

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, January 5, 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	0.58%	0.71%	1.47%	2.18%	1.71%	3.01%	0.95%	0.55%
5 Day	-0.81%	0.00%	0.83%	2.14%	1.01%	8.49%	-0.24%	0.18%
Month-to-Date	-0.81%	0.66%	2.37%	3.69%	3.20%	8.77%	1.88%	0.72%
Year-to-Date	-0.81%	-0.78%	-0.16%	1.08%	0.22%	6.70%	-0.54%	-0.70%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 0.58% on Tuesday, January 5, 2021, to end with a value of 84.37. The three major U.S. equity benchmarks finished higher on Tuesday with investors tuned in to Georgia elections, results may provide more aggressive fiscal policy to aid the economic recovery, also concern over the transmission of Covid-19 persist. The Dow Jones Industrial Average (DJIA) added +0.55% or 167.71 points to 30,391.60. The S&P 500 (SPX) rose +0.71% or 26.21 points, to 3,726.86. The Nasdaq Composite (COMP) increased +0.95% or 120.51 points, rising to 12,818.96. The Russell 2000, the benchmark that measure small cap stock climbed +1.71% or 33.19 points to end at 1,979.11. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.016% added 4 basis points to 0.955%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/5/21	UPST	Upstart Holdings Inc.	48.37	4.38	9.96%
1/5/21	LX	LexinFintech Holdings Ltd.	7.13	0.46	6.90%
1/5/21	AIHS	Senmiao Technology Limited	1.14	0.07	6.54%
1/5/21	QFIN	360 DigiTech Inc.	12.76	0.75	6.24%
1/5/21	FINV	FinVolution Group	2.74	0.13	4.98%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/5/21	CNF	CNFinance Holdings Limited	3.17	-0.13	-3.94%
1/5/21	SOS	SOS Limited	1.39	-0.05	-3.47%
1/5/21	CLGX	CoreLogic Inc.	75.02	-1.86	-2.42%
1/5/21	FIS	Fidelity National Information Services Inc.	136.68	-3.23	-2.31%
1/5/21	LU	Lufax Holding Ltd	14	-0.3	-2.10%

P2P Online Lending and Digital Banking Industry News

1. President Trump signed an executive order banning transactions with at least 7 China-based firms including Alipay and WeChat Pay. The U.S. courts have 45 days to issue a ruling.
2. Wells Fargo & Company (WFC) +2.79% to \$30.53 announced that the Office of the Comptroller of the Currency (OCC) has terminated a 2015 consent order related to the company's Bank Secrecy Act/Anti-Money Laundering (BSA/AML) compliance program.
3. The PNC Financial Services Group, Inc. (PNC) -0.53% to \$148.36, declares \$1.15/share quarterly dividend, in line with previous. Forward yield 3.11% will be payable Feb. 5; for shareholders of record Jan 19; ex-div Jan 15.
4. Jianpu Technology (JT) +4.26% to \$2.94, received NYSE's grant of extension regarding delayed Form 20-F filing through July 1, 2021.
5. Amazon (AMZN) +1.00% to \$3,218.51 announced the Housing Equity Fund, a more than \$2 billion commitment to preserve and create over 20,000 affordable housing units in Washington State's Puget Sound region; Arlington, Virginia; and Nashville, Tennessee—three communities where the company has or expects to have at least 5,000 employees each in the coming years.
6. Green Dot Corporation (GDOT) -0.73% to \$55.49 announced the launch of GO2bank, a new mobile bank designed to help the two in three Americans living paycheck to paycheck stretch their money further and build a stronger financial foundation. GO2bank delivers safe, seamless, affordable banking with up to \$200 overdraft protection, early access to pay and benefits and more.
7. TransUnion (TRU) -0.06% to \$95.79 will publish its earning results for the fourth quarter ended December 31, 2020, in a press release to be issued by 6:00 a.m. Central Time (CT) on Tuesday, February 16, 2021. The company will hold a conference call on the same day at 8:30 a.m. Central Time (CT) to discuss its financial results. The press release and a live webcast of the earnings conference call will be available on the TransUnion Investor Relations website at <http://www.transunion.com/tru>.
8. Facebook, Inc. (FB) +0.75% to \$270.97 announced that the company's fourth quarter and full year 2020 earnings results will be released after market close on Wednesday, January 27, 2021. Facebook will host a conference call to discuss its results at 2 p.m. PT / 5 p.m. ET the same day. The live webcast of the call can be accessed at the Facebook Investor Relations website at investor.fb.com, along with the company's earnings press release, financial tables, and slide presentation. Following the call, a replay will be available at the same website. A telephonic replay will be available for one week following the conference call at 404.537.3406 or 855.859.2056, Conference ID: 3993495.

General Market News

1. In U.S. economic data, the manufacturing index rose to 60.7% in December from 57.5% in November according to the Institute for Supply Management.
2. The central bank will continue buying monthly \$120 billion asset purchases for the remainder of 2021 even as the economy recovers says Cleveland Federal Reserve President Loretta Mester.
3. The ICE U.S. Dollar Index DXY, -0.18%, a measure of the U.S. currency against a basket of six major rivals, fell 0.4%.
4. Oil futures jumped, with the U.S. benchmark CL.1, 0.22% advanced \$2.31 per barrel, to \$49.93 a barrel. Gold futures GC00, -0.08% added \$7.80, to settle at \$1,954.40 an ounce.
5. The pan-European Stoxx 600 Europe index (SXXP), 0.84% dropped 0.2%, while London's FTSE 100 UKX, 2.42% gained 0.6%.
6. In Asia, Hong Kong's Hang Seng Index HSI, +0.15% increased 0.6%, while the Shanghai Composite SHCOMP, +0.63% ticked up 0.7% and Japan's Nikkei 225 NIK, -0.38% declined 0.7%.

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