MonJa

HOW ALTERNATIVE DATA TRANSFORMS LENDING

James Wu, CEO, MonJa
WHO IS MONJA?

Credit Risk and Data Expertise In Online and Offline Lending

$15B+ Online Loans Under Analysis

Deep Financial Services Experience within Core Team

We Speak Regularly At Industry Conferences

Our Quantitative Loan Analysis Is Featured In Top Publications

Morgan Stanley
MSCI
RiskMetrics
LendIt
altfi
TechCrunch
American Banker
Financial Engines
AB
IMN
Bloomberg

MonJa
Machine Learning on Occupations and Default Risk

"Safe" Occupations:
- Resident Physician: -71%
- Associate Professor: -60%
- Senior Pastor: -58%
- Police Sergeant: -54%

"Risky" Occupations:
- Mortgage Banker: +84%
- Janitor: +82%
- Sous Chef: +59%
- Massage Therapist: 51%
USE AI TO READ ONLINE REVIEWS

ML for Semantic Parsing - extract meanings from reviews

Chris H.
Anaheim, CA
1 friend
20 reviews
11/25/2016

I used to come here often but when I started observing how they prepared sandwiches, I was so disgusted. On several occasions, I noticed that the staff very seldom wash their hands. For instance, one of the employees was scratching her nose and touching her mouth and face while taking payment at cash register. After she assisted customer, she went straight for the gloves! Really? The glove is now contaminated and she's going to touch the rest of the veggies. Also, they think that wearing a glove protects from all bacteria so they use it to open the toaster, reefer, and other cabinets all the while using the same gloves to help next customer. Very unsafe and disgusting. Never going back to a place like this.

I'll start by saying that the employees here are very nice and took great care of us. The woman sort of ignored us when we pointed out the mass of sugar ants that was crawling all over the floor but it could have been that she didn't understand what we were saying to her.

This is probably the worst subway sandwich and experience I've had in the last year. The people didn't speak English and didn't seem to have any idea how to do their jobs. The sandwich was a gooey mess and the tomatoes were pale, almost green.
Estimate Income Distribution with very high resolution

- Previously income distribution can only be estimated on the city / census tract level
- Generative modeling let’s us estimate income distribution with much higher resolution
Broader image recognition

- Based on exterior or Google streetview photographs, AI can pick up signs of potentially problematic neighborhood characteristics

**Image Characteristics:**
- Boarded up door: 74%
- Graffiti: 56%
- Fire Damage: 43%
AI can recognize signs of costly property damage

- AI can pick up signs of potential property damage from automated analysis of property photographs.
- This highlights red flags for certain types of investment real estate loans.
We use chatbots to help clients automate routine tasks.