

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, January 4, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
Daily	-1.39%	-1.48%	-1.61%	-1.07%	-1.47%	2.35%	-1.47%	-1.25%
5 Day	-1.39%	-0.07%	-1.98%	-1.30%	-2.90%	6.45%	-0.83%	0.08%
Month-to-Date	-1.39%	0.04%	1.09%	1.98%	2.83%	2.35%	1.88%	0.02%
Year-to-Date	-1.39%	-1.48%	-1.61%	-1.07%	-1.47%	2.35%	-1.47%	-1.25%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) started the first trading session of the New Year dropping -1.39%, finishing with a value of 83.88. Fourth quarter 2020 total return performance concluded the month of December gaining 4.16%, and ending the year at -14.94%. The Index was reconstituted and rebalanced with December 28, 2020 data effective January 1, 2021 with two new constituents. Upstart Holdings Inc. (UPST)+7.95% to \$43.99 and China-based lender Lufax Holdings Ltd. (LU) +0.70% to \$14.30 that are in the P2P/D segment. Major U.S. equity benchmarks booked declines for Monday as optimism faded over concerns around the potential for U.S. rates increasing as the American economy looks to recover from the pandemic, the coronavirus mutation and rise of global cases and more shutdowns in the U.K. The Dow Jones Industrial Average (DJIA) shed -1.25% or 382.59 points to 30,223.89. The S&P 500 (SPX) fell -1.48% or 55.42 points, or 1.5%, to end at 3,700.65. The Nasdaq Composite Index (COMP) decreased -1.47% or 189.84 points, finishing at 12,698.45. The Russell 2000, the benchmark that measure small cap stock closed -1.47% or -28.94 points to end at 1,945.91. The 10-year Treasury note yield TMUBMUSD10Y, 0.931% was 0.2 basis point higher at 0.915%. Bond prices move in the opposite direction of yields.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/4/21	JFU	9F Inc.	1.13	0.09	8.65%
1/4/21	UPST	Upstart Holdings Inc.	43.99	3.24	7.95%
1/4/21	JFIN	Jiayin Group Inc.	3.16	0.11	3.61%
1/4/21	QFIN	360 DigiTech Inc.	12.01	0.22	1.87%
1/4/21	SQ	Square Inc.	221.16	3.52	1.62%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/4/21	CNF	CNFinance Holdings Limited	3.3	-0.91	-21.62%
1/4/21	LC	LendingClub Corporation	9.49	-1.07	-10.13%
1/4/21	HX	Hexindai Inc.	2.25	-0.19	-7.79%
1/4/21	JT	Jianpu Technology Inc.	2.82	-0.22	-7.24%
1/4/21	ENVA	Enova International Inc.	23.06	-1.71	-6.90%

P2P Online Lending and Digital Banking Industry News

- The New York Stock Exchange said it will no longer delist China's three biggest state-owned telecommunications companies, doing U-turn on a plan that had threatened to escalate Sino-US economic tensions. The decision change came was not clear after the NYSE said it would remove the shares to comply with a U.S. executive order.
- JPMorgan Chase (JPM) will host a conference call to review fourth-quarter and full-year 2020 financial results on Friday, January 15, 2021 at 8:30 a.m. (Eastern). The results are scheduled to be released at approximately 7:00 a.m. (Eastern). The live audio webcast and presentation slides will be available on www.jpmorganchase.com under Investor Relations, Events & Presentations.
- Goldman Sachs Group Inc. (GS) traded on Monday at a new 52-week high of \$267.58, but closed +0.49% to \$265. Approximately 665,000 shares have changed hands, as compared to an average 30-day volume of 2.7 million shares.
- MercadoLibre, Inc. (MELI) -2.10% to \$1,640 announced that it intends to offer, guaranteed senior notes. The offering will be MercadoLibre's first offering of debt securities. The Notes will include a series of guaranteed senior sustainable notes. The company intends to use the net proceeds from the sale of the Sustainable Notes to finance or refinance, in whole or in part, one or more new or existing Eligible Projects, which are defined investments and expenditures made by MercadoLibre or any of MercadoLibre's subsidiaries following the issuance date of the Sustainable Notes or made by MercadoLibre or its subsidiaries in the 24 months prior to the issuance of the Sustainability Notes, that: (i) contribute to environmental objectives such as: clean transportation, land conservation and preservation, energy efficiency, renewable energy, green buildings and pollution prevention and control, (ii) aim to address or mitigate a specific social issue or seek to achieve positive social outcomes especially, but not exclusively, for one or more target populations or (iii) combine (i) and (ii).
- Amazon (AMZN) -2.16% to \$3,186.63, Berkshire Hathaway (BRK-A) (NYSE: BRK-B), and JPMorgan Chase (JPM) -0.95% to \$124.97 scrapped the joint venture, Haven, for the U.S. healthcare system for employees two years after they started. No reasons have yet been provided to the media.
- PayPal (PYPL) -0.97% to \$231.92, a win for the company after a Washington, D.C., federal judge sided with payment-processing company, that thwart attempts made by the Consumer Financial Protection Bureau to hold digital wallets to disclosure standards and waiting-period rules that apply to physical prepaid payment cards. Additionally, PayPal announced that it will introduce checking-cashing service through Venmo which will allow users to obtain funds by simply scanning them into the app on their smart devices.

General Market News

1. February U.S. benchmark crude futures CL.1, 1.91% recorded 1.9% at \$47.62 a barrel, while gold GCG21, 0.32% eked out 2.7% at \$1,946.60 an ounce.
2. The dollar was flat against other major currencies based on the ICE U.S. Dollar Index. DXY, -0.23%
3. The pan-European Stoxx Europe 600 index FXXP00, -0.32% ended 0.7%, and the U.K.'s FTSE 100 UKX, 0.01% rose 1.7%. The Shanghai Composite SHCOMP, +0.73% and Hong Kong's Hang Seng Index HSI, +0.64% both closed 0.9% higher, while Korea's Kospi 180721, +1.57% climbed 2.5%.

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