

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, December 2, 2020

| | P2P Index | S&P 500 | S&P (mid cap) 400 | S&P (small cap) 600 | Russell 2000 | MSCI China A ETF | NASDAQ | DJIA |
|----------------------|-----------|---------|-------------------|---------------------|--------------|------------------|--------|-------|
| Daily | -0.22% | 0.18% | -0.12% | 0.47% | 0.11% | 0.05% | -0.05% | 0.20% |
| 5 Day | -1.98% | 1.08% | -0.44% | -0.79% | -0.38% | 1.88% | 2.11% | 0.04% |
| Month-to-Date | -0.20% | 6.55% | 10.60% | 15.63% | 13.80% | 3.52% | 6.54% | 7.31% |
| Year-to-Date | -18.50% | 13.56% | 6.25% | 2.99% | 10.16% | 35.22% | 37.63% | 4.71% |

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) slid -0.22% on Wednesday, December 2, 2020, ending at a value of 81.50. U.S. stock benchmarks ended higher on Wednesday, as investors expected insights on financial relief to sustain the economy during the rise COVID-19 globally. At the close, the Dow Jones Industrial Average (DJIA) added 0.20% or 59.87 points to finish at 29,883.79. The S&P 500 (SPX) eked out 0.18% or 6.56 points to close 3,669.01 higher. The tech-heavy Nasdaq Composite (COMP) shed -0.05% or -5.74 points to 12,349.37. Small cap stocks measured by the Russell 2000 benchmark advanced 0.11% or 1.98 points to end at 1,838.03. The 10-year Treasury note yield TMUBMUSD10Y, 0.934% rose 1.5 basis points to 0.948%, while the 2-year note rate TMUBMUSD02Y, 0.156% edged 0.8 basis points lower to 0.164%. The 30-year bond yield TMUBMUSD30Y, 1.679% climbed 3 basis points to 1.705%.

P2P Online Lending and Digital Banking Industry News

- Bank of America Corp. (BAC)** gained +1.29% to \$29.06, the stock underperformed when compared to some of its competitors Wednesday, as **JPMorgan Chase & Co. (JPM)**, added +1.92% to \$122.04, **Citigroup Inc. (C)**, advanced +3.11% to \$57.20, and **Wells Fargo & Co. (WFC)**, +2.88% rose 2.89% to \$28.87. Trading volume (43.8 M) remained 15.0 million below its 50-day average volume of 58.8 M.
- Amazon.com Inc. AMZN**, -0.51% slumped 0.51% to \$3,203.53

General Market News

- In U.S. economic data, Automatic Data Processing Inc. reported private-sector employment in the U.S. grew by 307,000 in November, falling short of economists' forecasts. But investors will mostly look ahead to the official U.S. Labor Department jobs report on Friday, which is expected to show job gains of 466,000.
- U.S. Treasury yields edged up again Wednesday as the bond market maintained December's so far bearish sentiment as investors focused on stimulus aid to help small and medium sized business.
- The Federal Reserve's Beige Book, a survey of local business conditions, said the majority of the country saw "modest or moderate" economic growth since late October, but that some areas had experienced no or little growth.
- The Stoxx Europe 600 index slipped 0.1%, while Asia stocks struggled for traction, apart from a 1.6% jump for Korea's KOSPI index.

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