

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, December 10, 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	0.82%	-0.13%	0.25%	0.49%	1.08%	0.97%	0.54%	-0.23%
5 Day	1.36%	0.04%	1.94%	3.42%	4.00%	-1.12%	0.23%	0.10%
Month-to-Date	0.97%	3.71%	8.50%	13.08%	12.54%	3.30%	5.95%	3.16%
Year-to-Date	-17.55%	13.54%	8.88%	7.25%	15.24%	33.84%	38.26%	5.12%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +0.82% on Thursday, December 10, 2020, ending with a value of 82.45. Month-to-date the index is +0.97% and year-to-date -17.55%. The three major U.S. major indices registered mixed results on Thursday as weekly jobless benefit claims rose and a lack of a positive decision on the second stimulus package in Congress were offset by the expectation of the FDA's approval and rollout of a vaccine. The Dow Jones Industrial Average (DJIA) shed -0.23% or -69.55 points, to end at 29,999.26. The S&P 500 index (SPX) fell -0.13% or -4.72 points, finishing at 3,668.10. The Nasdaq Composite (COMP) advanced +0.54% or 66.85 points, recording 12,405.81. The Russell 2000, the benchmark that measures small cap stocks rose 1.08% or 20.56 points, to end at 1,922.70. The yield on the U.S. 10-year Treasury note slipped about 3 basis points, or a hundredths of a percentage point, to 0.907%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	% Chg
12/10/20	XYF	X FINANCIAL	7.62%
12/10/20	OMF	ONEMAIN HOLDINGS INC	7.29%
12/10/20	QD	QUDIAN INC SPONSORED ADR CLASS A	6.87%
12/10/20	SQ	SQUARE INC - A	4.93%
12/10/20	MELI	MERCADOLIBRE INC	3.45%

Laggards

	Symbol	Name	% Chg
12/10/20	JFIN	JIAYIN GROUP INC	-4.86%
12/10/20	AIHS	SENMIAO TECHNOLOGY LTD	-4.17%
12/10/20	WEI	WEIDAI LTD	-3.16%
12/10/20	QFIN	360 DIGITECH INC	-3.10%
12/10/20	YRD	YIREN DIGITAL LTD	-2.87%

P2P Online Lending and Digital Banking Industry News

- Facebook (FB) -0.29% to \$277.12** stock lost fell 0.3% a day after the Federal Trade Commission and 46 states filed separate antitrust lawsuits against the social media giant.
- JPMorgan (JPM) -0.64% to \$120.27** reported that it has completed a live intraday repo transaction using a blockchain solution, Onyx, that will launch commercially as JP Coin.
- The bottom five laggards included Jiayin Group Inc (JFIN), -4.86%, Senmiao Technology (AHIS) -4.17%, Weidai (WEI) -3.16%, 360 Digitech (QFIN) -3.10%, and Yiren Digital (YRD), -2.87%.

General Market News

- U.S. and European markets closed mixed, while most APAC equity markets closed lower on Thursday. U.S. government bonds rose, and benchmark European bonds were mixed across the region.
- In U.S. economic data, the consumer-price index (CPI) rose +0.2% in November, and core CPI, excluding volatile food and energy, was up +0.2%.
- New applications for U.S. unemployment benefits increased in early December to a three-month high, possibly due to a rise in layoffs attributed to the resurgence of COVID-19 cases. Claims totaled 853,000, climbing from the 716,000 the prior week, according to the Labor Department.
- Asian stocks dropped on Thursday, while European stocks were mixed following easing measures from the European Central Bank. The Nikkei 225 shed 0.2% in Tokyo and Hong Kong's Hang Seng lost 0.4%. China Merchants Securities Co., said that more than \$722 billion, the equivalent of about 7% of the value of the entire Chinese equity market will be unlocked for sale in 2021, and with valuations at a five-year high, markets will be tested.
- The Stoxx Europe 600 closed down 0.4% after the European Central Bank on Thursday added €500 billion (\$600 billion) to its pandemic-specific asset-buying program.
- Gold closed -0.1%/\$1,837 per ounce and silver +0.4%/\$24.09 per ounce, at the same time, crude oil closed +2.8%/\$46.78 per barrel.

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