

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, December 31, 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	1.41%	0.64%	0.16%	0.08%	-0.26%	1.21%	0.14%	0.65%
5 Day	2.53%	1.43%	-0.38%	-0.23%	-1.45%	4.25%	0.65%	1.35%
Month-to-Date	4.16%	2.44%	4.68%	5.66%	6.82%	3.55%	4.13%	2.13%
Year-to-Date	-14.94%	16.26%	11.81%	9.57%	18.36%	39.85%	43.64%	7.25%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) registered +1.41% on Thursday, December 31, 2020, ending with a value of 85.06. Fourth quarter 2020 total return performance, the index stands at +7.23%, and on a year-to-date basis, -14.94%. The three major U.S. equity benchmarks ended in higher positions on Thursday, the last trading session for the year as optimism of vaccines, fiscal relief, and monetary policy aid continues to bolster the prospects of advancing economic recovery. The Dow Jones Industrial Average (DJIA) added +0.65% or 196.92 points, to 30,606.48, while the S&P 500 index (SPX), advanced +0.64% or 24.03 points, to finish at 3,756.07. The Nasdaq Composite (COMP) ticked up +0.14% or 18.28 points, to register 12,888.28. The Russell 2000 benchmark that measures small cap companies shed -0.26% or -5.14 points to end at 1,974.86. The 10 year U.S. Treasury note yield TMUBMUSD10Y, 0.919% dropped 1.3 basis point to 0.913%, adding to a yearly decline of ~1%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/31/20	LC	LendingClub Corporation	10.55	2.18	26.05%
12/31/20	CNF	CNFinance Holdings Limited	4.01	0.43	12.01%
12/31/20	JT	Jianpu Technology Inc.	3.04	0.16	5.56%
12/31/20	ELVT	Elevate Credit Inc.	3.97	0.18	4.75%
12/31/20	GDOT	Green Dot Corporation	55.82	2.35	4.39%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/31/20	XYF	X Financial	2	-0.27	-11.89%
12/31/20	JFU	9F Inc.	1.04	-0.07	-6.31%
12/31/20	WEI	Weidai Ltd.	1.34	-0.04	-2.90%
12/31/20	MELI	MercadoLibre Inc.	1675.22	-37.7199	-2.20%
12/31/20	DNB	Dun & Bradstreet Holdings Inc.	24.91	-0.505	-1.99%

P2P Online Lending and Digital Banking Industry News

- LendingClub (LC) +26.16% to \$10.56, after the Office of the Comptroller of the Currency (OCC) granted approval of the Radius Bank acquisition. The combined entities will align LendingClub more closely with a digital bank while at the same time enabling it to have a competitive advantage as an online marketplace that can scale beyond retail peer-to-peer lending products.
- cxLoyalty Group Holdings, Inc. announced the closing of the sale of its Global Loyalty division ("cxLoyalty") to JPMorgan Chase & Co. (JPM) +1.36% to \$127.07. The transaction includes cxLoyalty's leading technology platforms, full service travel agency, gift card, merchandise, and points bank businesses. cxLoyalty will operate as a business unit within JPMorgan Chase. The transaction excludes cxLoyalty Group Holdings' Global Customer Engagement division and other ongoing businesses.
- Ally Bank (ALLY) +1.16% to \$35.66 is offering an \$250 online custodial savings account to New Year's Eve babies that are born by midnight on Thursday, Dec. 31, 2020,
- Shares of Amazon.com Inc. (AMZN), -0.88% to \$3,256.93 on Thursday, this was the stock's second consecutive day of losses. Amazon.com Inc. closed \$295.32 short of its 52-week high (\$3,552.25), which the company achieved on September 2nd. The stock underperformed when compared to some of its competitors, Microsoft Corp. (MSFT), +0.33% to \$222.42, Alphabet Inc. Cl A (GOOGL), +0.94% to \$1,752.64, and Walmart Inc. (WMT), -0.02% to \$144.15. Trading volume (2.9 M) was unchanged at 1.3 million below its 50-day average volume of 4.3 M.

General Market News

1. U.S. data showed new jobless benefit claims decreased by 19,000 to 787,000 last week, while state continuing jobless claims dropped 103,000 to 5.22 million.
2. The New York Stock Exchange announced late Thursday it has begun delisting proceedings for the three largest Chinese telecommunications companies in order to comply with an executive order by President Donald Trump targeting companies affiliated with China's military. Trading of American depositary shares of China Mobile Ltd. CHL, +0.88%, China Telecom Corp. Ltd. CHA, -0.04% and China Unicom (Hong Kong) Ltd. CHU, -1.56% will be suspended Jan. 7, unless it can be confirmed that trades executed Jan. 7 and Jan. 8 will be executed, in which case trading will be suspended Jan. 11, the NYSE said. China Mobile is China's largest telecom company, and has a market cap of about \$116 billion. It has been listed on the NYSE since its \$4.2 billion IPO in 1997. China Telecom has been listed on the NYSE since 2002, and has a market cap \$22.5 billion. China Unicom has been listed by the NYSE since 2000, with a market cap of \$18 billion. All three companies are also listed in Hong Kong.
3. Hong Kong's Hang Seng Index HSI, +0.31% rose 0.3%, while the Shanghai Composite SHCOMP, +1.72% jumped 1.7%.
4. The pan-European Stoxx 600 SXXP, -0.30% fell 0.3%, leaving it up 4.1% this year. London's FTSE 100 UKX, -1.45% declined 1.5%, extending a 14.3% yearly drop, its largest such fall since 2008.
5. The ICE U.S. Dollar Index DXY, -0.01%, a measure of the U.S. currency against a basket of six major rivals, was up 0.3%, after trading near a 2 1/2-year low.
6. Oil futures were higher, with the U.S. benchmark CL.1, +0.04% up 0.3% to settle at \$48.52 a barrel, but booking a 20.5% loss in 2020. February gold futures GC00, +0.43% edged higher by \$1.70, or less than 0.1%, to settle at \$1,895.10 an ounce. For the year, gold values were up nearly 25%.

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