

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, December 22, 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	0.54%	-0.21%	0.44%	0.44%	0.99%	-1.38%	0.51%	-0.67%
5 Day	0.44%	-0.20%	0.23%	-0.20%	1.90%	-0.20%	1.69%	-0.61%
Month-to-Date	0.07%	1.43%	3.35%	3.74%	7.85%	0.64%	6.41%	-0.10%
Year-to-Date	-18.28%	14.13%	11.11%	8.64%	19.26%	33.57%	42.74%	5.18%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 0.54% on Tuesday, December 22, 2020, ending with a value of 81.72. Month-to-date the index recorded 0.07%, and on a year-to-date basis, -18.28%. U.S. major benchmarks finished mixed as investors' concerns grew over a new strain of Covid-19 abroad, while focus shifted toward the economic outlook for 2021 and equity valuations. The Dow Jones Industrial Average (DJIA) recorded -0.67% or -200.94 points, to finish at 30,015.51. The S&P 500 index (SPX) shed -0.21% or -7.66 points to reach 3,687.26. The Nasdaq Composite Index (COMP) gained +0.51% or 65.4 points to end at 12,807.92. The Russell 2000 (RUT), the benchmark that tracks and measures small cap stocks eked out 0.99% or 19.55 points, to end the session at 1,1989.88. The 10-year Treasury note yield TMUBMUSD10Y, shed 0.926% down 2.4 basis points to 0.917%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/22/20	XYF	X Financial	2.12	0.13	6.53%
12/22/20	TREE	LendingTree Inc.	275.53	13.3	5.07%
12/22/20	FINV	FinVolution Group	2.27	0.08	3.65%
12/22/20	SQ	Square Inc.	241.58	8.08	3.46%
12/22/20	ENVA	Enova International Inc.	24.94	0.8	3.31%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/22/20	SOS	SOS Limited	1.29	-0.84	-39.44%
12/22/20	HX	Hexindai Inc.	2.4	-0.13	-5.14%
12/22/20	QFIN	360 DigiTech Inc.	10.71	-0.44	-3.95%
12/22/20	FIS	Fidelity National Information Services Inc.	134.81	-5.1	-3.65%
12/22/20	JT	Jianpu Technology Inc.	2.89	-0.1	-3.34%

P2P Online Lending and Digital Banking Industry News

1. The stock price of SOS Ltd, (SOS) dropped -39.44 % to after the firm announced pricing a ~\$4 million direct offering through issuance of 2.6M ADSs and warrants priced at \$1.55 each, with the same exercise price and expiry date in 5 years from the date of issue, which is expected to close on December 24, 2020.
2. GreenSky (GSKY) -0.23% to \$4.42 will host a Virtual Investor Day on Tuesday, January 12, 2021 from 1:00pm to 3:00pm EST. Dial-in number (833) 339-0869 (toll free), (236) 712-2508 (international) conference id: 7426459. Materials can be found at <http://investors.greensky.com>.
3. Wells Fargo (WFC) dropped -2.00% to \$28.96, said that it has agreed to sell its private student loan portfolio to investors with Firstmark, a division of Nelnet Inc. (NNI), that will take on the responsibility of servicing the portfolio after the sale.
4. JP Morgan Chase (JPM) dropped -1.52% to \$121.67, and Bank of America Corp. (BAC), shed -1.78% to \$29.21, Capital One Finance (COF) slid -0.31% to \$94.99, while shares of Goldman Sachs (GS) recorded -2.68% to \$250.09.
5. Shares of Facebook (FB) declined -2.09% to \$267.09 were in focus after the firm and Google parent Alphabet Inc. agreed to team up to fight the antitrust lawsuits.

General Market News

1. In economic news, there was nothing unexpected, a final reading of U.S. gross domestic product in third quarter came in at a moderately stronger rate than had been estimated, at an annualized growth rate of 33.4% compared with a previous reading of 33.1%, as the economy recovers slowly.
2. GDP data for fourth-quarter indicates the economy returning to a more normal growth rate, as economist predict 3.5% annualized rate. That said, other data painted a different outlook for the economy, with U.S. existing home sales declining 2.5% to 6.69 million rate in November, and a reading of consumer confidence dropping to 88.6 in December from revised 92.9 in the prior month.
3. In China, the Shanghai Composite, declined 0.76%, while Hong Kong's Hang Seng Index HSI, +0.86% lost 0.7% and Japan's Nikkei 225 declined 1%.
4. In Europe, the Stoxx 600 Europe SXXP, 0.22% closed 1.2% higher, following its largest one-day percent plunge in about two months, while London's FTSE 100 index UKX, -0.30% picked up 0.6%.
5. Oil futures retreated, with the U.S. benchmark CL.1, 0.04% down 2% to settle at \$47.02 a barrel, after a sharp drop on Monday.
6. Gold futures for February delivery GCG21, -0.03% were 0.6% lower to settle at \$1,870.30 an ounce, logging back-to-back losses. Meanwhile, a gauge of the U.S. dollar, the ICE U.S. Dollar Index DXY, -0.30%, rose 0.7%.

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