

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, January 6, 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	0.73%	0.57%	3.91%	4.77%	3.98%	0.20%	-0.61%	1.44%
5 Day	-0.08%	0.43%	3.91%	5.99%	3.94%	9.27%	-1.00%	1.38%
Month-to-Date	-0.08%	2.05%	8.81%	8.73%	8.19%	8.99%	3.26%	2.53%
Year-to-Date	-0.08%	-0.21%	3.74%	5.91%	4.21%	7.11%	-1.14%	0.73%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) gained 0.73% on Wednesday, January 6, 2021, to end with a value of 84.99. All three U.S. equity indexes rose to record highs with Democrats winning the Senate against the backdrop of chaos on the Hill during the certification of president elect Biden. The Dow Jones Industrial Average (DJIA) registered +1.44% or 437.80 points, to finish at 30,829.40. The S&P 500 index (SPX) ticked up +0.57% or 21.28 points, to record 3,748.14. In contrast, the Nasdaq Composite Index (COMP), dropped -0.61% or 78.17 points, to end at 12,740.79. The small cap Russell 2000 benchmark climbed +3.98% or 78.81 to end at a record 2,057.92. The 10-year Treasury note TMUBMUSD10Y, 1.029% as traders wagered stronger inflation and more debt issuances.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/6/21	SOS	SOS Limited	1.72	0.33	23.74%
1/6/21	ELVT	Elevate Credit Inc.	4.19	0.37	9.69%
1/6/21	UPST	Upstart Holdings Inc.	52.14	3.77	7.79%
1/6/21	GDOT	Green Dot Corporation	59.71	4.22	7.60%
1/6/21	ENVA	Enova International Inc.	25.3	1.74	7.39%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/6/21	AIHS	Senmiao Technology Limited	1.06	-0.08	-7.02%
1/6/21	LX	LexinFintech Holdings Ltd.	6.67	-0.46	-6.45%
1/6/21	TREE	LendingTree Inc.	258.21	-15.57	-5.69%
1/6/21	QD	Qudian Inc.	1.305	-0.065	-4.74%
1/6/21	MELI	MercadoLibre Inc.	1571.98	-78.02	-4.73%

P2P Online Lending and Digital Banking Industry News

- The New York Stock Exchange changed their decision to delist the three Chinese telecom companies again on Wednesday. This indecision fuels investors confusion investors and the companies are not sure how to navigate a series of China related executive orders. This order bans transactions in securities that have connections to China's military.
- Ten of the 15 China-based P2P online lender's experienced price decreases ranging from -7.02% to -0.85%.
- The Top ten Index constituents total return was mixed on Wednesday, in ascending order: LendingTree Inc.(TREE) -5.69%, Equifax Inc. (EFX) -4.13%, Lufax Holding Ltd. (LU) -1.43%, Global Payments Inc. (GPN) 0.97%, Fidelity National Information Services Inc. (FIS) 0.98%, Fiserv Inc. (FISV)1.62%, LendingClub Corporation (LC) 5.11%, GreenSky Inc. (GSKY) 5.70%, Enova International Inc. (ENVA) 7.39%, Upstart Holdings Inc. (UPST) 7.79%.
- Bank shares rallied as investors expect yield curves to rise. Toronto Dominion Bank (TD) 3.02% to \$58.75, Ally Financial Inc. (ALLY) 3.18% to \$36.95, JPMorgan Chase & Co. 4.73% to \$131.59, Truist Financial (TFC) 5.26% to \$50, Goldman Sachs (GS) 5.31% to \$285.32, PNC Financial Services Group Inc. (PNC) 5.44% to 156.43, Citigroup (C) 5.76% to \$65.25, Bank of America Corp. (BAC) 6.26% to \$31.15, Wells Fargo & Co. (WFC) 7.08% to \$ 32.69 and Capital One Financial (COF) 7.24% to \$107.39
- Social Networking platforms stocks declined on concerns that higher taxes and tighter regulation of internet-based businesses could be coming with the share in administration. Shares in MercadoLibre Inc. (MELI) -4.73%, PagSeguro Digital Ltd. (PAGS) -3.88%, PayPal (PYPL) -3.43%, Amazon.com Inc. AMZN, -2.49%, Facebook Inc. FB, -2.83% and Square (SQ) shares fell -1.21%

General Market News

1. In U.S. economic data published on Wednesday revealed the U.S. IHS Market service sector purchasing managers index for December dropped to 54.8 in December, down from 58.4 the month prior.
2. U.S. bond yields climbed as fixed income investors ventured that a “blue wave” in D.C. would increase government spending to fight the impact on the economy from the coronavirus.
3. Oil futures recorded gains on Wednesday, following Saudi Arabia cutting production announcement. Crude for February delivery CLG21, -0.08% rose 1.4% to \$50.63.
4. Gold futures GCG21, 0.47% settled -2.3% at \$1,908.60 as bond yields increased.
5. The pan-European Stoxx 600 Europe index finished +1.36%, while London’s FTSE 100 climbed, +3.47% after Moderna’s Covid-19 vaccine was approved by the European regulator.
6. In Asia, Hong Kong’s Hang Seng Index added +0.15%, while the Shanghai Composite Index, advanced +0.63%, and Japan’s Nikkei 225 (NIK), decreased -1.56%.
7. The ICE U.S. Dollar Index DXY, -0.18% a gauge of the U.S. currency against a basket of six major currencies, was unchanged.

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