TRANSUNION MARKETPLACE LENDING DATASET

Make smarter investment and risk management decisions using more than 7 years of depersonalized data covering over 75 million marketplace loans

1010data offers you the leading cloud-based big data analytics platform for TransUnion's marketplace lending dataset. With system performance, scalability, and flexibility that go beyond any other solution on the market today, 1010data's analytic platform allows you to analyze massive volumes of highly granular marketplace lending loan and consumer credit data, turning it all into valuable insight.

FIND ALL THE DATA AND ANALYTIC TOOLS IN ONE PLACE

With TransUnion's marketplace lending dataset hosted by 1010data, you have all the tools and technology you need to gain valuable insights in a single platform. The dataset combines loan performance data with anonymous consumer credit data, giving institutional investors, lenders, and other participants in the marketplace lending sector unparalleled visibility into both loan and consumer risk. Additionally, you can upload your own in-house data to perform on-the-fly mashups and ad-hoc queries.

ACCESS DEEP DATA FOR ONGOING TRANSPARENCY

TransUnion's marketplace lending dataset offers fully transparent, deeply attributed loan and credit data. The dataset includes active unsecured personal loans from January 2009 to the present, with monthly loan performance updates of active and newly originated loans. The data is further enriched with anonymized credit data beginning January 2009, spanning time periods prior to loan origination and continuing indefinitely after loan close or termination.

TransUnion's marketplace lending dataset includes over 100 loan performance and anonymized consumer credit data elements and attributes such as:

- Balances
- Payments
- Delinquencies
- Inquiries
- Current VantageScore
- Current income estimate
- Current DTI estimate

GAIN A COMPETITIVE EDGE

1010data enables you to seamlessly access and query the TransUnion marketplace lending dataset – faster and more accurately than ever before – allowing your organization to gain a significant competitive advantage. You can rapidly analyze risk, examine loan vintage and borrower characteristics, and enhance your prepayment and default models as well as cash flows and valuations.

With TransUnion's marketplace lending data hosted by 1010data, you gain access to a comprehensive dataset and the ability to conduct faster, more accurate analyses that help deliver a competitive edge.

1010DATA™

MORE POWER TO YOU

+1 212.405.1010
info@1010data.com
www.1010data.com

TransUnion

CONDUCT POWERFUL ANALYSIS IN SECONDS

Speed matters for marketplace lending analytics. 1010data's platform enables the fastest query speeds in the industry – especially when it comes to time series analysis on large loan-level and consumer -level datasets. You can conduct your most challenging analyses in a matter of seconds. 1010data's extensive function library enables you to easily construct and execute any type of analysis, including:

- Time series analysis
- Time shifting
- Linear regression
- Principal component analysis
- Stratification
- Machine learning
- Linear recursion
- Logistic regression
- Statistical modeling

APPLICATION	BENEFITS
Modeling	Enhance your cash flow analytics including transition, default and prepay models
Trading	Conduct relative value trading of loan and securities portfolios based on historical and updated borrower and loan characteristics
Surveillance and Risk Management	Value portfolios more accurately, and stay ahead of the curve on when to sell
Research	Monitor marketplace lending trends by borrower characteristics such as credit score, vintage and more

LEVERAGE INTERFACES TAILORED TO EVERY ROLE

1010data enables analytics for every role within your organization – including risk managers, analysts, quants, and developers – through the interface that best suits each user type. 1010data interfaces include:

- **Dashboards and reports** for users who need to manage overall performance and make strategic decisions

- An **Excel add-in** for conducting powerful analytics in a familiar environment

- 1010data's **Trillion Row Spreadsheet™** for the ultimate visual interface with flexibility, analytical power, data access, and data discovery capability

- **XML Query Language** and **SDK** for programmatically interfacing with 1010data, developing new applications, and enterprise integration

- **R1010** for use with your existing R-language models and data-frames

GET STARTED EASILY

Since there's no software, hardware, or infrastructure to install, you can begin accessing TransUnion's marketplace lending data hosted by 1010data in just a few easy steps. **To get started, contact 1010data today.**

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