

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, January 8, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
<b>Daily</b>	-0.41%	0.55%	-0.19%	-0.80%	-0.25%	-1.20%	1.03%	0.18%
<b>5 Day</b>	2.77%	1.83%	4.76%	6.37%	5.91%	6.53%	2.43%	1.61%
<b>Month-to-Date</b>	2.77%	4.40%	7.88%	9.54%	9.41%	12.95%	6.66%	3.50%
<b>Year-to-Date</b>	2.77%	1.83%	4.76%	6.37%	5.91%	6.53%	2.43%	1.61%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) fell back -0.41% on Friday, January 8, 2021, to end with a value of 87.42. All three major U.S. equity benchmarks closed higher during a volatile start to the New Year, with the anticipation of the promise of more fiscal aid, despite the rise monthly job losses. The Dow Jones Industrial Average (DJIA) added +0.18% or 56.84 points, ending at 31,097.97. The S&P 500 index (SPX), advanced +0.55% or 20.89 points, registering 3,824.68 to close. The Nasdaq Composite Index (COMP) gained +1.03% or 134.50 points, recording 13,201.98, to finish the trading session. The Russell 2000 index, that measures small cap stocks reversed course dropping -0.25% or -5.23 points to conclude at 2,091.66. The 10-year Treasury note TMUBMUSD10Y, 1.120% gained nearly 5 basis points at 1.13%.

### Index Performance 5 Top Gainers and 5 Bottom Laggards

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/8/21	QD	Qudian Inc.	1.6101	0.3001	22.91%
1/8/21	HX	Hexindai Inc.	2.55	0.22	9.44%
1/8/21	QFIN	360 DigiTech Inc.	12.97	0.94	7.81%
1/8/21	XYF	X Financial	2.2701	0.1601	7.59%
1/8/21	MELI	MercadoLibre Inc.	1719	121.03	7.57%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/8/21	SOS	SOS Limited	1.91	-1.16	-37.79%
1/8/21	JT	Jianpu Technology Inc.	3.02	-0.5	-14.20%
1/8/21	UPST	Upstart Holdings Inc.	52.73	-2.66	-4.80%
1/8/21	ENVA	Enova International Inc.	25.36	-1.02	-3.87%
1/8/21	YRD	Yiren Digital Ltd.	3.1	-0.11	-3.43%

### P2P Online Lending and Digital Banking Industry News

- China's Ministry of Commerce published an order for "counteracting unjustified extraterritorial application of foreign laws." The rules establish an open-ended treatment targeted at dissuading the U.S. and other foreign governments from adopting unilateral sanctions or applying them against Chinese entities and individuals.
- The Office of the Comptroller of the Currency (OCC), the federal banking regulator said in a [published letter 1174](#), that banks and federal savings associations can participate in independent node verification networks (also known as blockchain networks), store, validate payments and use stablecoins. Any financial institution participating in these activities must be aware of the operational, compliance or fraud risks.
- Equifax (EFX) +4.77% to \$186.06 signs an agreement to acquire Kount, a provider of fraud prevention and digital identity solutions using artificial intelligence for \$640M. The acquisition is positioned to expand EFX's global footprint in establishing digital identity trust in real time to fight the growing problem of online fraud. The company will host a conference call at 8:30 am ET on Monday, January 11, 2021 in which the acquisition of Kount will be discussed. Conference Call: US/ Canada : +1 (323) 794-2423, Toll-Free: (800) 289-0438, Confirmation Code: 3299474.
- Shares of Square Inc. (SQ) traded +1.97% to \$246.49, a new 52-week high. Roughly 4.8 million shares traded today, as compared to an average 30-day volume of 9.8 million shares.
- Shares of e-commerce MercadoLibre (MELI) 7.57% to \$1,719 at the close. The company announced a pair of big debt offerings, \$400 million worth of debt paying 2.375% interest and maturing in 2026, and \$700 million worth of debt paying 3.125%, maturing in 2031. The company noted that this will be its first offering of debt securities. Over the last 5 years, the company has issued only 5.6 million new shares to fund its expansion.

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## General Market News

1. In U.S. economic data, 140,000 jobs were lost in December, while the unemployment rate remained at 6.7%.
2. For the week, the Dow added 1.6%, the S&P 500 recorded 1.8%, and the Nasdaq Composite rose 2.4%. The Russell 2000 index gained 5.9% for the week.
3. Oil futures traded higher Friday. Crude for February delivery CLG21, +0.94% increased by 3.3% to end at \$52.50 per barrel.
4. Gold futures GC00, +0.78% fell back -3.5% to settle at \$1,847.2 an ounce.
5. The pan-European Stoxx 600 Europe index SXXP, +0.66% closed 0.7%, while London's FTSE 100 UKX, +0.24% registered 0.2%.
6. In Asia, Hong Kong's Hang Seng Index HSI, +1.20% up 1.2%, while the China's Shanghai Composite SHCOMP, -0.17% dropped 0.1% and Japan's Nikkei 225 NIK, +2.36% eked out 2.4%.
7. The ICE U.S. Dollar Index DXY, +0.27%, a measure of the U.S. currency against a basket of six major currencies ticked up 0.3%.

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