

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, November 24, 2020

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
<b>Daily</b>	-0.12%	1.62%	1.66%	2.53%	1.94%	0.05%	1.16%	1.54%
<b>5 Day</b>	1.26%	0.72%	2.70%	3.97%	3.44%	0.97%	5.30%	0.88%
<b>Month-to-Date</b>	3.28%	7.22%	13.93%	18.58%	16.54%	7.50%	4.97%	9.41%
<b>Year-to-Date</b>	-17.92%	12.52%	7.50%	4.72%	11.09%	32.72%	34.15%	5.28%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) recorded -0.12% on Tuesday, November 24, 2020, ending at a value of 82.08. U.S. major indexes registered gains on Tuesday, as investors cheered progress towards a COVID-19 vaccine and towards the inauguration of a Biden administration. The Dow Jones Industrial Average (DJIA) posted 1.53% or 454.97 points, to end at 30,046.24. The S&P 500 (SPX) added 1.61% or 57.82 points, rising to 3,635.41. The Nasdaq Composite (COMP) registered 1.3% or 156.15 points, to finish at 12,036.79. The Russell 2000, the benchmark that measures small cap stocks rose 1.94% or 35.23 points to record a high 1,853.53. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.896% rose 2.4 basis points to 0.88%. Yields and bond prices move in opposite directions.

### Index Performance 5 Top Gainers and 5 Bottom Laggards

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.	Bid
11/24/20	JFU	9F Inc.	1.77	0.48	37.21%	1.35	1.79	1.29	9.58m	1,038	2.12
11/24/20	XYF	X Financial	2.2	0.34	18.28%	1.78	2.2	1.7733	109.42k	2	2.14
11/24/20	SOS	SOS Limited	2.07	0.17	8.95%	1.87	2.15	1.8519	416.03k	2	2
11/24/20	WFC	Wells Fargo & Company	28.61	2.31	8.78%	27.46	28.73	27.34	80.58m	367	28.07
11/24/20	JFIN	Jiayin Group Inc.	3.39	0.24	7.62%	3.2	3.4799	3.1	631.72k	3	3.2

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.	Bid
11/24/20	LX	LexinFintech Holdings Ltd.	7.27	-1.03	-12.41%	8.23	8.33	7.165	4.97m	17	7.2
11/24/20	AIHS	Senmiao Technology	1.37	-0.1	-6.80%	1.6	1.7487	1.26	6.43m	22	1.3
11/24/20	EFX	Equifax Inc.	165.8	-6.79	-3.93%	173.61	173.7	165.68	1.17m	-	-
11/24/20	QD	Qudian Inc.	1.44	-0.05	-3.36%	1.48	1.49	1.43	4.33m	-	1.45
11/24/20	GDOT	Green Dot Corporation	55.67	-1.59	-2.78%	58	58.09	55.52	672.58k	-	50.02

### P2P Online Lending and Digital Banking Industry News

- LexinFintech (LX) -12.41%**, the China based-P2P marketplace lender reported on Tuesday third quarter earnings that missed analysts' forecasts and revenue that topped expectations. LexinFintech announced earnings per share of 0.87 on revenue of 3.15B. Analysts anticipated EPS of 2.79 on revenue of 2.69B. LexinFintech shares are down 40.24% from the beginning of the year, still down 50.97% from its 52 week high of 16.93 set on January 22. They are under-performing the Nasdaq which is up 32.41% from the start of the year.
- Wells Fargo & Company (WFC), 8.78%**, shares in WFC rose toward a 5-month high after Raymond James analyst David Long swung to bullish from bearish, saying he sees "positive catalyst finally on the horizon." Long raised his rating of the stock to outperform since December, and at market perform prior. He initiated his stock price target at \$32, was 12% above the current price, after not having targets before.
- Truist Financial (TFC), 4.24%**, the results of last year's merger between BB&T and SunTrust is another Southeastern Bank poised to do well in the recovery. Now with a 17-state footprint, Truist will soon recap from its merger as a well and continued investment in technology. It is trading at 1.8 times tangible book value and offer a 3.7% dividend yield.
- Goldman Sachs Group (GS) +1.6%** has applied in France to start a Paris-based trading venue to be called SIGMA X Europe, Bloomberg reports, a move that will ensure its clients can still trade European stocks even if the U.K. can't reach an agreement with the EU that would allow dealing in Europe.
- JPMorgan Chase (NYSE: JPM), 4.62%**, the U.S. Office of the Comptroller of the Currency (OCC) is fining the company) \$250 million for having poor risk management practices and internal controls relating to its fiduciary activities. The consent order states that JPMorgan, America's largest bank, had an "insufficient audit program" as well as "deficient risk management practices and an insufficient framework for avoiding conflicts of interest."
- Equifax (NYSE: EFX), -3.93%**, continues to develop real-time data and insight tools to help government agencies more efficiently and confidently process the rising number of social service benefit applications. Designed to give benefit administrators an additional indicator of potential dual enrollment, the addition of the exclusive Duplicate Applicant Risk Indicator module can quickly help flag individuals that may be applying for benefits across state or county lines, helping to determine eligibility and manage risk such as the potential of dual benefit participation.

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