
China Lending Corp.: Strong price momentum but will it sustain?

中国贷款公司：能否维持其强劲的股价势头？

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China Lending Corp. relative valuation is UNDERVALUED and it has a fundamental analysis score of 50.

中国贷款公司相对估值偏低，其基本面分析评分为 50。

Our analysis is based on comparing China Lending Corp. with the following peers – PwrCor Inc., Sandstorm Gold Ltd., UNIFIN Financiera SAB de CV SOFOM ENR Class A and On Deck Capital, Inc. (PWCO-US, SAND-US, UNIFINA-MX and ONDK-US).

我们的分析基于比对中国贷款公司及其同行：PwrCor Inc., Sandstorm Gold Ltd., UNIFIN Financiera SAB de CV SOFOM ENR A 类, 以及 On Deck Capital Inc., (股票代码：PWCO-US, SAND-US, UNIFINA-MX 和 ONDK-US)。

China Lending Corp. has shown underwhelming performance overall, both over the last one year as well as over the last month. While, in what appears to be a redeeming aspect, China Lending Corp.'s price momentum over the last month, at -17.39% has been better than that over the last year, which was -39.79%, China Lending Corp. has actually lagged its peer group.

中国贷款公司过去一年及上个月表现均平庸；然而，从可挽回的角度来看，中国贷款公司上个月的价格走势-17.39%远超去年的 -39.79%，中国贷款公司实际上已经落后于其对照组。

Company Snapshot

公司概要

- Considering peers, relative underperformance over the last year and the last

month suggest a lagging position

相比同行，其过去一年及上个月的新股弱势现象反映出其滞后位置。

- It trades at a lower Price/Book multiple (0.73) than its peer median (1.22). 其市净率 0.73 低于同行中位数 1.22。
- We classify [CLDC-US](#) as Harvesting because of the market's relatively low growth expectations despite its relatively high returns.

我们将“中国贷款公司-美股”归类为“收获”，尽管市场持有相对较低的增长预期，其仍然实现了相对较高的收益。

- [CLDC-US](#)'s relatively high profit margins are burdened by relative asset inefficiency.

“中国贷款公司-美股”相对较高的利润率受到相对资产低效率的拖累

- Changes in annual earnings (relative to peers) are better than the change in its revenues (relative to peers), implying the company is focused more on earnings.

年收益变量（相对于同行）相比于其收入变量较高（相对于同行），这意味着该公司更专注于盈利。

- Our analysis rates China Lending Corp. as UNDERVALUED relative to its peers.

相较于同行，我们的分析评价中国贷款公司为估值偏低。

Share Price Performance

股票价格表现

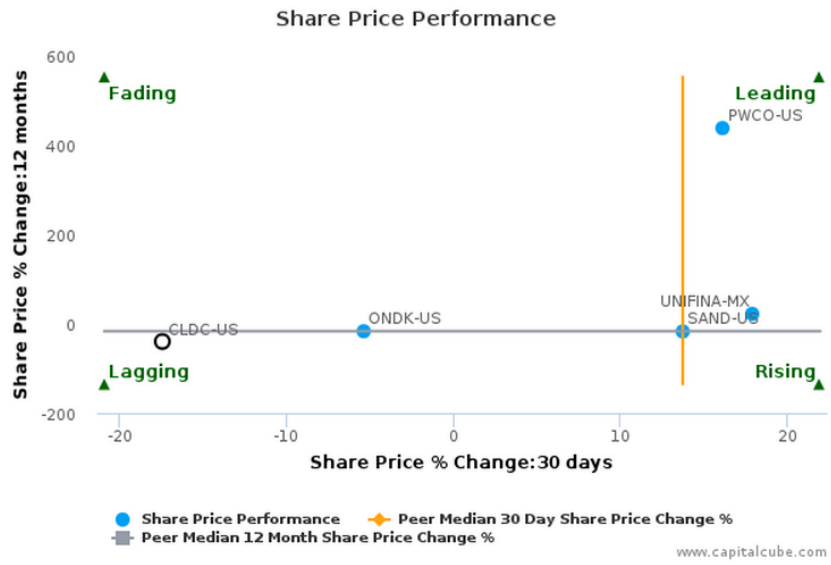
Considering peers, relative underperformance over the last year and the last month suggest a lagging position.

与同行相比，其过去一年及上个月的新股弱势现象反映出其滞后位置。

[CLDC-US](#)'s share price performance of -39.79% for the last 12 months is below its peer median. The 30-day trend in its share price performance of -17.39% is also below the peer median implying that the company's stock performance is lagging its peers.

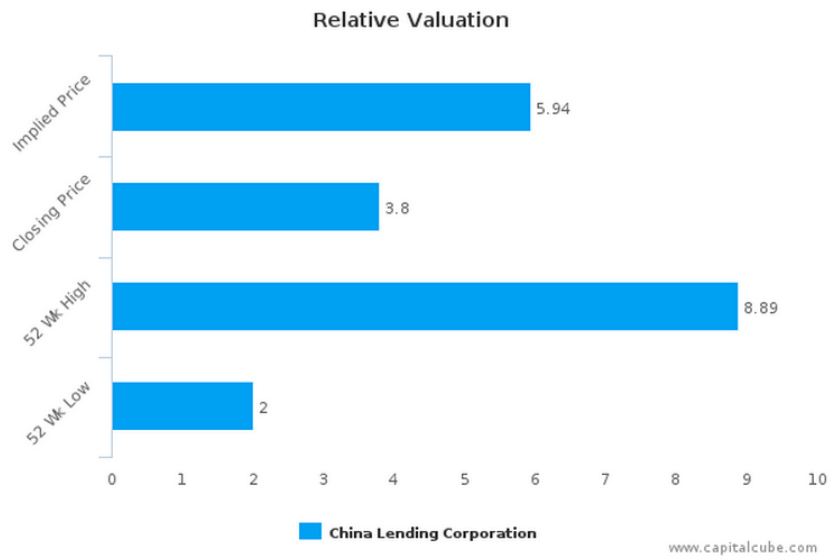
“中国贷款公司-美股”价格表现：过去 12 个月的股价表现为-39.79%，低于同业中位数；其 30 天股价表现为-17.39%，同样低于同业中位数，意味着公司的股价

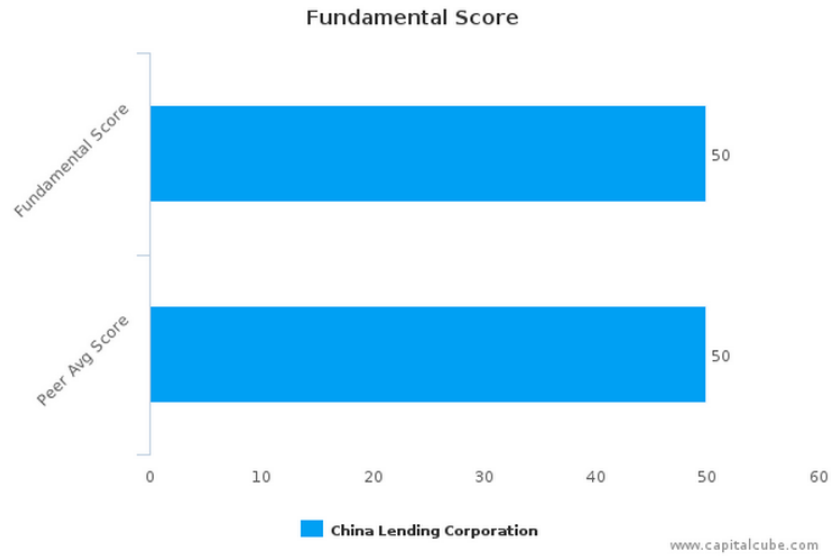
表现处于行业滞后位置。



Relative Valuation

相对估值法





China Lending Corp.'s price of USD 3.80 is lower than CapitalCube's implied price of USD 5.94. CapitalCube believes that at these levels, China Lending Corp. is undervalued and has upside potential. Over the last 52 week period, the stock has fluctuated between USD 2 and USD 8.89.

中国贷款公司的股价 3.80 美元低于资本立方预估的 5.94 美元。资本立方认为中国贷款公司估值偏低，其仍拥有上升潜能。在过去的 52 周期间，其股价已在 2.00 美元和 8.89 美元之间波动。

Valuation & Peer Metrics

估值和同行指标

A complete list of valuation metrics is available on the company page.

完整的估值列表详见本公司网站。

Company Profile

公司简介

China Lending Corp. provides business lending services. It provides collateral credit-based financing for underserved micro, small and medium sized enterprises. It operates through the Business and Personal segments. The company was founded by Li Jing Ping in April 2014 and is headquartered in Urumqi, China.

中国贷款公司提供商业贷款服务。它以抵押贷款为基础，服务于小型、中小微企业，为商业及个人提供服务。该公司由李景萍成立于 2014 年 4 月，总部设在中国，乌鲁木齐。

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Reference & Link:

<http://www.capitalcube.com/blog/index.php/china-lending-corp-strong-price-momentum-but-will-it-sustain-2/?yptr=yahoo&from=singlemessage&isappinstalled=0>

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