenecks** in their most critical financial calculations. Every day a rate calculation lives in a spreadsheet is a day of unnecessary exposure.

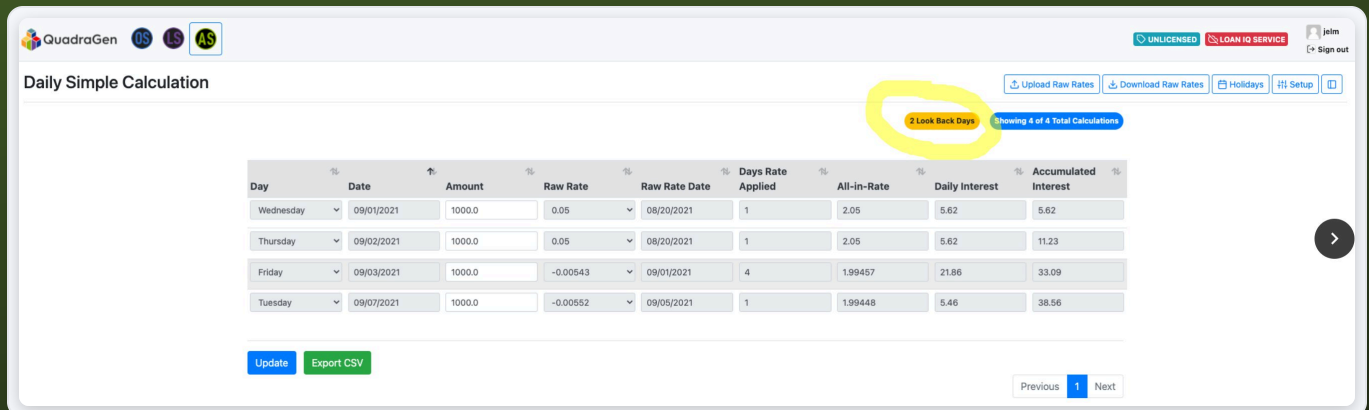
THE SOLUTION

Automated. Methodology-aware. Audit-ready.

ARR Studio automates SOFR rate calculations across multiple compounding methodologies, manages the full lifecycle of rate transitions, and produces audit-ready outputs for every calculation. It **replaces the most dangerous spreadsheets in your operation** — the ones calculating interest on billions in outstanding balances.

INSIDE ARR STUDIO · DAILY SIMPLE CALCULATION

RAW RATE · ALL-IN-RATE · DAILY INTEREST · ACCUMULATED



Day	Date	Amount	Raw Rate	Raw Rate Date	Days Rate Applied	All-in-Rate	Daily Interest	Accumulated Interest
Wednesday	09/01/2021	1000.0	0.05	08/20/2021	1	2.05	5.62	5.62
Thursday	09/02/2021	1000.0	0.05	08/20/2021	1	2.05	5.62	11.23
Friday	09/03/2021	1000.0	-0.00543	09/01/2021	4	1.99457	21.86	33.09
Tuesday	09/07/2021	1000.0	-0.00552	09/05/2021	1	1.99448	5.46	38.56

HOW A CALCULATION RUNS

INPUTS → ENGINE → AUDIT OUTPUT



CAPABILITIES

Everything the spreadsheet can't do safely.**SOFR Calculations**

Multiple compounding methodologies — simple, compound, and daily simple — supported out of the box.

**Rate Transition Management**

Full lifecycle from LIBOR legacy contracts to SOFR benchmarks — automated fallback and spread adjustments.

**Lookback Conventions**

Observation shift, payment delay, lockout, and other conventions required by different credit agreements.

**Audit-Ready Outputs**

Every calculation fully traceable — rate inputs, methodology, and output values logged and exportable.

**Integration Ready**

REST APIs feed calculated rates directly into servicing platforms, billing systems, or reporting tools.

**Regulatory Compliance**

Built to ARRC recommendations — with updates as requirements evolve.

**Spreadsheets are not a rate calculation strategy.**

ARR Studio removes the risk, eliminates manual work, and gives you the compliance story you need before your next audit.