

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, December 15, 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 | 1.43% | 1.29% | 2.37% | 2.64% | 2.40% | 1.09% | 1.25% | 1.13% |
| 5 Day | -0.27% | -0.21% | 1.67% | 1.92% | 2.19% | -1.21% | 0.10% | 0.08% |
| Month-to-Date | 0.92% | 2.36% | 5.90% | 8.08% | 9.37% | 1.67% | 5.85% | 1.40% |
| Year-to-Date | -17.59% | 14.36% | 10.86% | 8.86% | 17.46% | 33.90% | 40.37% | 5.82% |

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 1.43% on Tuesday, December 15, 2020, ending with a value of 82.41. On a month-to-date and year-to-date basis, the index is 0.92% and -17.59%, respectively. U.S. major benchmarks closed higher as technology stocks rallied, and investors' optimism regarding an eminent approval for a second vaccine, a stimulus package – although it may be in two-parts, and anticipation over the Federal Reserve's bond-buying program on Wednesday moved the markets. The Dow Jones Industrial Average (DJIA), advanced 1.13% or 337.76 points, to close at 30,199.31. The S&P 500 (SPX), rose 1.29% or 47.13 points, ending at 3,694.62. The Nasdaq Composite (COMP) climbed 1.25% or 155.02 points, registering at a high 12,595.06. The small cap Russell 2000, increased 2.40% or 45.91 points, registering at 1,959.76. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.913% rose 3 basis points to 0.921%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

| | Symbol | Name | % Chg |
|----------|--------|-----------------------|-------|
| 12/15/20 | PAGS | PAGSEGURO DIGITAL LTD | 5.82% |
| 12/15/20 | GDOT | GREEN DOT CORP | 4.44% |
| 12/15/20 | OMF | ONEMAIN HOLDINGS INC | 3.91% |
| 12/15/20 | WFC | WELLS FARGO & CO | 3.81% |
| 12/15/20 | SOS | SOS LTD | 3.77% |

Laggards

| | Symbol | Name | % Chg |
|----------|--------|-----------------------|--------|
| 12/15/20 | WEI | WEIDAI LTD | -6.00% |
| 12/15/20 | XYF | X FINANCIAL | -5.67% |
| 12/15/20 | JFU | 9F INC | -2.33% |
| 12/15/20 | ELVT | ELEVATE CREDIT INC | -0.99% |
| 12/15/20 | JT | JIANPU TECHNOLOGY INC | -0.84% |

P2P Online Lending and Digital Banking Industry News

- Shares of **Facebook Inc. (FB)**, added **+0.50%** and **Amazon.com Inc. (AMZN)**, gained **+0.26%** rose **0.3%**, a day after federal regulators on Monday ordered them and other social media companies to provide detailed information on how they collect consumer's personal data, including children and teens. The stock rose for a second consecutive day. Facebook is also building a new video product that will let people pay content creators or celebrities for a chance to interact with them during a live broadcast.
- Bank of America Corp. (BAC)**, shares increased **1.49%** to \$28.64 on Tuesday, an all-around positive trading day for the stock market, the stock's rally broke a two day decline. Bank of America Corp. closed \$7.08 short of its 52-week high (\$35.72), which the company achieved on December 27th. The stock underperformed when compared to some of its competitors, **JPMorgan Chase & Co. (JPM)**, **+1.71%** added 1.71% to \$120.32, **Citigroup Inc. (C)**, **+1.58%** advanced 1.58% to \$59.67, and **Wells Fargo & Co. (WFC)**, **+3.81%** gained 3.81% to \$29.73. Trading volume (43.6 M) remained 14.9 million below its 50-day average volume of 58.6 M.

General Market News

- In U.S. economic news, according the New York Federal Reserve, the bank's Empire State business conditions index declined to 4.9 in December from 6.3 in November. The Empire State index has fallen consistently since dropping to 17 in September. U.S. November industrial production increased 0.4%, following a revised 0.9% rise in October.
- The ICE U.S. Dollar Index DXY, -0.26%, a measure of the currency against a basket of six major rivals, dropped 0.3%.
- The pan-European Stoxx 600 Europe index SXXP, registered +0.25% to , while London's FTSE 100 benchmark UKX, -0.28% fell 0.3%.
- Oil futures settled with the U.S. benchmark CL.1, -0.25% up 1.3% to end at \$47.62 a barrel.
- Gold futures GCG21, 0.01% booked their highest gain in a week, with the February contract adding 1.3%, settling at \$1,855.30 an ounce.

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