

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, December 24, 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>	-0.34%	0.35%	0.15%	-0.02%	-0.16%	0.02%	0.26%	0.23%
<b>5 Day</b>	1.09%	-0.52%	0.76%	0.43%	1.31%	-0.15%	0.31%	-0.34%
<b>Month-to-Date</b>	1.59%	2.02%	5.17%	5.80%	8.61%	2.45%	5.87%	1.10%
<b>Year-to-Date</b>	-17.07%	14.62%	12.23%	9.82%	20.11%	34.46%	42.71%	5.82%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) deducted -0.34% on Thursday, December 24, 2020, ending with a value of 82.96. On a month-to-date basis, the index stands at 1.59%, while year-to-date performance is -17.04%. U.S. equity markets closed at 1 pm to start the Christmas holiday, leaving U.S. major benchmarks finishing higher on Thursday. The Dow Jones Industrial Average (DJIA) increased +0.23% or 70.04 points, to 30,199.87. The S&P 500 index (SPX) eked out +0.35% or 13.05 points to 3,703.06. The Nasdaq Composite Index (COMP) added +0.26% or 33.62 points, to finish at 12,804.73. The Russell 2000 index recorded -0.16% or -3.15 points, ending at 2,003.95. The 10-year Treasury note yield TMUBMUSD10Y, 0.933% dropped 2 basis points to 0.933%, while the 2-year note rate TMUBMUSD02Y, 0.120% edged 0.2 basis point higher to 0.121%. The U.S. bond market closed at 2 p.m. ET.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/24/20	FIS	Fidelity National Information Services Inc.	140.81	6.1	4.53%
12/24/20	GPN	Global Payments Inc.	205.6	5.34	2.67%
12/24/20	FISV	Fiserv Inc.	112.63	1.99	1.80%
12/24/20	MELI	MercadoLibre Inc.	1690.48	20.47	1.23%
12/24/20	TRU	TransUnion	100.91	0.86	0.86%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/24/20	YRD	Yiren Digital Ltd.	3.02	-0.17	-5.33%
12/24/20	HX	Hexindai Inc.	2.31	-0.11	-4.55%
12/24/20	CNF	CNFinance Holdings Limited	3.83	-0.17	-4.25%
12/24/20	JFU	9F Inc.	1.2	-0.05	-4.00%
12/24/20	ELVT	Elevate Credit Inc.	4.02	-0.13	-3.13%

### P2P Online Lending and Digital Banking Industry News

- All fourteen China-based P2P marketplace lending platforms declined, with a total return performance ranging from -5.33% from Yiren Digital Ltd. (YRD) ending at \$3.02. to Jianpu Technology (JT) shedding -0.34% to \$2.91, while heavier weighted LexinFintech (LX) lost -2.23% to \$6.59. The results could be influenced by Beijing's antitrust investigation into Alibaba, and Ant Group, summoning to meet with banking watchdogs to discuss financial regulations over the company's finance unit, was.
- China-based SOS Limited (SOS), -4.09% to \$ 3.05, announced plans to relocate to the west coast of Qingdao as the firm continues to pivot its business model to stay compliant with regulators and develop the business post pandemic. Recently the firm announced it created a SOS emergency cloud rescue service software with three major product categories, namely, medical rescue card, care rescue card, financial rescue card to name a few under the basic plan.
- Shares of Amazon.com Inc. (AMZN), slid -0.39% to \$3,172.69 on Thursday. The company closed \$379.56 below its 52-week high (\$3,552.25), which the company achieved on September 2nd. Trading volume (1.5 M) stands at 3.0 million below its 50-day average volume of 4.4 M.
- Facebook Inc. (FB), shares dropped -0.26% to \$267.40 on Thursday. The stock demonstrated a mixed performance when compared to some of its competitors. Trading volume (6.7 M) is 12.0 million below its 50-day average volume of 18.7 M.

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## General Market News

1. On Thursday, the New York Stock Exchange and Nasdaq ended trading at 1 p.m. Eastern Time while the Securities Industry and Financial Markets Association recommends a 2 p.m. close for trading in bonds. Markets will be closed on Friday in observance of Christmas.
2. Long-dated U.S. Treasury rates declined, and prices increased Thursday, but government debt yields registered modest weekly gains in a shortened-holiday week. The 30-year bond yield TMUBMUSD30Y, 1.663%, known as the long-bond, slid 2.8 basis points to 1.669%. For the week, the 10-year yield lost 1.4 basis points, and the 30-year shed 3 basis points, while the 2-year note put in a 0.2 basis point-fall.
3. Internationally, the Shanghai Composite, -0.24% closed 0.6% lower on Thursday, Japan's Nikkei 225 NIK, -0.05% index rose 0.5%, while Hong Kong's Hang Seng Index, +0.16% registered 0.2%.
4. In Europe, the Stoxx 600 Europe, +0.12% and London's FTSE 100 index UKX, +0.10% both rose 0.1%.
5. Oil futures ended the day unchanged, with the U.S. benchmark CL.1, +0.37% up less than 0.1% at \$48.16 a barrel on the New York Mercantile Exchange.
6. Gold futures for February delivery GC00, +0.24% were up 0.2% at \$1,882.70 an ounce.
7. The U.S. dollar, the ICE U.S. Dollar Index DXY, -0.04%, fell 0.1%.

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