

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, December 29, 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	-1.12%	-0.22%	-1.11%	-1.56%	-1.85%	-0.31%	-0.38%	-0.22%
5 Day	-2.41%	1.08%	-0.36%	-0.19%	-1.53%	0.00%	0.33%	1.07%
Month-to-Date	-0.86%	1.76%	4.08%	5.79%	6.72%	0.22%	4.01%	1.72%
Year-to-Date	-19.04%	15.36%	10.71%	8.44%	17.43%	35.45%	43.22%	6.30%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) dropped -1.12% on Tuesday, December 29, 2020, ending with a value of 80.96. Month-to-date, the index is registering -0.86%, while year-to-date it stands at -19.04%. U.S. major benchmarks gave up gains on Tuesday, closing lower after a setback over stimulus package checks, and anxiety over the increase in coronavirus cases. The Dow Jones Industrial Average (DJIA) shed -0.22% or -68.30 points, to register 30,335.67. The S&P 500 index (SPX) ended -0.22% or -8.32 points lower, to 3,727.04. The Nasdaq Composite index (COMP), fell -0.38% or -49.20 points, recording 12,850.22. Small cap companies measured by the Russell 2000 index shed -1.85% or -36.89 points to end at 1,959.36. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.949% rose 1 basis point to 0.933%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/29/20	SOS	SOS Limited	1.405	0.095	7.25%
12/29/20	FINV	FinVolution Group	2.36	0.09	3.96%
12/29/20	QFIN	360 DigiTech Inc.	10.69	0.3	2.89%
12/29/20	HX	Hexindai Inc.	2.39	0.05	2.14%
12/29/20	AMZN	Amazon.com Inc.	3322	38.04	1.16%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/29/20	JFU	9F Inc.	1.23	-0.13	-9.56%
12/29/20	XYF	X Financial	1.81	-0.14	-7.18%
12/29/20	ENVA	Enova International Inc.	24.515	-1.365	-5.27%
12/29/20	WEI	Weidai Ltd.	1.28	-0.07	-5.19%
12/29/20	LC	LendingClub Corporation	8.16	-0.39	-4.56%

P2P Online Lending and Digital Banking Industry News

- Shares of **Amazon.com Inc. (AMZN)**, gained +1.16% to \$3,322.00 on Tuesday after the firm reported that "Other" unit, which is comprised of online ad revenue, is growing at a faster pace than its retail business, bringing in \$21 billion year-to-date, which is a 47% increase from the previous year.
- Facebook Inc. (FB)**, shed, -0.08% to \$276.78 on what proved to be an all-around choppy trading session for the stock market, despite its losses, the stock outperformed some of its competitors on Tuesday. Trading volume (16.3 M) remained 2.0 million below its 50-day average volume of 18.3 M.
- Bank shares were down on Tuesday for Truist Financial Corporation (TFC) -1.70% to \$46.72, Capital One Financial Corporation (COF) shed -1.39% to \$96.19, PNC Financial Services Group (PNC) -1.14% to \$144.87, Ally Financial Inc. (ALLY) -0.63% to \$33.76, Goldman Sachs (GS) -0.61% to \$258.01, Wells Fargo & Co. (WFC) -0.47% to \$29.78, Bank of America Corp. (BAC) -0.40% to \$30.01, Citigroup Inc. (C) -0.36% to \$60.91, JP Morgan (JPM), -0.26% to \$125.01, and Toronto Dominion Bank (TD) gained +0.45% to \$56.29.
- The People's Bank of China said Tuesday that Ant Group, the Alibaba affiliate was working on a plan to set up a financial holding firm. Regulators may force Ant to hold 30% capital versus the 2% currently to support its consumer lending business and or narrow its business to payments from the consumer loans and money management. In this regard, Ant will have to ensure that its financial operations are under regulatory supervision as it draws continued extra scrutiny from regulators who are eager to control the power of major internet companies.

General Market News

1. In U.S. economic data Tuesday, the S&P Case-Shiller home price index for October showed a year-over-year increase of 7.9%, the outpacing the last six years.
2. China's National Bureau of Statistics revised the 2019 gross domestic product growth to 6.0%, compared with the 6.1% based on its preliminary reading. In the first three quarters, the Chinese economy grew 0.7% from a year earlier.
3. The "Main Street Lending Program" has been extended by the Federal Reserve until Jan. 8 to giving the central bank more time to process loan requests that are in the queue.
4. In Asia, the Shanghai Composite SHCOMP, +1.05% fell 0.5%, while Hong Kong's Hang Seng Index HSI, +2.18% rose 1% and Japan's Nikkei 225 Index NIK, -0.45% jumped 2.7%.
5. London's FTSE 100 UKX, -0.01% jumped 1.6% as traders returned from a four-day weekend and cheered a post-Brexit trade deal with the European Union reached on Christmas Eve. The pan-European Stoxx 600 Europe index SXXP, 0.10% rose 0.8%.
6. Oil futures bounced back on Tuesday, as traders rallied for another round of fiscal aid in the U.S. which may boost energy demand in the new year. West Texas Intermediate crude for February delivery CL.1, +0.77% CLG21, 0.77% gained 38 cents, to close at \$48 a barrel on the New York Mercantile Exchange.
7. Gold for February delivery GC00, -0.01% rose 0.1% or \$2.50 to close at \$1,882.90 an ounce.
8. The dollar DXY, -0.31% was 0.4% lower compared to a basket of trading partners.

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