

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, January 7, 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	3.28%	1.48%	1.17%	1.25%	1.89%	2.07%	2.56%	0.69%
5 Day	3.20%	1.27%	4.96%	7.23%	6.18%	9.25%	1.39%	1.42%
Month-to-Date	3.20%	3.70%	7.79%	9.55%	9.06%	12.67%	5.33%	3.47%
Year-to-Date	3.20%	1.27%	4.96%	7.23%	6.18%	7.82%	1.39%	1.42%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 3.28% on Thursday, January 7, 2021, to end with a value of 87.78. Major U.S. benchmarks ended at higher on Thursday. The confirmation of President elect Biden by Congress, and investor sentiment toward an aggressive fiscal package to aid economic recovery fueled the markets' performance. The Dow Jones Industrial Average (DJIA) added +0.69% or 211.73 points, at 31,041.13. The S&P 500 index (SPX) rose +1.48% or 55.65 points, climbing to 3,803.79. The technology heavy Nasdaq Composite Index (COMP), advanced +2.56% or 326.69 points, finishing at 13,067.48. The Russell 2000 index, that measures small cap stocks increased +1.89% or 38.96, to end at 2,096.89. The 10-year Treasury note TMUBMUSD10Y, 1.087% gained 2.9 basis points at 1.07%, as traders wagered more on inflation pressures.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/7/21	SOS	SOS Limited	3.07	1.35	78.49%
1/7/21	LC	LendingClub Corporation	11.52	1.43	14.17%
1/7/21	JT	Jianpu Technology Inc.	3.52	0.41	13.18%
1/7/21	AIHS	Senmiao Technology Limited	1.16	0.1	9.43%
1/7/21	JFIN	Jiayin Group Inc.	3.43	0.28	8.89%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/7/21	QFIN	360 DigiTech Inc.	12.03	-0.26	-2.12%
1/7/21	FIS	Fidelity National Information	135.77	-2.22	-1.61%
1/7/21	FICO	Fair Isaac Corporation	490.11	-6.9	-1.39%
1/7/21	ELVT	Elevate Credit Inc.	4.12	-0.04	-0.96%
1/7/21	CNF	CNFinance Holdings Limited	3.2	-0.02	-0.62%

P2P Online Lending and Digital Banking Industry News

1. FCC Chairman Ajit Pai has done an about-face to revise regulations of social media firms "liability shield" a rulemaking to that was set to "clarify" Section 230, as directed in Trump's executive order on social media.
2. Shares of Amazon.com Inc. (AMZN), 0.76% to \$3,162.16, while shares of Facebook Inc. (FB), +2.06% to \$268.74 .
3. Bank stocks rallied on Thursday, after Senate elections and Congress' confirmation of President-elect Joe Biden. Shares of JPMorgan Chase (JPM) , Wells Fargo (WFC) , and Bank of America (BAC) were up 3.3%, 2.3%, and 2.2%, respectively.
4. Bank of America (BAC) reported the firm will redeem \$500M principal amount outstanding of its Floating Rate Senior Notes, due January 2022 and \$1.5B principal amount outstanding of its 2.738% Fixed/Floating Rate Senior Notes, due January 2022 on Jan. 23, 2021. The redemption price for each series of the senior notes will be equal to 100% of the principal amount.
5. PayPal (PYPL) +3.62% to \$235.04 invest in crypto tax automation startup TaxBit.
6. Jiayin Group (JFIN) +7.52% to \$3.43 reported the company's Chief Financial Officer, Mr. Chunlin Fan resigned from the position due to personal reasons, effective from January 8, 2021. Ms. Bei Bai, the current Financial Controller of the Company, and Ms. Jin Chen, the current Investment and Finance Director of the Company, have been appointed as the Co-Chief Financial Officers, effective from January 8, 2021.

General Market News

1. In U.S. economic data, the Institute for Supply Management's nonmanufacturing survey of activity increased to 57.2% in December from 55.9% in November.
2. The European Stoxx 600 Europe index SXXP, ended 0.61% finished 0.5% higher, while London's FTSE 100 UKX, 0.00% gained 0.2%.
3. In Asia, Hong Kong's Hang Seng Index added 0.2%, while China's Shanghai Composite index, -0.17% advanced 0.6% and Japan's Nikkei 225 +2.36% rose 1.6%.
4. Crude for February delivery CLG21, 1.46% gained 0.4% to settle at \$50.83 per barrel.
5. Gold futures GC00, -1.11% increased 0.3% to settle at \$1,913.60 an ounce.
6. The ICE U.S. Dollar Index DXY, 0.06%, a measure of the U.S. currency against a basket of six major rivals, was up 0.3%.

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