

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, November 27, 2020

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
Daily	1.23%	0.24%	0.20%	-0.04%	0.56%	1.38%	0.92%	0.13%
5 Day	2.58%	1.58%	2.64%	3.70%	3.99%	1.35%	2.53%	1.45%
Month-to-Date	4.63%	9.92%	15.17%	19.24%	18.81%	7.28%	9.12%	12.20%
Year-to-Date	-16.85%	12.62%	6.93%	3.77%	11.20%	33.05%	36.03%	4.81%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 1.23% on Friday November 27, 2020, ending at a value of 83.15. The three major U.S. stock benchmarks advanced to end a four-day trading week that took both the S&P 500 index and the Nasdaq Composite index to record highs. The New York Stock Exchange and the Nasdaq closed at 1 p.m. EST. on Friday, while the Securities Industry and Financial Markets Association closed the bond market at 2 p.m. EST. The Dow Jones Industrial Average (DJIA) gained 0.12% or 37.90 points to close at 29,910.37. The S&P 500 index (SPX) added 0.24% or 8.70 points, to end at 3,638.35. The Nasdaq Composite Index COMP, +0.92% climbed 111.44 points to close at 12,205.85, a gain of 0.8% to mark the technology-laden index's 45th record of 2020. Small cap stocks measured by the Russell 2000 benchmark advanced 0.56% or 10.25 points to end at 1,855.27. The 10-year Treasury note yield TMUBMUSD10Y, 0.845% fell 3.7 basis points to 0.841%.

Gainers											
	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.	Bid
11/27/20	KYF	X Financial	2.75	0.39	16.53%	2.45	2.875	2.36	216.47k	564	2.07
11/27/20	YRD	Yiren Digital Ltd.	3.99	0.52	14.99%	3.5	4.18	3.5	469.5k	1,786	3.7
11/27/20	FINV	FinVolution Group	2.23	0.18	8.78%	2.06	2.3	2.04	2.13m	5,054	2.21
11/27/20	IT	Jianpu Technology Inc.	2.9351	0.1651	5.96%	2.85	2.98	2.76	155.04k	494	2.85
11/27/20	LX	LexinFintech Holdings Ltd.	7.42	0.36	5.10%	7.15	7.58	7.1	1.65m	9,010	7.36
Losers											
	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.	Bid
11/27/20	WEI	Weidai Ltd.	1.88	-0.16	-7.84%	1.93	1.98	1.8	2.37m	5,817	1.86
11/27/20	IFU	IF Inc.	1.64	-0.12	-6.82%	1.66	1.71	1.5	2.39m	5,509	1.61
11/27/20	IFIN	Jiayin Group Inc.	3.77	-0.24	-5.99%	3.8	4.04	3.641	496.35k	2,133	3.8
11/27/20	HK	Hexindai Inc.	2.259	-0.101	-4.28%	2.3234	2.44	2.25	71.12k	248	2.28
11/27/20	GFIN	360 DigiTech Inc.	13.19	-0.47	-3.44%	13.98	13.99	12.88	697.6k	4,832	13.23

P2P Online Lending and Digital Banking Industry News

- Retailers made gains on Friday with Amazon.com Inc. (AMZN) stock rising 0.32% to \$3,195.34 on Friday in what proved to be a favorable trading day for the start of the holiday season as online shopping surged 22% to a record \$9 billion after Adobe Analytics said Thanksgiving Day online sales rose to a record \$5.1 billion as the pandemic forces consumers online.
- SWIB – the Wisconsin state pension investment board who manages \$128 billions of state trust funds sold 2.5 million of Bank of America (BAC) who has lost nearly 17.7% year-to-date, and sold 1.6 million Wells Fargo & Company(WFC) which has lost about fifty percent of its value in 2020. However, SWIB bought 619,220 of JPMorgan Chase stock during the third quarter, lifting its holdings to 2.8 million shares. JPM stock is down 13% year-to-date.
- LexinFintech Holdings Ltd. soared 5.10% on Friday which continued its weekly rally after reporting third quarter 2020 unaudited financial results on Monday.
- Yiren Digital (YRD) added 14.99%, after reporting third quarter earnings results on Thursday, Thanksgiving holiday in the USA, for this quarter, 98% of loans were funded by financial institutions, compared to 63% of last quarter and continue to further diversify partner base. On wealth management, as of September 30th, 2020, Yiren Wealth has served close to 2.3 million investors cumulatively and around 174,000 investors currently hold an investments on our platform. Total AUA for Yiren Wealth reached RMB 25.5 billion. But specifically, AUA for wealth management products, which excludes the legacy P2P loan grew 71% from prior quarter to RMB 4.3 billion. On the credit side, loan originations for the quarter was RMB 3.2 billion, representing an increase of 33% quarter over quarter.

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