

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, December 21, 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	-0.10%	-0.39%	-0.22%	-0.32%	0.02%	0.63%	-0.10%	0.12%
5 Day	-0.10%	1.30%	2.16%	1.99%	2.95%	2.11%	2.43%	1.19%
Month-to-Date	-0.47%	3.28%	4.61%	5.90%	8.36%	2.21%	7.25%	2.11%
Year-to-Date	-18.72%	14.37%	10.62%	8.17%	18.09%	34.45%	42.02%	5.88%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) registered -0.10% on Monday, December 21, 2020, ending with a value of 81.28. Month-to-date the index recorded -0.47%, and on a year-to-date basis, -18.72%. Major U.S. benchmarks closed the day mixed. Investors' optimism persisted with a new \$900 billion relief package agreed, and positive vaccine distribution news, but fears set in as a mutation of the virus was reported from the U.K. The Dow Jones Industrial Average (DJIA) added +0.12% or 37.40 points, gain at 30,216.45. The S&P 500 (SPX) shed -0.39% or -14.49 points, to end at 3,694.92. The Nasdaq Composite (COMP) declined -0.10% or -13.12 points, to close at 12,742.52. Small cap stocks measured by the Russell 2000, ticked up 0.02% or 0.34, less than a point, ending at 1,970.33. The 10-year Treasury note yield TMUBMUSD10Y, 0.938% fell 0.6 basis point to 0.941% as investors turned to havens.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/21/20	COF	Capital One Financial Corporation	95.29	3.72	4.06%
12/21/20	CNF	CNFinance Holdings Limited	3.65	0.2	5.80%
12/21/20	GS	Goldman Sachs Group Inc.	256.98	14.85	6.13%
12/21/20	JT	Jianpu Technology Inc.	2.99	0.26	9.52%
12/21/20	ELVT	Elevate Credit Inc.	3.65	0.46	14.42%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/21/20	JFIN	Jiayin Group Inc.	3.46	-0.21	-5.72%
12/21/20	AIHS	Senmiao Technology Limited	1.06	-0.06	-5.36%
12/21/20	LX	LexinFintech Holdings Ltd.	6.3	-0.24	-3.67%
12/21/20	FIS	Fidelity National Information Services Inc.	139.91	-5.31	-3.66%
12/21/20	QD	Qudian Inc.	1.23	-0.04	-3.15%

P2P Online Lending and Digital Banking Industry News

- Bank shares gained on Monday after the Federal Reserve released restrictions on bank share buybacks next year. Wells Fargo (WFC) gained 1.90% to \$29.56, JP Morgan Chase (JPM) added +3.77% to \$123.57, and Bank of America Corp. (BAC), advanced +3.71% to \$29.73, Capital One Finance (COF) rose 4.06% to \$95.29, while shares of Goldman Sachs (GS) soared 6.13% to \$256.98.
- Shares in China-based lender Senmiao Technology (AIHS) dropped -5.36% to \$1.06 after the firm reported the launch of its proprietary and online ride-hailing platform Xixingtianxia, for drivers in Changsha, China, which is the second city after Chendgu using the platform.
- SOS Limited (SOS), a china lender, datamining and marketing firm added 3.40% to \$2.13, following the announcement of its preliminary estimates for full fiscal year 2020, and business outlook for fiscal year 2021. Full year 2020 revenue is expected to cap \$49.5 million, representing a growth of 451% and attributed to shifting their retail P2P lending business model to focus on clients such as insurance companies, financial institutions and medical institutions. The firm expects net revenue growth of ~286% for the full year of 2021.
- Xiaobai Maimai formerly Hexindai (HX) fell -0.79% to \$2.51, a China-based lending and social e-commerce platform in announced its unaudited condensed financial results for the six months ended September 30, 2020. Total net revenues in the first half of fiscal year 2021 was approximately US\$1.4 million, representing a decrease of 73.7% from approximately US\$5.2 million in the same period of fiscal year 2020.
- Fidelity National Information Services (FIS) and Global Payments (GPN) recently held advanced discussion for a merger that could have been valued at ~70 billion however, the deal fell apart in recent days, according to the WSJ.

General Market News

1. In economic data, the Chicago Federal Reserve's gauge of national economic activity declined to 0.27 in November from 1.01 in October.
2. U.S. Treasury prices inched up on Monday, forcing yields lower after an announcement that COVID-19 mutated in the U.K. which thrust the European nation-states into lockdowns.
3. In Asia, the Shanghai Composite SHCOMP, -1.86% rose 0.8%, Hong Kong's Hang Seng Index HSI, -0.71% lost 0.7% and Japan's Nikkei 225 NIK, -1.04% shed 0.2%.
4. In Europe, the Stoxx 600 Europe registered +0.67% closed 2.3% lower, its largest one-day percent plunge in about two months, while London's FTSE 100 index UKX, -0.03% slumped 1.7%.
5. Oil futures ended lower, with the U.S. benchmark CL.1, -1.31% down 2.6%, but off its lows, to settle at \$47.97 a barrel on demand worries.
6. Gold futures for February delivery GCG21, -0.25% fell 0.3% to settle at \$1,882.80 an ounce, as a gauge of the U.S. dollar, the ICE U.S. Dollar Index DXY, 0.17%, rose 0.2% to around 90.15.

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