

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, December 18, 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	-1.32%	-0.35%	-0.46%	-0.77%	-0.41%	-0.05%	-0.07%	-0.41%
5 Day	-1.54%	1.25%	2.11%	1.99%	3.05%	2.04%	3.05%	0.44%
Month-to-Date	-0.37%	4.27%	6.50%	8.62%	10.34%	2.53%	7.60%	3.13%
Year-to-Date	-18.64%	14.81%	10.87%	8.52%	18.07%	34.59%	42.16%	5.75%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) declined -1.32% on Friday, December 18, 2020, ending with a value of 81.36. Month-to-date the index recorded -0.37%, and on a year-to-date basis, -18.64%. The three U.S. major indexes finished lower on Friday, as D.C. lawmakers extended the schedule to avoid a government shutdown by two days to continue negotiations for a relief package. The Dow Jones Industrial Average (DJIA) dropped -0.41% or -124.32 points, to finish at 30,179.05. The S&P 500 (SPX) decreased -0.35% or -13.07 points, ending at 3,709.41. The Nasdaq Composite (COMP) shed -0.35% or -9.11 points, to close at 12,755.64. Small cap stocks measured by the Russell 2000, fell -0.41% or -8.06, recording 1,969.99. The 10-year Treasury note yield TMUBMUSD10Y, 0.946% rose 1.8 basis points to 0.947% to end the week higher. Yields and prices move in opposite directions.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/18/20	JFIN	Jiayin Group Inc.	3.67	0.03	0.82%
12/18/20	WEI	Weidai Ltd.	1.4511	0.0211	1.48%
12/18/20	SQ	Square Inc.	235.62	4.88	2.11%
12/18/20	MELI	MercadoLibre Inc.	1723.68	43.69	2.60%
12/18/20	AIHS	Senmiao Technology Limited	1.12	0.07	6.67%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/18/20	XYF	X Financial	2.07	-0.121	-5.52%
12/18/20	TREE	LendingTree Inc.	260.77	-11.78	-4.32%
12/18/20	CNF	CNFinance Holdings Limited	3.535	-0.1449	-3.94%
12/18/20	HX	Hexindai Inc.	2.53	-0.1	-3.80%
12/18/20	FINV	FinVolution Group	2.17	-0.08	-3.56%

P2P Online Lending and Digital Banking Industry News

1. Ally Financial Inc. (ALLY) -1.35%, has scheduled the release of its fourth quarter and full year financial results for Friday, Jan. 22, 2021. The press release will be issued at 7:30 a.m. ET via PR Newswire and on the Ally Press Room website (<http://media.ally.com>). Ally will host a conference call at 9 a.m. ET to review the company's performance. The call will include a review of the results, followed by a question and answer session. Conference Call Information: Dial 844-530-6677 (or +1-508-637-5641 for international access) at least 10 minutes prior to the start time and enter the conference ID code 7948248. The conference call will also be webcast live on Ally's Investor Relations website in the Events & Presentations section (<http://www.ally.com/about/investor/events-presentations/index.html>).
2. The fed will allow big banks resume share buyback programs, after the announcement major banks shares rose. JPMorgan Chase (JPM) -0.59% to 119.08, said that it will vote on a new share-buy-back program worth \$30 billion in 2021.
3. In after hour trading JPM was up 7.38%, Wells Fargo gained 3.31%, Bank of America (BAC) soared 4.71% and Goldman Sachs reached 5% after hour. Essentially, the test to evaluate resiliency of large banks by estimating their losses, revenue, and capital level – which provide capital reserve during a downturn ensured that banks could support the economy during economic downturns.
4. Wells Fargo (WFC) -1.56% to \$29.01, hired the former digital executive of Bank of America, Michelle Moore. The priority is to attempt to modernize the bank.
5. Amazon (AMZN) -1.06% to \$3,201.65 is facing being unionized in the state of Alabama where warehouse workers have banded together to with representation from the Retail, Wholesale, and Department Store Union, who will represent 1,500 employees at the Bessemer facility.

General Market News

1. The U.S. economic calendar was light to end the last full trading week of 2020. The current-account deficit, a measure of the nation's debt to other countries, rose 10.6% in the third quarter largely because of an increase in the trade gap on goods.
2. In Asia, the Shanghai Composite recorded -0.29% or -9.98 points to 3,3394.90. Hong Kong's Hang Seng Index, -0.67% to 26,498.60. Japan's Nikkei 225 slid -0.16%.
3. In Europe, the Stoxx 600 Europe, fell -0.03% or -0.10 points to 397.60. London's FTSE 100 stock index, -0.33% or -21.88 points, to 6,529.18.
4. Oil futures closed higher, with the U.S. benchmark CL.1, +1.49% up 1.5% to settle at \$49.10 a barrel and on track for a seventh straight weekly rise, while booking at more than 5% weekly gain.
5. Gold futures for February delivery GCG21, -0.19% settled almost 0.1% lower Friday at \$1,888.90 an ounce.

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