

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, November 30, 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	-1.79%	-0.46%	-1.70%	-2.37%	-1.91%	-1.23%	0.06%	-0.91%
5 Day	-1.79%	1.23%	-0.60%	-0.82%	0.08%	-0.64%	2.68%	0.16%
Month-to-Date	2.76%	9.41%	11.95%	15.54%	16.02%	5.96%	11.33%	10.08%
Year-to-Date	-18.34%	12.10%	5.11%	1.31%	9.07%	31.41%	35.96%	3.86%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) declined -1.79% on Monday, November 30, 2020, ending at a value of 81.66. U.S. major benchmarks fell on Monday as data suggest the economic recovery is decelerating, increasing rotation into haven positions investors assumed before the market opened. The Dow Jones Industrial Average decreased -0.91% or -271.73 points, to close at 29,638.64. The S&P 500 shed -0.46% or -16.72 points, to finish at 3,621.63, and the Nasdaq Composite ticked down -0.06% or -7.11 points, to close at 12,198.74. The gauge that measures small cap stocks, the Russell 2000 benchmark fell -1.91% or -35.45 points to end at 1,819.82. The 10-year Treasury note yield TMUBMUSD10Y, 0.856% rose 0.4 basis point to 0.845%, trimming its monthly drop to 1.3 basis points.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.
11/30/20	JFU	9F Inc.	1.76	0.12	7.32%	1.7	1.77	1.625	2.87m	28
11/30/20	SOS	SOS Limited American	2.12	0.12	6%	2.06	2.2199	1.99	232.64k	-
11/30/20	HX	Hexindai Inc.	2.38	0.121	5.36%	2.31	2.44	2.27	126.82k	-
11/30/20	MELI	MercadoLibre Inc.	1,553.33	39.9	2.64%	1,529.51	1,558.26	1,475.85	722.58k	1
11/30/20	EFX	Equifax Inc.	166.9	2.16	1.31%	165.33	167.95	165.06	1.12m	-

Laggards

	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.
11/30/20	JFIN	Jiayin Group Inc.	3.31	-0.46	-12.20%	3.61	3.7	3.21	612.34k	6
11/30/20	WEI	Weidai Ltd.	1.66	-0.22	-11.70%	1.79	1.8	1.62	2.94m	2
11/30/20	QD	Qudian Inc.	1.29	-0.15	-10.42%	1.43	1.43	1.29	6.23m	5
11/30/20	XYF	X Financial	2.5	-0.25	-9.09%	2.85	2.85	2.5	130.45k	3
11/30/20	AIHS	Senmiao Technology	1.4	-0.11	-7.28%	1.48	1.48	1.32	1.82m	28

P2P Online Lending and Digital Banking Industry News

- Jiayin (JFIN)** slumped -12.20% on Monday, reported third quarter 2020 financial results on Monday, Q3 GAAP EPS of \$0.0 and revenue of \$59.1M (-17.5% Y/Y) beats by \$21.84M. Net income reached RMB 88.4 million in the quarter, up 8.1% year-over-year and 115.1% sequentially. The firm has onboarded 19 institutional funders that will replace the retail P2P lenders on the platform with ~36 more in the pipeline.
- Shares of **Bank of America Corp. (BAC)**, shed -2.86% to \$28.16 Monday, this was the stock's second consecutive day of losses. Bank of America Corp. closed \$7.56 short of its 52-week high (\$35.72), which the company reached on December 27. The stock demonstrated a mixed performance when compared to some of its competitors on Monday, such as **JPMorgan Chase & Co. (JPM)**, decreased -2.76% to \$117.88, Citigroup Inc. (C), dropped -2.82% to \$55.07, and **Wells Fargo & Co. (WFC)**, slid -3.90% to \$27.35.
- Shares of **Amazon.com Inc. (AMZN)**, fell -0.85% to \$3,168.04 on Monday, the stock demonstrated a mixed performance when compared to some of its competitors Monday, as Microsoft Corp. MSFT, -0.53% fell 0.54% to \$214.07, Alphabet Inc. CI A GOOGL, -1.82% fell 1.83% to \$1,754.40, and Walmart Inc. WMT, +0.78% rose 0.78% to \$152.79. Trading volume (4.0 M) remained 896,922 below its 50-day average volume of 4.9 M.
- Shares of **Facebook Inc.(FB)**, dropped -0.30% to \$276.97 on Monday, the firm closed \$27.70 below its 52-week high (\$304.67), which the company reached on August 26.
- Toronto-Dominion Bank (TD)** is down 8% from pre-pandemic levels. Its dividend has remained unchanged. And it yields is 4.52%. TD will report its fourth-quarter results on Thursday, December 3.

General Market News

1. In economic data, November Chicago PMI came in at a reading of 58.2. Pending home sales in October fell 1.1%. The Chicago Purchasing Managers Index, which measures new orders and production amongst manufacturing companies, read 58.2 for November, missing a consensus estimate for 59.2, and decreasing from the previous reading of 61.1.
2. U.S. Treasury yields showed a lack of direction on Monday as investors eyed progress toward distribution of a vaccine against COVID-19. The 2-year note rate TMUBMUSD02Y, 0.152% was virtually flat at 0.147%, and down 0.5 basis point for the month. The 30-year bond yield TMUBMUSD30Y, 1.591% was steady at 1.574%, after a 6.3 basis point rise in November.
3. US pending Home Sales Index (PHSI) edged down 1.1% in October to 128.9; this is 3.0% below the August record high but up 20.2% from its year-earlier reading. (IHS Markit Economist Patrick Newport).
4. The Caixin China purchasing managers index, which is weighted toward small, private manufacturers, rose to 54.9 in November from 53.6 in October, Caixin Media Co. and research firm Markit said Tuesday.
5. DXY US dollar index closed +0.2%/91.99.
6. Copper closed +0.6%/\$3.44 per pound to a fresh 7+ year high close and was as high as \$3.50 per pound at 8:30am EST.
7. Gold closed -0.4%/\$1,7881 per ounce and silver -0.2%/\$22.59 per ounce.
8. Crude oil closed -0.4%/\$45.34 per barrel.
9. European equity markets closed lower; UK -1.6%, France/Spain -1.4%, Italy -1.3%, and Germany -0.3%.
10. APAC equity markets closed lower across the region; Hong Kong -2.1%, South Korea -1.6%, Australia -1.3%, Japan -0.8%, Mainland China -0.5%, and India -0.3%.

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