

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, December 17, 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>	0.13%	0.58%	0.83%	1.01%	1.30%	0.81%	0.84%	0.49%
<b>5 Day</b>	-0.22%	1.48%	2.30%	1.96%	2.88%	0.79%	2.89%	1.01%
<b>Month-to-Date</b>	0.97%	3.93%	6.92%	9.29%	10.87%	2.58%	7.22%	2.78%
<b>Year-to-Date</b>	-17.55%	15.22%	11.39%	9.36%	18.55%	34.66%	42.26%	6.18%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 0.13% on Thursday December 17, 2020, ending with a value of 82.45. Month-to-date the index recorded 0.97%, and on a year-to-date basis, -17.55%. The three major U.S. benchmark ended at record highs on Thursday as D.C. lawmakers inched closer to agreeing a new stimulus package. The Dow Jones Industrial Average (DJIA) added 0.49% or 148.83 points, to close at 30,303.37. The S&P 500 index (SPX), advanced +0.58% or 21.31 points, to 3,722.48. The Nasdaq Composite Index (COMP) rose +0.84% or 106.56 points, to finish at 12,764.75. Small cap stocks measured by the Russell 2000, gained 1.30% or 25.32, recording 1,978.05 to end the session. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.931% rose 2.2 basis points to 0.938% following the Fed's announcement on rates remaining ultra-low.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/17/20	JT	Jianpu Technology Inc.	2.75	0.27	10.89%
12/17/20	PYPL	PayPal Holdings Inc.	235.51	5.31	2.31%
12/17/20	TREE	LendingTree Inc.	272.55	4.56	1.70%
12/17/20	FIS	Fidelity National Information Services Inc.	145.97	2.37	1.65%
12/17/20	GSKY	GreenSky Inc.	4.35	0.07	1.64%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/17/20	QD	Qudian Inc.	1.25	-0.04	-3.10%
12/17/20	LC	LendingClub Corporation	8.64	-0.25	-2.81%
12/17/20	SOS	SOS Limited	2.03	-0.04	-1.93%
12/17/20	JFIN	Jiayin Group Inc.	3.64	-0.07	-1.89%
12/17/20	QFIN	360 DigiTech Inc.	11.33	-0.18	-1.56%

### P2P Online Lending and Digital Banking Industry News

- Amazon.com Inc. AMZN, -0.15%** said Thursday it was extended the time to allow customers to return merchandise and increasing the places where those returns can be made.
- Shares of SOS Ltd, -1.93%** to \$2.03, reported the firm has entered into a strategic cooperation with Qingdao West Coast Healthcare Development Group that will focus on health management, virtual healthcare, the circulation of drugs, medical devices, senior care and commercial insurance.
- Fair Isaac Corp (FICO), +0.96%** to \$527.43, an analytics leader, and Crystal Blockchain of Bitfury Group, a leading digital currency analytics company, announced a partnership to provide cryptocurrency risk management and monitoring service.

---

## General Market News

1. In U.S. economic data, the Philadelphia Fed manufacturing index dropped 6 points to 26.3 in December from 32.3 in prior month, according to the regional Federal Reserve.
2. U.S. home builders started construction on homes at a seasonally-adjusted annual rate of 1.55 million in November, representing a 1.2% increase from October. In comparison to 2019, housing starts were up nearly 13%, and the acceleration of building permit applications was the highest in 14 years. Amazon.com Inc. AMZN, -0.15% said Thursday it was extending the time customers can make returns and increasing the places where those returns can be made.
3. The ICE U.S. Dollar Index DXY, 0.13%, a measure of the currency against a basket of six major rivals, was 0.7% lower and extended its weekly loss toward its lowest levels the spring of 2018.
4. The pan-European Stoxx 600 Europe index SXXP, -0.10% settled 0.3% and London's FTSE 100 benchmark UKX, 0.07% lost 0.3%.
5. Oil futures climbed on Thursday, with the U.S. benchmark CL.1, -0.04% up 54 cents, or 1.1%, to settle at \$48.36 a barrel on the New York Mercantile Exchange, a more-than nine-month high.
6. Gold futures GCG21, 0.06% for February rose \$31.30, or 1.7%, to settle at \$1,890.40 an ounce.
7. In Asian, Hong Kong's Hang Seng index HSI, -0.67% closed 0.1% higher, and China's Shanghai Composite Index SHCOMP, -0.29% ended the day up 1.1%.

### 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