

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, December 11, 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>	0.22%	-0.13%	-0.28%	-0.79%	-0.57%	-1.45%	-0.23%	0.16%
<b>5 Day</b>	1.59%	-0.96%	-0.22%	0.11%	1.02%	-3.16%	-0.69%	-0.57%
<b>Month-to-Date</b>	1.19%	2.18%	5.99%	9.28%	9.61%	1.67%	4.64%	1.92%
<b>Year-to-Date</b>	-17.37%	13.39%	8.58%	6.41%	14.58%	31.90%	37.95%	5.28%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 0.22% on Friday, December 11, 2020, ending with a value of 82.63. On a month- to-date basis the index stands at 1.19% , while year-to-date -17.37%. U.S. major stock indexes closed mixed on Friday, as optimism persisted over the vaccine being approved with distribution plans, yet there were some unsettled concerns regarding another stimulus package, and unsuccessful Brexit negotiations. The Dow Jones Industrial Average (DJIA) finished 0.16% or 47.11 points, to end at 30,046.37. The S&P 500 index (SPX), fell -0.13% or -4.64 points to close at 3,663.46, and the Nasdaq Composite Index (COMP), declined -0.23% or -27.94 points, to register 12,377.87. The Russell 2000, the benchmark that measures small cap stock posted -0.57% or -11.01 points to register 1,911.70. The 10-year Treasury yield note TMUBMUSD10Y, 0.906% was at 0.889%, down nearly 11 basis points from 0.968% last Friday, as concerns ensue around BREXIT and inflation report helped to support appetite for bonds, pushing prices higher and yields lower.

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

#### Gainers

	Symbol	Name	% Chg
12/11/20	LX	LEXINFITECH HOLDINGS LTD	6.50%
12/11/20	HX	HEXINDAI INC	2.87%
12/11/20	EFX	EQUIFAX INC	2.59%
12/11/20	XYF	X FINANCIAL	2.50%
12/11/20	CNF	CNFINANCE HOLDINGS LTD	1.96%

#### Laggards

	Symbol	Name	% Chg
12/11/20	YRD	YIREN DIGITAL LTD	-6.21%
12/11/20	QD	QUDIAN INC	-5.00%
12/11/20	JFU	9F INC	-4.17%
12/11/20	GDOT	GREEN DOT CORP	-3.60%
12/11/20	GSKY	GREENSKY INC	-3.42%

### P2P Online Lending and Digital Banking Industry News

- Bank of America (BAC)** -1.86% to \$28.57 will take over from ING as being the primary dealer for the Netherlands as of January 1, 2021, and will join DSTA's network of primary dealers.
- Amazon (AMZN)** +0.48% to \$3,116.42, hopes to teach new skills to 29 million people by 2025 and has decided to invest in a cloud computing initiative.
- Citigroup (C)** -2.60% to \$58.93 compared to **Wells Fargo & Co. (WFC)** -1.39% to \$29.08, and **JPMorgan Chase (JPM)** -0.59% to \$119.56.

### General Market News

- In U.S. economic reports, the producer price index climbed 0.1% for November 2020 , the government said on Friday.
- The Labor Department weekly data on Thursday revealed that new applications for U.S. unemployment benefits jumped to a nearly three-month high, showing layoffs surging by 137,000 to 853,000 in the seven days ended Dec. 5.
- The Fed has been buying \$120 billion a month in Treasury and mortgage debt to hold down long-term yields.
- In Europe, the Stoxx Europe 600 index SXXP, -0.77% and the U.K.'s FTSE 100 UKX, -0.80% both closed 0.8% lower.
- The U.S. dollar index DXY, +0.17%, a gauge of the currency against a half-dozen rivals, was up 0.2% on Friday.
- In commodities, U.S. oil was lower after a strong week, with West Texas Intermediate crude oil CL.1, -0.02% down 21 cents, or nearly 0.5%, to settle at \$46.57 a barrel on the New York Mercantile Exchange. Gold prices were rising as investors edged away from risk assets. Gold for February delivery GCG21, -0.01% rose \$6.20, or 0.3%, to settle at \$1,843.60 an ounce,
- In Asian trade, Japan's Nikkei 225 NIK, -0.39% closed 0.4% lower on the day, while South Korea's Kospi index 180721, +0.86% closed up 0.9%. Hong Kong's Hang Seng index closed 0.4% higher on Friday, while China's Shanghai Composite Index SHCOMP, -0.77% finished the day off 0.8% and the CSI 300 000300, -1.03% closed down over 1%.

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