

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, December 28, 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	-1.30%	0.87%	-0.25%	0.31%	-0.38%	1.05%	0.74%	0.68%
5 Day	-1.30%	1.30%	0.76%	1.40%	0.32%	1.01%	0.71%	1.29%
Month-to-Date	0.27%	1.99%	5.24%	7.47%	8.73%	3.40%	4.41%	1.94%
Year-to-Date	-18.12%	15.62%	11.95%	10.16%	19.65%	35.87%	43.76%	6.65%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) recorded -1.30% on Monday, December 28, 2020, ending with a value of 81.88. On a month-to-date basis, the index stands at +0.27%, while year-to-date performance is -18.12%. Major U.S. equity indexes finished at records on Monday as investors were bolstered by the confirmation of a stimulus relief bill was signed by President Trump. The Dow Jones Industrial Average (DJIA), advanced +0.68% or 204.10 points, to record a record high at 30,403.97. The S&P 500 index (SPX) added +0.87% or 32.30 points, to register 3,735.36 at the close. The Nasdaq Composite index (COMP) rose +0.74% or 94.69 points, to finish at 12,899.42. Small cap companies measured by the Russell 2000 index shed -0.38% or -7.70 points to end at 1,996.25. The 10-year Treasury note yield TMUBMUSD10Y, recorded 0.921%, after hitting an intraday high of 0.963%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/28/20	JFU	9F Inc.	1.36	0.16	13.33%
12/28/20	AIHS	Senmiao Technology Limited	1.1	0.06	5.77%
12/28/20	SOS	SOS Limited	1.31	0.05	3.97%
12/28/20	FB	Facebook Inc.	277	9.6	3.59%
12/28/20	AMZN	Amazon.com Inc.	3283.96	111.27	3.51%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/28/20	LX	LexinFintech Holdings Ltd.	6.21	-0.38	-5.77%
12/28/20	QFIN	360 DigiTech Inc.	10.39	-0.45	-4.15%
12/28/20	FINV	FinVolution Group	2.27	-0.09	-3.81%
12/28/20	WEI	Weidai Ltd.	1.35	-0.05	-3.57%
12/28/20	QD	Qudian Inc.	1.19	-0.04	-3.25%

P2P Online Lending and Digital Banking Industry News

1. Amazon.com Inc. (AMZN) shares rose +3.51% to \$3,283.96 on Monday, the stock's rise broke its two-day losing streak. Amazon.com Inc. closed \$268.29 short of its 52-week high (\$3,552.25), which the company reached on September 2nd. The stock outperformed some of its competitors as reports of overall total retail sales grew by 3% over the extended 75-day holiday period, according to Mastercard SpendingPulse, which tracks online and in-store retail sales across all payment methods. Trading volume (5.6 M) eclipsed its 50-day average volume of 4.3 M.
2. Shares of Facebook Inc. (FB), advanced +3.59% to \$277.00 on Monday, closing \$27.67 short of its 52-week high (\$304.67), which the company achieved on August 26th. The stock outperformed some of its competitors for the day as reports of Alibaba's woes continued. Trading volume (23.1 M) eclipsed its 50-day average volume of 18.5 M. The firm has also decided to shut down its Irish subsidiary due to tax disputes which transacted ~\$30 billion of revenue in 2018, more than the firm's total annual turnover of \$56 billion.
3. JPMorgan (JPM) added +0.66% to 125.34, is acquiring a major credit card rewards business, cxLoyalty Group, a privately-held Connecticut based company. The cards company says that it has 3K clients and marketing partners that serve 70 million consumers.
4. Faced with additional mandates from the China regulators over the weekend, Alibaba Group Holding Ltd. (BABA), rose +0.16% boosted its stock repurchase program late Sunday from \$6 billion to \$10 billion, and shares rose 0.3% following a 13% plunge on Thursday. Its sister company Ant Group is being pressured to scale back its business to only focus on digital payments.

General Market News

1. The Stoxx Europe 600 index (SXXP), added +0.66%, while U.K. markets remained closed for the holidays. Japan's Nikkei NIK, +0.74% finished 0.7% higher, the Shanghai Composite SHCOMP, +0.02% ended flat and Hong Kong's Hang Seng Index HSI, -0.27% fell 0.3%.
2. The ICE U.S. Dollar Index DXY, -0.02%, a gauge of the dollar's strength against its major rivals, was little changed to slightly higher.
3. February gold futures GCG21, -0.34% settled down 0.1% to end at \$1,880.40 an ounce. U.S. benchmark crude futures CL.1, -1.06% closed down 1.3% to \$47.62 a barrel.

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

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