

Coding Angels
Seminar



LendBand

Fintech Data Analysis: P2P Lending

Chiayi Yen



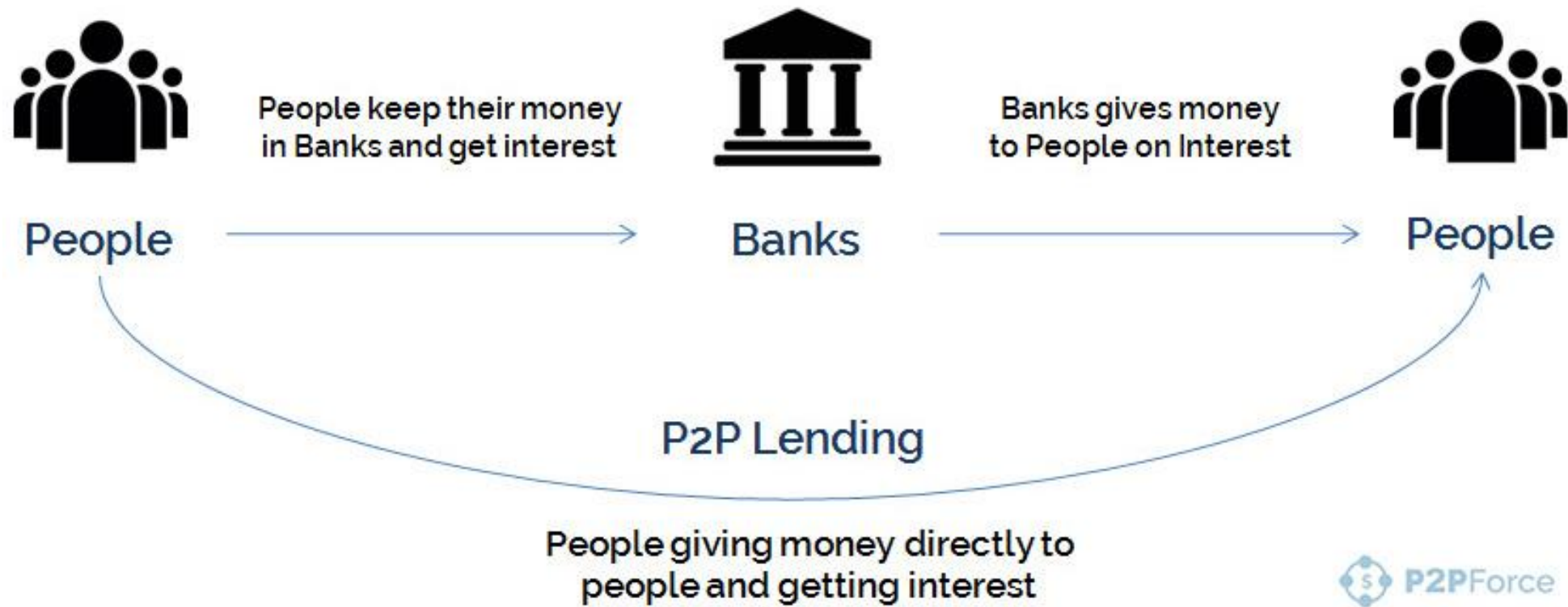
Who is Chiayi Yen?

- 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/>
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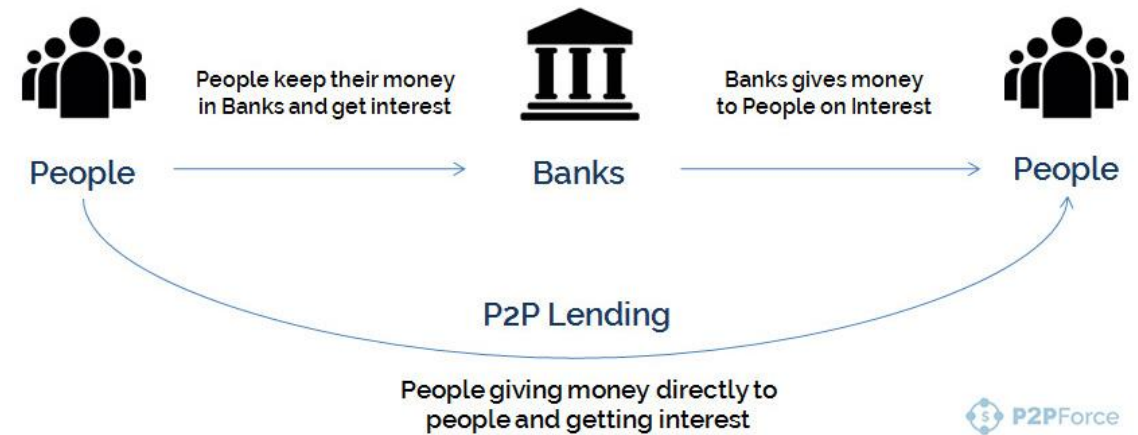
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What is P2P lending?



Potential Problems?

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



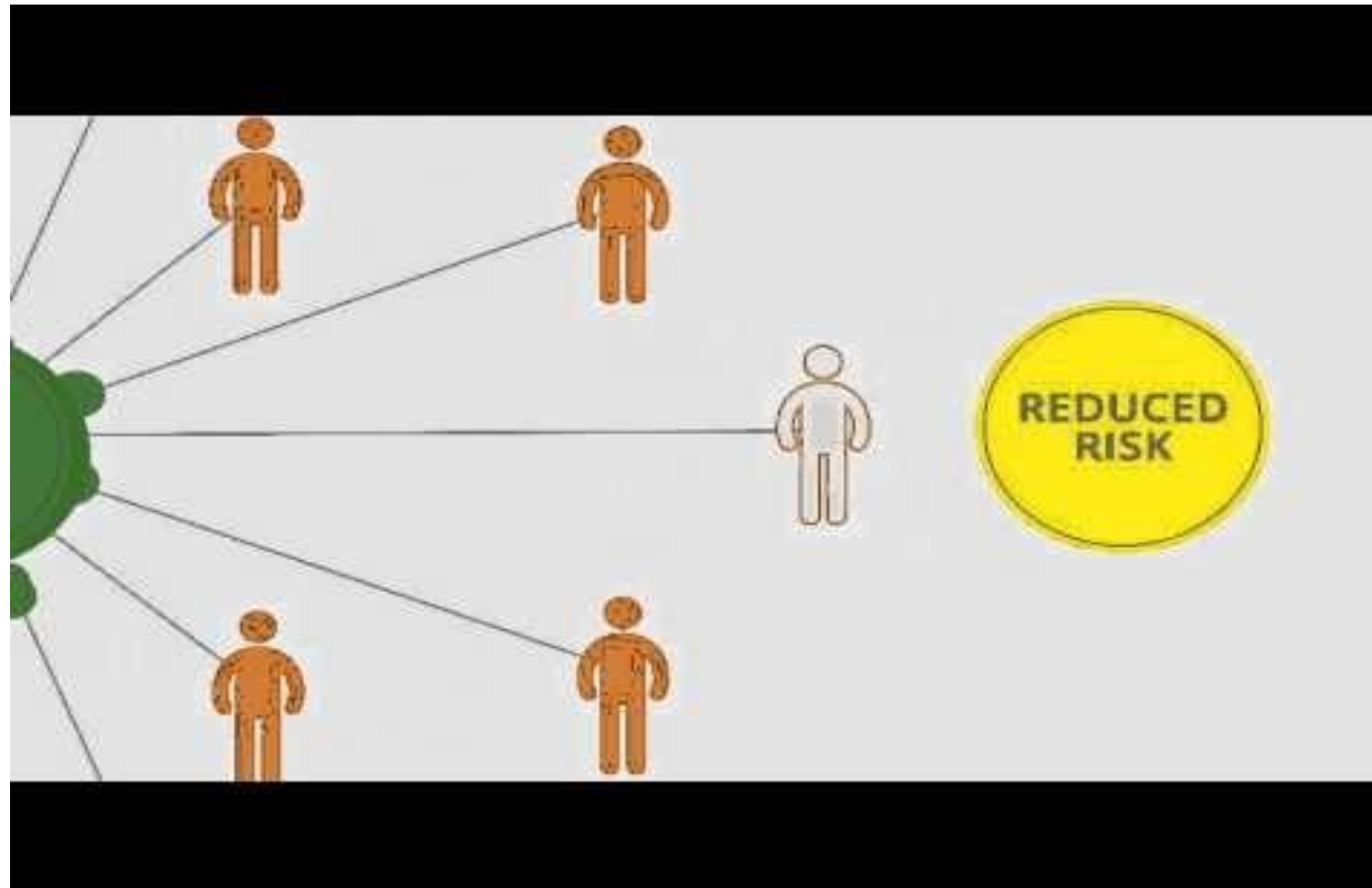
- Let's see how P2P lending solve these problems!

First P2P Lending Company: Zopa



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

How does Zopa work?



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



Big Data helps?

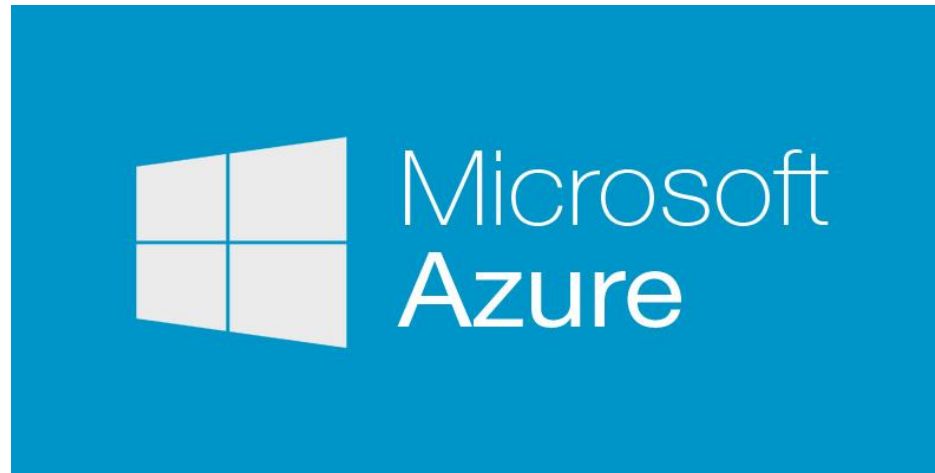
- Yes! 請關注我們的粉絲團，不定期報告出爐!
<https://www.facebook.com/lendband.p2p/?fref=ts>

- 反欺詐: Anti-Fraud
- 貸前管理: Verify borrower's identity
- 貸後管理: Lost contract recovery



Let's look into Zopa Public LoanBook

- Github: <https://github.com/exilespacer/Zopa>
- Microsoft Azure
- Microsoft R server
- Rstudio
- R Packages:
 - ggplot2
 - dplyr
 - magrittr



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Thank you for listening!