

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, December 9, 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	-1.32%	-0.79%	-0.40%	-0.09%	-0.82%	-2.20%	-1.94%	-0.35%
5 Day	0.54%	0.10%	2.22%	3.63%	3.49%	1.90%	-0.08%	0.62%
Month-to-Date	0.15%	2.80%	6.37%	10.15%	9.51%	0.40%	4.69%	2.28%
Year-to-Date	-18.22%	13.68%	8.60%	6.72%	14.01%	32.56%	37.52%	5.63%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) fell -1.32% on Wednesday, December 9, 2020, registering a value of 81.78. On a month-to-date and year-to-date basis, the index is +0.15% and -18.22%, respectively. U.S. major benchmarks ended lower on Wednesday, as investors rotated out of big technology stocks and into energy and consumer discretionary sectors, at the same time, optimism persist over a stimulus package plan before the end of the year would be done. The Dow Jones Industrial Average (DJIA) declined -0.35% or -105.07 points, to finish at 30,068.81. The S&P 500 index (SPX) subtracted -0.79% or -29.43 points, ending at 3,672.82. The Nasdaq Composite (COMP) shed -1.94% or -243.82 points, to close at 12,338.95. The Russell 2000, the benchmark that measures small cap stocks slid -0.82% or -15.63 points, to end at 1,902.15. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.925% advanced 2.6 basis points to 0.939% on growing expectations for reflationary stimulus.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	% Chg
12/9/20	JFIN	JIAYIN GROUP INC-ADR	3.99%
12/9/20	ALLY	ALLY FINANCIAL INC	3.26%
12/9/20	OMF	ONEMAIN HOLDINGS INC	2.75%
12/9/20	COF	CAPITAL ONE FINL.	2.46%
12/9/20	YRD	YIREN DIGITAL LTD	1.75%

Laggards

	Symbol	Name	% Chg
12/9/20	JFU	9F INC	-8.81%
12/9/20	JT	JIANPU TECHNOLOGY INC	-8.65%
12/9/20	AIHS	SENMIAO TECHNOLOGY LTD	-7.69%
12/9/20	MELI	MERCADOLIBRE INC	-4.91%
12/9/20	FINV	FINVOLUTION GROUP	-4.89%

P2P Online Lending and Digital Banking Industry News

1. Big technology shares dropped including, **Amazon.com, Inc. AMZN, -2.30%**, **Facebook, Inc. FB, -1.93%**, as a comparison. Apple Inc. AAPL, -2.09%, Microsoft Corp. MSFT, -1.95%, and Google GOOGL, -1.85% GOOG, -1.89% parent Alphabet Inc. shed between 1.9% to 2.3%.
2. **Facebook (FB) -1.93% to \$277.92**, was hit on Wednesday with an antitrust lawsuit from the U.S. government and 48 state attorneys general claiming it committed unlawful, anticompetitive acts that put rivals out of business to cement its status as the pre-eminent social-networking giant which seeks to break up the company including WhatsApp and Instagram.
3. **Fiserv Inc. (FISV) -2.89% to \$114.58** provided guidance that its full-year 2020 adjusted profit growth outlook is 11% higher than year prior, 2019; and said, "it expects 2021 adjusted earnings-per-share growth of 20% - 25%."
4. **Equifax Inc. (EFX), -2.31% to 179.98**, on Tuesday, the stock was up over 12% after providing guidance of fourth quarter organic revenue growth of more than 19% which is above the previous growth projected at 9.5% to 11.5%. Its 2021 outlook is more than 6%, which is higher than the estimated 5%, previously projected.

General Market News

1. The U.S. Treasury Secretary proposed a \$916 billion package on Tuesday, as Democrats pushed toward a bipartisan \$908 billion proposal; while Senate Majority Leader Mitch McConnell on Wednesday claimed Democratic congressional leaders were not cooperating.
2. The pan-European Stoxx 600 Europe index, +0.02% settled 394.80 while London's FTSE 100 index UKX, 0.54% rose 0.1%.
3. Oil futures finished slightly lower, with the U.S. benchmark CL.1, 1.74% settling down 0.2% at \$45.52 a barrel. Gold futures shed -1.9%, as stimulus bets nudged investors to riskier assets. The February contract GCG21, 0.05% settled at \$1,838.50 an ounce.
4. The ICE U.S. Dollar Index, -0.05% a measure of the U.S. currency against a basket of six major rivals, was up 0.1% at 91.04.

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