

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, December 8, 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	0.27%	0.28%	-0.59%	0.90%	1.40%	-0.05%	0.50%	0.35%
5 Day	1.88%	1.09%	2.51%	4.21%	4.45%	0.29%	1.84%	1.17%
Month-to-Date	1.48%	4.42%	6.70%	9.52%	10.41%	2.38%	8.91%	2.56%
Year-to-Date	-17.13%	14.59%	9.04%	6.82%	14.94%	35.55%	40.24%	5.73%

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
12/08/20	EFX	EQUIFAX INC	7.84%
12/08/20	ELVT	ELEVATE CREDIT INC	6.02%
12/08/20	TREE	LENDINGTREE INC	3.93%
12/08/20	TRU	TRANSUNION	2.92%
12/08/20	MELI	MERCADOLIBRE INC	2.56%

Laggards

	Symbol	Name	% Chg
12/08/20	CNF	CNFINANCE HOLDINGS LTD	-9.25%
12/08/20	HX	HEXINDAI INC	-7.60%
12/08/20	YRD	YIREN DIGITAL LTD	-7.57%
12/08/20	JT	JIANPU TECHNOLOGY INC	-5.25%
12/08/20	JFU	9F INC	-4.22%

P2P Online Lending and Digital Banking Industry News

- Goldman Sachs (GS), +0.16% to \$238.84** confirmed that the company has signed a definitive agreement and initiated the regulatory process to acquire the remaining 49% of outstanding shares from their local partner Beijing Gao Hua Securities. Since April 2020, foreign firms have been allowed to apply for full ownership in China. The increase in taking 100% ownership is in alignment with other Wall Street Banks, **JPMorgan (JPM), +0.10% to \$122**, owns 71% in its joint venture, while UBS, Morgan Stanley each received approval to acquire majority stakes in their joint ventures and bodes well given China's acceleration in the financial industry.
- Wells Fargo & Co (WFC), -1.36% to \$28.94**, announced the firm will implement new financial reporting metrics at the beginning of 2021, to provide better performance insights of the firm.
- Square (SQ) +0.20% to \$213.01** has decided to dedicate \$10 million to support greener bitcoin mining as part of its zero – carbon pledge targeted for operational efficiency by 2030.
- Amazon (AMZN), 0.61% to \$3,177.29**, plans to invest \$100 million in India's Apollo Pharmacy chain, which would continue positioning the company against Reliance Industries and Tata Group, according to the Economics Times.

General Market News

1. In U.S. economic data, Q3 productivity was revised to show a 4.6% rise versus a previous 4.9% estimate.
2. China's consumer price index decreased 0.5% in November from 2019, as food prices declined -2.0% from the prior year, compared with 2.2% rise in October, according to the National Bureau of Statistics. Pork prices dropped 12.5% in November from 2019 during the same period, following a 2.8% drop in October. For the first 11 months of 2020, China's consumer inflation gained 2.7% from the same period in 2019. China's producer price index fell 1.5% from a year earlier in November.
3. Singapore's gross domestic product is expected to shrink 6.0% in 2020, according to the median estimate in the Monetary Authority of Singapore's December survey of external professional forecasters. That compares with the September survey's prediction for a 6.0% contraction.
4. The ICE U.S. Dollar Index DXY, -0.19%, a measure of the U.S. currency against a basket of six major rivals, rose 0.2%.
5. The pan-European Stoxx 600 Europe index SXXP, 0.55% rose 0.2%, while London's FTSE 100 index UKX, 0.44% was up less than 0.1%.
6. Oil futures fell slightly, with the U.S. benchmark CL.1, 0.20% losing 16 cents, or 0.4% to \$45.60 a barrel. Gold futures ended slightly higher, with the February contract GCG21, -0.59% up \$8.90, or 0.5%, to settle at \$1,874.90 an ounce.

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