

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, December 4, 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	0.32%	0.88%	1.88%	2.49%	2.37%	0.85%	0.70%	1.03%
5 Day	-2.18%	1.67%	1.77%	2.43%	2.00%	2.37%	2.12%	6.69%
Month-to-Date	-0.39%	5.40%	10.75%	17.32%	15.10%	3.95%	4.78%	7.41%
Year-to-Date	-18.66%	14.50%	8.82%	6.29%	13.42%	36.02%	38.91%	5.89%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.32% on Friday, December 4, 2020, ending at a value of 81.34. U.S. major stock benchmarks recorded new highs on Friday, as indicators of job market recovery waned, investor sentiment toward a stimulus package to boost the economy grew. The Dow Jones Industrial Average ticked up 0.83% or 248.74 points, to 30,218.26. The S&P 500 added 0.88% or 32.40 points, to 3,699.12, and the Nasdaq Composite rose 0.70% or 87.05 points, to 12,464.2. Small cap stocks measured by the Russell 2000 benchmark outperformed, climbing 2.37% or 43.75 points, to 1,892.45. Investors also signaled the potential for long-term growth improving as long-term yield increased, the 10-year yield added 5 basis points to 0.97%, and the 30-year yield gained 6 basis points to 1.73%. Yields and prices move in opposite directions.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	% Chg
12/4/20	JT	JIANPU TECHNOLOGY INC	23.70%
12/4/20	LC	LENDINGCLUB CORP	8.46%
12/4/20	HX	HEXINDAI INC	7.02%
12/4/20	C	CITIGROUP INC	3.61%
12/4/20	ALLY	ALLY FINANCIAL INC	2.98%

Laggards

	Symbol	Name	% Chg
12/4/20	AIHS	SENMIAO TECHNOLOGY LTD	-7.81%
12/4/20	LX	LEXINFINTech HOLDINGS LTD	-7.06%
12/4/20	QFIN	360 DIGITECH INC -ADR	-5.59%
12/4/20	JFIN	JIAYIN GROUP INC-ADR	-5.37%
12/4/20	AMZN	AMAZON.COM INC	-0.76%

P2P Online Lending and Digital Banking Industry News

1. Shares of **Amazon.com Inc. (AMZN)**, decreased -0.76% to \$3,162.58 Friday, on what proved to be an all-around favorable trading session for the stock market. This was the stock's third consecutive day of losses. Amazon.com Inc. closed \$389.67 short of its 52-week high (\$3,552.25), which the company achieved on September 2nd.
2. **Facebook Inc. (FB)** shares down -0.76% to \$279.70 Friday, closing \$24.97 below its 52-week high (\$304.67), which the company achieved on August 26th.
3. **JPMorgan (JPM)** shares rose 0.91%, as the company remains bullish on China for its Private Banks' investment core. Also the firm sees tremendous upside in small and middle cap stocks next year.
4. **Citigroup (C)** +3.61%, CEO Michael Corbat speaking with David Rubenstein at a Bloomberg event, said the bank is helping "governments around the world" in creating sovereign digital currencies, otherwise known as central bank digital currencies or CBDC. The firm has connections over 200 clearing systems and a significant footprint in the payments market.

General Market News

1. The market gains were in contrast to the U.S. economic indicators, there were 245,000 jobs created in November, according to the Bureau of Labor Statistics. In October, jobs increased by 610,000, that said, some economists expected a gain of 440,000 jobs,.
2. Crude oil prices shed -0.37% to \$46.09, for the week ended at 1.25. The precious metal gold, recorded 0.07% to finish \$1,842.00, jumping 2.86 for the week. The Stoxx Europe 600 rose 0.25% to 394.50, and 0.23% over the 5-day trading cycle. In Asia, equities finished mostly higher, in China, the Shanghai Composite Index registered 0.07% up 3,444.58, and the week finished 1.06%. Hong Kong's Hang Seng Index closed 0.40% to 26,835.92, rounding down -0.22% to end the week.
3. U.S. indexes' second consecutive week of solid gains, with the Dow rising 1%, the S&P 500 gaining 1.7% and the Nasdaq up 2.1%.

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