

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, January 11, 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	0.54%	-0.66%	0.23%	0.42%	-0.03%	-1.23%	-1.25%	-0.29%
5 Day	0.54%	1.95%	5.17%	5.68%	5.65%	2.94%	1.70%	2.03%
Month-to-Date	3.33%	2.84%	5.89%	7.52%	6.70%	11.09%	3.50%	2.68%
Year-to-Date	3.33%	1.16%	4.99%	6.82%	5.88%	5.21%	1.15%	1.31%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) gained 0.54% on Monday, January 11, 2021, to end with a value of 87.89. On a month-to-date basis the index is registering 3.33%. The three major U.S. stock indexes ticked down on Monday, reversing course from Friday's record highs. Investors' sentiment appears positive toward the incoming Biden administration, approach to the economic recovery, and the roll-out of the vaccines although the coronavirus continues to rise globally. The Dow Jones Industrial Average (DJIA) shed -0.29% or -89.28 points, to end at 31,008.69. The S&P 500 (SPX) declined -0.66% or -25.07 points, recording 3,799.61 to close. The Nasdaq Composite (COMP) decreased -1.25% or -165.54 points, ending at 13,036.43. The Russell 2000 index, the benchmark measuring small cap stocks dropped -0.03% or -0.65 points to conclude at 2,091.01. The rise in U.S. government bond yields booked its largest weekly gain since June. The 10-year Treasury note yield TMUBMUSD10Y, 1.162% was up 2.6 basis points to 1.131% to close the day.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/11/21	SOS	SOS Limited	\$2.21	0.3201	16.94%
1/11/21	AIHS	Senmiao Technology Limited	\$1.31	0.09	7.38%
1/11/21	FINV	FinVolution Group	\$3.00	0.145	5.09%
1/11/21	JT	Jianpu Technology Inc.	\$3.19	0.15	4.93%
1/11/21	XYF	X Financial	\$2.43	0.11	4.74%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/11/21	HX	Hexindai Inc.	\$2.27	-0.28	-10.98%
1/11/21	SQ	Square Inc.	\$225.50	-15.95	-6.61%
1/11/21	LX	LexinFintech Holdings Ltd.	\$6.68	-0.32	-4.57%
1/11/21	FB	Facebook Inc.	\$256.84	-10.73	-4.01%
1/11/21	CNF	CNFinance Holdings Limited	\$3.00	-0.12	-3.85%

P2P Online Lending and Digital Banking Industry News

- Shares in JPMorgan Chase (JPM) +1.49% to \$138.05, announced a new \$30 billion share repurchase program since the Federal Reserve has said large U.S. banks can reinstitute buybacks and dividend programs.
- Toronto Dominion (TD) -0.27% to \$58.16, following Bharat Masrani the CEO of TD made comments that included forward-looking statements, and results that he noted could differ materially from forecast, projections or conclusions in the statements presented in a conference call. Built up strong reserves in '20, with allowances going up by ~ \$4.4 billion, have over \$8 billion in PPP loans on the balance sheet,
- Amazon.com Inc. AMZN, -2.15% to \$3,114.21, after Parler sued for AMZN abruptly shutting its web-hosting services to the company off, which basically stopped Parler's operation.
- Shares of Square Inc. (SQ) -6.61% to \$225.50, fell today after the price of bitcoin tumbled. Square's Cash App is a prevalent way for users to make peer-to-peer payments, and it is also used to buy and sell bitcoin. As the price of bitcoin plunged to below \$32,300 today, down from \$42,000 on Friday investors appeared to move position out Square's stock.
- Facebook (FB) shares -4.01% to \$256.84, as sentiment surrounded the role social media platforms played on Wednesday's attack on Capitol Hill, but also customers have been fleeing the platform out of concern of WhatsApp saying it will share data with Facebook.

General Market News

1. The pan-European Stoxx Europe 600 index FXXP00, -0.07% closed down 0.7%, while the U.K.'s FTSE 100 Z00, -0.81% tumbled 1.1%. In Asia, China's CSI 300 000300, +2.85% closed 1% lower and Japanese equity markets were closed for a holiday.
2. February gold futures GCG21, 0.34% added 0.8% to settle at \$1,850.80 an ounce. U.S. benchmark crude futures CLG21, 1.32% rose 1 cent to end at \$52.25 a barrel.
3. The U.S. dollar rose against its major currencies by 0.5%, based on trading in the ICE U.S. Dollar index. DXY, 0.00%.

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