

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, December 7, 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>	1.61%	-0.19%	-0.38%	-0.41%	-0.06%	-0.43%	0.45%	-0.49%
<b>5 Day</b>	1.61%	1.94%	3.13%	4.50%	3.96%	3.20%	2.63%	1.45%
<b>Month-to-Date</b>	1.21%	3.98%	7.35%	11.40%	10.92%	2.43%	6.88%	3.13%
<b>Year-to-Date</b>	-17.35%	14.27%	8.41%	5.86%	13.35%	35.61%	39.54%	5.37%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 1.61% on Monday, December 7, 2020, ending at a value of 82.65. Equity markets registered mixed results on Monday, amid U.S. statewide COVID-19 lockdowns and rising global cases, lack of stimulus package, Brexit issues, and Sino-US relations added caution. The Dow Jones Industrial Average (DJIA) recorded -0.49% or -148.47 points, to end at 30,069.79. The S&P 500 (SPX) loss -0.19% or -7.16 points, ending at 3,691.96. The Nasdaq Composite index (COMP) added 0.45% or 55.71 points, to a new closing record of 12,519.95, after also setting an intraday record at 12,536.23. The Russell 2000 Index, the benchmark that measures small cap stocks registered -0.06% or -1.20 points, to 1,891.25. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.933% fell 3.9 basis points to 0.928%. Yields and prices move in opposite directions.

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

#### Gainers

	Symbol	Name	% Chg
12/7/20	AIHS	SENMIAO TECHNOLOGY LTD	12.71%
12/7/20	CNF	CNFINANCE HOLDINGS LTD	11.89%
12/7/20	LC	LENDINGCLUB CORP	9.15%
12/7/20	TREE	LENDINGTREE INC	5.40%
12/7/20	C	CITIGROUP INC	4.80%

#### Laggards

	Symbol	Name	% Chg
12/7/20	JT	JIANPU TECHNOLOGY INC	-8.68%
12/7/20	JFIN	JIAYIN GROUP INC-ADR	-4.64%
12/7/20	XYF	X FINANCIAL	-2.56%
12/7/20	PAGS	PAGSEGURO DIGITAL LTD	-1.62%
12/7/20	YRD	YIREN DIGITAL LTD	-1.33%

### P2P Online Lending and Digital Banking Industry News

- Citigroup (C)** 4.80%, the CEO Michael Corbat speaking with David Rubenstein at a Bloomberg event on Friday, 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.
- Truist Financial Corporation (TFC)** slid -0.77% to \$47.86, branded its name on the company’s headquarters; and rather than receive praise, the buildings’ architect has publicly rebuked the firm and has filed a petition for the company to remove what is being called vandalism
- Facebook (FB)** +2.10% to \$285.58, adds a new shopping features to WhatsApp, its instant messaging service in order to gain merchants and incentivize its 2 billion subscribers to shop via the platform.
- Shares of China-based **LexinFintech (LX)**, rose 2.13% to \$6.72 on Monday, the firm announced changes to the Board of Directors, with two original members resigning and the appointment of a new director.
- Qudian (QD)**, +2.22% \$1.38 will report its unaudited financial results for third-quarter before U.S. markets open on December 14, 2020. The conference call will begin at 7:00am EST. pre-registration is required to attend.
- Capital One Finance (COF)**, +0.79% to \$92.97 the third largest U.S. card company with 62 million accounts plus an international footprint, said that it has stopped consumers using its credit cards to clear buy-now-pay-later debt as the transactions have inherent risks.
- JPMorgan (JPM)** shares down -0.38% to \$121.88 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.



## General Market News

1. Top congressional Democrats have endorsed a \$908 billion bipartisan package that calls for \$300 a week in enhanced unemployment benefits, \$288 billion in assistance for U.S. businesses and \$160 billion for state and local. Pelosi said Friday that talks on a COVID-19 relief package have “momentum.”
2. The pan-European Stoxx 600 index (SXXP), -0.38% closed lower 392.79, as Brexit weighed on the markets and concern over the weakness in the pound sterling made multinational companies based in the U.K., offering goods services outside the country, more attractive abroad.
3. In Asian markets, China’s Shanghai Composite Index, finished -0.19% to end at 3,410.18 lower, while Hong Kong’s Hang Seng index declined -0.76% to tick down 26,304.56.. Japan’s Nikkei 225 NIK dropped -0.30%.
4. Crude-oil futures (CL.1) shed -0.46% to settle at \$45.76 a barrel on the New York Mercantile Exchange. The precious metal, gold, Gold futures (GCG21), 0.05% advanced 1.4% to close at \$1,866 an ounce.

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