

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, December 1, 2020

	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>	0.02%	1.13%	1.20%	1.18%	0.89%	2.85%	1.28%	0.63%
<b>5 Day</b>	-1.77%	0.74%	-1.05%	-2.12%	-0.94%	1.81%	2.64%	-0.74%
<b>Month-to-Date</b>	0.02%	8.71%	10.80%	13.91%	13.74%	6.94%	10.70%	8.53%
<b>Year-to-Date</b>	-18.32%	13.36%	6.37%	2.50%	10.04%	35.15%	37.70%	4.50%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) ticked up 0.02% on Tuesday, December 1, 2020, ending at a value of 81.68. The month started on positive note, with the three major U.S. major finishing higher on Tuesday as investor sentiment remained optimistic toward a new fiscal aid package from Congress was in progress. The Dow Jones Industrial Average (DJIA) added 0.62% or 185.28 points, to close at 29,823.92. The S&P 500 (SPX), advanced 1.13% or 40.82 points, to register at 3,662.45. The Nasdaq Composite (COMP) recorded 1.28% or 156.37 points, to finish the session higher at 12,355.11. Small cap stocks measured by the Russell 2000 benchmark rose 0.89% or 16.23 points to end at 1,836.05. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, 0.917% increased 8.8 basis points to a high of 0.933%. Yields and bond prices move in opposite directions.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.
12/1/20	ENVA	Enova International Inc.	21.98	1.07	5.12%	21.2	22.26	21	326.82k	-
12/1/20	WEI	Weidai Ltd.	1.74	0.08	4.82%	1.7	1.85	1.65	2.18m	15
12/1/20	COF	Capital One Financial	89.7	4.06	4.74%	88	90.87	87.82	2.75m	-
12/1/20	ALLY	Ally Financial Inc.	31.04	1.39	4.69%	30.57	31.28	30.3	6.92m	-
12/1/20	QD	Qudian Inc.	1.35	0.06	4.65%	1.34	1.37	1.33	2.79m	21

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg	Open	High	Low	Share Vol.	Trade Vol.
12/1/20	JFU	9F Inc.	1.55	-0.21	-11.93%	1.73	1.83	1.51	2.55m	10
12/1/20	SOS	SOS Limited	1.99	-0.13	-6.13%	2.11	2.12	1.95	122.8k	1
12/1/20	JT	Jianpu Technology Inc.	2.7	-0.14	-4.93%	2.92	2.92	2.6111	187.46k	3
12/1/20	SQ	Square Inc.	203	-7.96	-3.77%	212.56	212.95	200.5	10.83m	386
12/1/20	HX	Hexindai Inc.	2.3	-0.08	-3.36%	2.45	2.5	2.2733	193.36k	-

### P2P Online Lending and Digital Banking Industry News

- Square (SQ), -3.77%**, after announcing the company has agreed to acquire Credit Karma's tax preparation division for \$50 million, contingent on Intuit 's acquisition of the rest of Credit Karma's business. The tax prep business would fall under Square's Cash App.
- Equifax (EFX), 0.02%** reported Sue Hutchison as the company's new Canadian business leader. Hutchison joined the company as the new Canada Region President, effective November 30.
- Facebook (FB), 3.46%**, the Libra Association - backed (FB) to create a new digital currency has rebranded, and will go by the name of Diem,.
- X Financial (XYF) -2.00%**, reported Q3 results, Non-GAAP EPS of -\$0.31; GAAP EPS of -\$0.31, revenue of \$82.5M (-32.0% Y/Y). Total net revenue was US\$82.5 million (RMB559.8 million) representing a decrease of 34.5% year-over-year and an increase of 44.3% quarter-over-quarter. Operational loss was US\$14.9 million (RMB101.4 million), compared with income from operations of RMB214.7 million in the same period of 2019 and loss from operations of RMB341.5 million in the previous quarter.
- Citigroup (C), 0.73%** is making changes to its management team of its equities division. Julia Raiskin will head equities-sales in the Asia Pacific region, Dirk Keijer will hold a similar role in Europe, and Cedric Pauwels will lead equities-sales efforts in the Americas, Bloomberg reports, citing a company memo. Antonin Jullier will leave as global head of equity sales.
- Amazon (AMZN) 1.64%**, revealed that independent businesses on its platform generated \$4.8 billion in worldwide sales between Black Friday and Cyber Monday, an increase of 60% year over year.

## General Market News

1. In U.S. economic data, November manufacturing purchasing managers index reading was unchanged at 56.7 from its initial reading, reported by IHS Markit, while the Institute for Supply Management's November manufacturing index slipped to 57.5% from an October reading of 59.3%.
2. Sales for Cyber Monday ended with \$10.8 billion, up 15.1% from last year and setting a record for the biggest online sales day, according to data from Adobe Analytics.
3. Construction spending for October indicated a rise of 1.3%, versus expectations for a 1% rise.
4. A bill, Holding Foreign Companies Accountable Act, could set the tone for delisting companies from U.S. exchanges is expected to be voted on by legislators this week. The outcome could set the that determine the standing of Chinese companies primarily, if they don't comply with U.S. audit oversight rules within a three-year window.
5. The ICE U.S. Dollar Index DXY, 0.15%, which measures the currency against a basket of six major rivals, was off 0.6% a day after dipping to a more-than-two-year low.
6. In Asia, the Shanghai Composite Index SHCOMP, -0.07% rose 1.8%, while Hong Kong's Hang Seng Index HSI, -0.13% gained 0.9% and the Japan's Nikkei 225 index NIK, +0.05% advanced 1.3%.
7. In Europe, the Stoxx 600 Europe index SXXP, -0.42% rose 0.7%, while London's FTSE 100 UKX, 0.16% jumped 1.9%.
8. Oil futures fell, with the U.S. benchmark CL.1, -0.29% down 1.7% to settle at \$44.55 a barrel, the lowest front-month finish since Nov. 23, as OPEC+ deferred a meeting in an effort to reach a consensus on whether to extend existing output curbs.
9. Gold futures GC00, 0.15% rose 2.1% to settle at \$1,818.90 an ounce to trade back above \$1,800 an ounce.

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