

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, December 16, 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>	-0.08%	0.18%	-0.36%	-0.55%	-0.36%	-0.25%	0.50%	-0.15%
<b>5 Day</b>	-0.35%	0.77%	1.71%	1.44%	2.66%	0.77%	2.59%	0.29%
<b>Month-to-Date</b>	0.83%	3.74%	6.92%	8.88%	10.37%	1.62%	7.26%	2.43%
<b>Year-to-Date</b>	-17.66%	14.56%	10.46%	8.26%	17.04%	33.57%	41.08%	6.78%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) slid -0.08% on Wednesday December 16, 2020, ending with a value of 82.34. The index is registering -0.35% month-to-date, and on a year-to-date basis, -17.66%. Shares on the three U.S. major benchmarks closed mixed on Wednesday after the Federal Reserve said monetary policy including interest rates and bond buying would remain unchanged until economic recovery kicked in. The Dow Jones Industrial Average (DJIA) declined -0.15% or 44.77 points, to register 30,154.54. The S&P 500 index (SPX) added 0.18% or 6.55 points, finishing 3,701.17 higher. The Nasdaq Composite (COMP), advanced 0.50% or 63.13 points, ending at 12,658.19. Small cap stocks measured by the Russell 2000, shed -0.36% or -7.04, recording 1,952.72 for the session. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.916% moved less than 1 basis point lower to 0.920% after the Fed confirmed the bond-buying program would continue.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/16/20	GSKY	GreenSky Inc.	4.28	0.26	6.47%
12/16/20	ELVT	Elevate Credit Inc.	3.15	0.14	4.65%
12/16/20	JFU	9F Inc.	1.31	0.05	3.97%
12/16/20	PYPL	PayPal Holdings Inc.	230.2	8.6	3.88%
12/16/20	SQ	Square Inc.	227.05	7.0623	3.21%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/16/20	SOS	SOS Limited	2.08	-0.1199	-5.45%
12/16/20	AIHS	Senmiao Technology Limited	1.06	-0.06	-5.36%
12/16/20	XYF	X Financial	2.21	-0.12	-5.15%
12/16/20	JT	Jianpu Technology Inc.	2.48	-0.08	-3.12%
12/16/20	LC	LendingClub Corporation	8.89	-0.2	-2.20%

### P2P Online Lending and Digital Banking Industry News

1. **Fiserv (FISV) slid -0.44% to \$114.17** on Wednesday, the company reported its agreed to acquire Ondot Systems to expand its products suite to enable customers to deliver “digital-first” and personalized experiences to their clients. Ondot processes more than 1 billion transactions per month and provide digital capabilities to over 30 million cards. Fiserv will build from Ondot’s platform interplay between real-time user content and artificial intelligence to engage users in the moment that will create. Unified digital experience spanning card based payments, digital banking platforms and merchant solutions.
2. Shares of **Facebook Inc. FB, +0.04%** ended virtually flat after it launched a PR assault against **Apple Inc. AAPL, -0.05%**, claiming the iPhone maker’s new mobile operating systems update will harm small companies.
3. China-based lender, **Hexindai (HX)**, share ended the session flat, reported that it held its 2020 annual general meeting, and that shareholders of the company approved the name change from Hexindai Inc to “Xiaobai Maimai Inc, as a special resolution of the Company.
4. A new anti-trust case, a civil suit was filed against Facebook (FB) and Google (GOOGL) in Texas alleging the firms made a deal to reduce competition in online advertising.
5. Shares of **Amazon.com Inc. (AMZN) advanced +2.40 to \$3,240.96** Wednesday,
6. Shares of **Bank of America Corp. (BAC), +0.28%** inched 0.28% higher to \$28.72, the stock’s performance was mixed when compared to some of its competitors Wednesday, as **JPMorgan Chase & Co. (JPM), rose +0.29%** to \$120.67, **Citigroup Inc. (C ), gained +0.13%** to \$59.75, and **Wells Fargo & Co. (WFC), shed -0.27%** to \$29.65. Trading volume (42.3 M) remained 15.8 million below its 50-day average volume of 58.1 M.

---

## General Market News

1. In U.S. economic data, November retail sales figures showed a 1.1% slide during the month, dwarfing the 0.4% decline forecast by economists surveyed by MarketWatch, as the resurgence in coronavirus cases prompted new restrictions in some states on consumer activity.
2. The ICE U.S. Dollar Index, DXY, -0.27% a measure of the currency against a basket of six major rivals, was 0.2% lower at 90.28.
3. The pan-European Stoxx 600 Europe index SXXP, +0.82% settled 0.8% higher and London's FTSE 100 benchmark UKX, +0.88% rose 0.9%.
4. Oil futures ended up 0.4% a day after settling at a more than nine-month high, even as inventories shrank. The U.S. benchmark CL.1, +0.57% settled at \$47.82 a barrel.
5. Gold futures GCG21, +0.73% for February settled up 0.2% at \$1,859.10 an ounce, as traders waited for signals on fiscal stimulus and Brexit talks.

### 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