

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, December 14, 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>	-1.67%	-0.44%	-0.26%	-0.33%	0.11%	1.32%	0.50%	-0.62%
<b>5 Day</b>	-1.67%	-1.20%	-0.11%	0.19%	1.20%	-2.37%	-0.64%	-1.04%
<b>Month-to-Date</b>	-0.50%	0.57%	3.64%	5.82%	7.20%	0.57%	4.33%	0.26%
<b>Year-to-Date</b>	-18.87%	12.90%	8.29%	6.06%	14.71%	32.46%	38.64%	4.64%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) declined -1.67% on Monday, December 14, 2020, ending with a value of 81.25. U.S. major benchmarks ended the day mixed as investors weighed vaccine distribution against a rise in Covid-19 cases, statewide restrictions, and closures. The risk of not agreeing a stimulus package before the holiday season is also adding caution. The Dow Jones Industrial Average (DJIA) recorded -0.62% or -184.82 points, to end at 29,861.55. The S&P 500 (SPX) registered -0.44% or 15.97 points, finishing at 3,647.49. The Nasdaq Composite (COMP) added +0.50% or 62.17 points, 0.95, closing at 12,440.04. The Russell 2000, the benchmark that measures small cap stock advanced 0.11% or -2.16 points closing at 1,913.86. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.903% nudged up slightly less than a basis point to 0.891% as safe haven assets peaked investors interest.

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

#### Gainers

	Symbol	Name	% Chg
12/14/20	PAGS	PAGSEGURO DIGITAL LTD	5.10%
12/14/20	SOS	SOS LTD	3.41%
12/14/20	PYPL	PAYPAL HOLDINGS INC.	3.14%
12/14/20	ENVA	ENOVA INTERNATIONAL INC	2.93%
12/14/20	HX	HEXINDAI INC	2.39%

#### Laggards

	Symbol	Name	% Chg
12/14/20	JFU	9F INC	-6.52%
12/14/20	QD	QUDIAN INC SPONSORED ADR CLASS A	-6.02%
12/14/20	GSKY	GREENSKY INC-CLASS A	-4.73%
12/14/20	AIHS	SENMIAO TECHNOLOGY LTD	-4.39%
12/14/20	GDOT	GREEN DOT CORP	-4.29%

### P2P Online Lending and Digital Banking Industry News

- Qudian (QD)**, -6.02% to \$1.25 reversed course to end the day after rallying 7% pre-market open following third quarter 2020 unaudited financial results. Total revenues were RMB849.4 million (US\$125.1 million), representing a decrease of 67.2% from the same period of last year. Net income decreased by 43.2% year-on-year to RMB592.3 million (US\$87.2 million), or RMB2.22 (US\$0.33) per diluted ADS. Non-GAAP net income decreased by 45.7% year-on-year to RMB576.4 million (US\$84.9 million), or RMB2.16 (US\$0.32) per diluted ADS.
- JPMorgan (JPM)** -1.05% to \$118.30, is eyeing a \$600 billion new bitcoin deal that would rival the MassMutual \$100M BTC investment last week that may serve as a new investment category according to analyst. Also the firm is selling an investment product that allow clients to change their trades on super tech stocks. The notes track three exchange traded funds from Ark Investment Management leverage 1.5 times over a six year period. These ETF have all gained more that 150% in 2020.

### General Market News

- China's official National Bureau of Statistics released China economic data for the month of November, China's economic activity extended with sector wide recovery. Industrial output rose 7.0% in November from a year earlier, accelerating from 6.9% in October. Fixed-asset investment rose 2.6% in the January-November period, at a more rapid pace 1.8% recorded in the first 10 month. Retail sales, a major barometer of consumer spending, rose 5.0% in November from a year earlier, up from 4.3% in October, but lower than the 5.5% increase expected by surveyed economists. While urban jobless rate declined for a fourth consecutive month to 5.2% in November, compared with 5.3% in October.
- Abroad, China's Shanghai Composite dropped -0.06% to 3,367.23, while Hong Kong's Hang Seng Index HSI, fell -0.69% to 26,207.29. In Europe, the Stoxx 600 Europe index closed 0.4% higher, while London's FTSE 100 benchmark UK:UKX rose 0.2%.
- Oil futures booked gains, with the U.S. benchmark CL.1, 0.47% advanced 0.9% to settle at \$46.99 a barrel on the New York Mercantile Exchange.
- Gold futures GCG21, 0.99% lost ground, settling lower -0.6% at \$1,832.10 an ounce.



---

## ABOUT CROWDBUREAU CORPORATION

CrowdBureau Corporation provides data, analytics, asset and risk management tools, and research-based benchmarks and indexes that help investors build and manage better portfolios. Clients rely on our offerings for deeper insights into the drivers of performance and risk in their portfolios, broad asset class coverage and innovative research for the peer-to-peer lending and equity crowdfunding industry. Our line of products and services includes indexes, analytical models, data, peer-to-peer lending benchmarks and research. For more information, visit us at [www.crowdbureau.com](http://www.crowdbureau.com)

The information contained herein (the "Information") may not be reproduced or disseminated in whole or in part without prior written permission from CrowdBureau Corporation. The Information may not be used to verify or correct other data, to create indexes, risk models, or analytics, or in connection with issuing, offering, sponsoring, managing or marketing any securities, portfolios, financial products or other investment vehicles. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the Information or CrowdBureau index or other product or service constitutes an offer to buy or sell, or a promotion or recommendation of, any security, financial instrument or product or trading strategy. Further, none of the Information or any CrowdBureau index is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. The Information is provided "as is" and the user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF CROWDBUREAU CORPORATION, OR ANY OF ITS SUBSIDIARIES OR ITS OR THEIR DIRECT OR INDIRECT SUPPLIERS OR ANY THIRD PARTY INVOLVED IN THE MAKING OR COMPILING OF THE INFORMATION (EACH, AN "CROWDBUREAU PARTY") MAKES ANY WARRANTIES OR REPRESENTATIONS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH CROWDBUREAU PARTY HEREBY EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING ANY OF THE FOREGOING AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL ANY OF THE CROWDBUREAU PARTIES HAVE ANY LIABILITY REGARDING ANY OF THE INFORMATION FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL (INCLUDING LOST PROFITS) OR ANY OTHER DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited.

© 2020 CrowdBureau Corporation. All rights reserved