

Coding Angels  
Seminar



LendBand

# Fintech Data Analysis: P2P Lending

Chiayi Yen @Microsoft

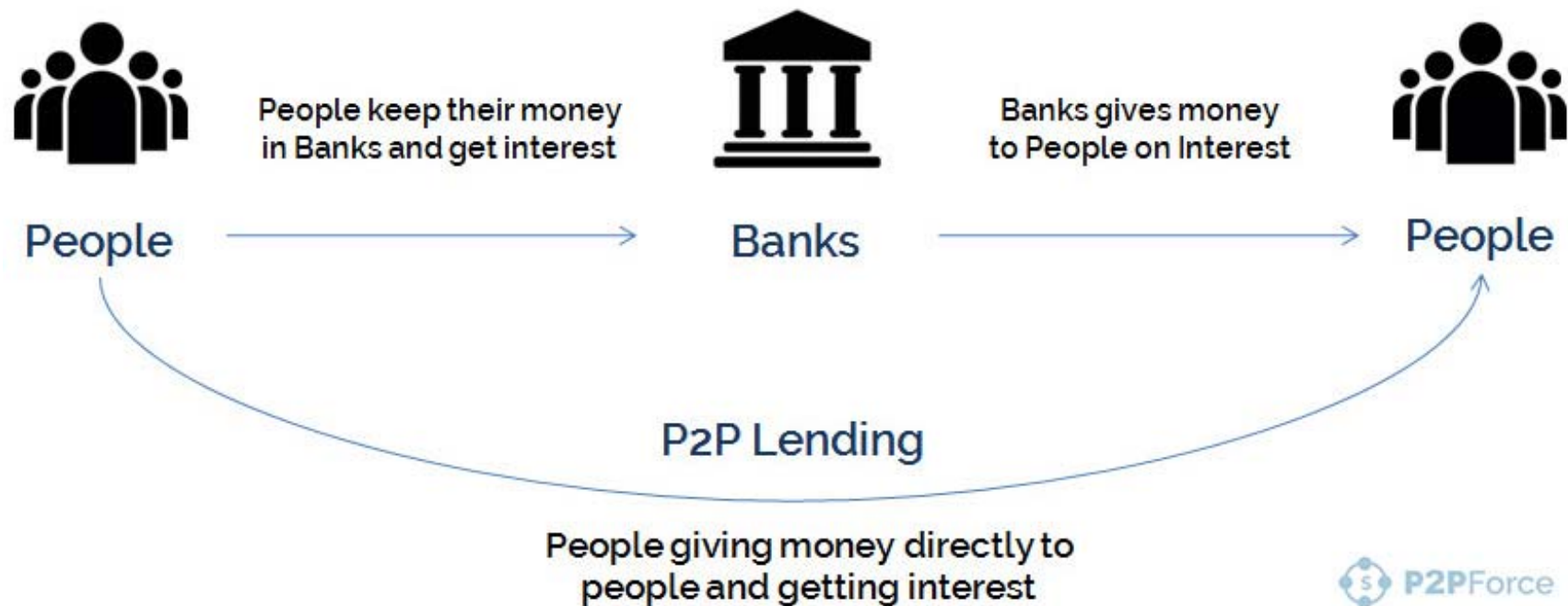
# Who is Chiayi Yen?

- InnoFT Credit Risk Modeling Consultant
  - <https://www.lendband.com/>
- R-Ladies Taipei Founder
  - 每月最後一個周一聚會
  - <https://www.meetup.com/R-Ladies-Taipei/photos/27455236/456452141/>
- Contact
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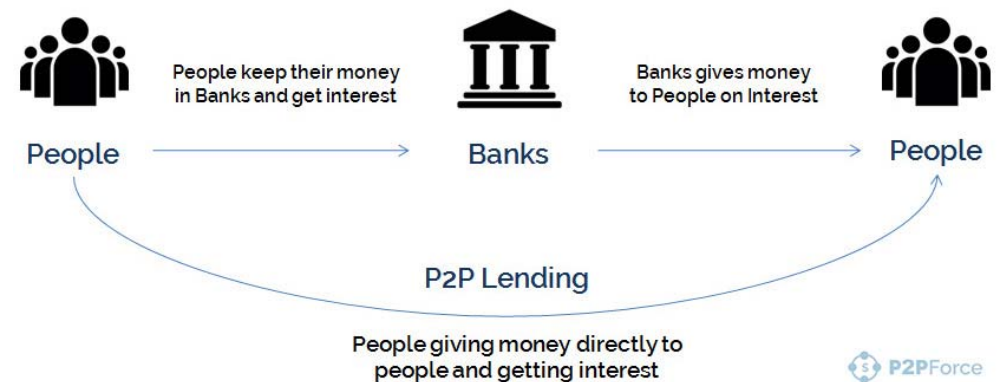
**R-Ladies Taipei**

# What is P2P lending?



# Potential Problems?

- 貸前: Credit score
- 貸中: How to match?
- 貸後: What if default?



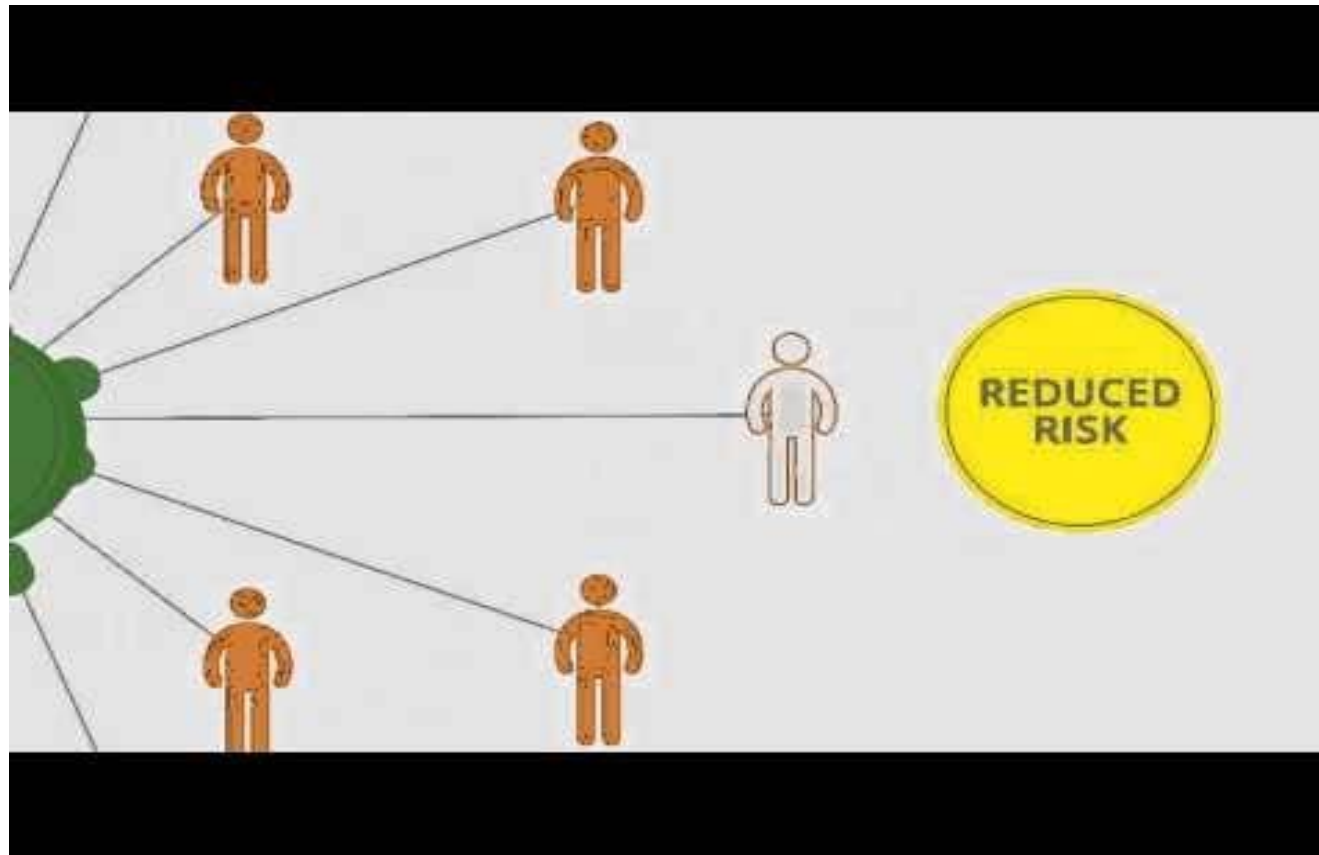
- Let's see how P2P lending solve these problems!

# First P2P Lending Company: Zopa



- 全球最早 P2P 借貸平台，自 2005.03 成立至今 12 年<sup>1</sup>
- 英國最大平台，核貸額為 695 億台幣<sup>2</sup>，佔 28 % <sup>3</sup>

# How does Zopa work?



- Sensible borrower
- Microloan
- Safeguard fund
- Public loan book

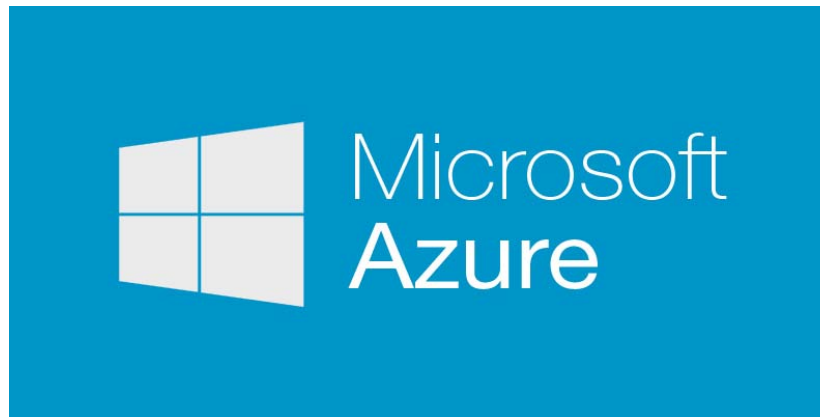
# Big Data helps?

- Yes!
  - 反欺詐: Anti-Fraud
  - 貸前管理: Verify borrower's identity
  - 貸後管理: Lost contract recovery
- 請關注「蘊奇理財開講」粉絲團，不定期報告出爐!  
<https://www.facebook.com/lendband.p2p/?fref=ts>



# Let's look into Zopa Public LoanBook

- Github: <https://github.com/exilespacer/Zopa>
- Data: <https://www.zopa.com/public-loan-book>
- Microsoft Azure
- Microsoft R server
- Rstudio





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**Thank you for listening!**