

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, December 30, 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	3.61%	0.13%	0.83%	0.96%	1.05%	0.21%	0.15%	0.24%
5 Day	1.11%	1.14%	-0.39%	-0.33%	-1.35%	3.40%	0.77%	0.93%
Month-to-Date	2.72%	1.72%	5.06%	6.31%	7.72%	2.19%	4.22%	1.76%
Year-to-Date	-16.12%	15.52%	11.63%	9.48%	18.67%	38.17%	43.44%	6.56%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 3.61% on Wednesday, December 30, 2020, ending with a value of 83.88. For the fourth quarter 2020, the index stands at 5.75%, and on a year-to-date basis, -16.12%. The three major U.S. benchmarks finished with gains on Wednesday. The Dow Jones Industrial Average (DJIA) rose +0.24% or 73.89 points, to 30,409.56, while the S&P 500 index (SPX), inched up +0.13% or 5 points, to record 3,732.04. The technology heavy Nasdaq Composite (COMP) added +0.15% or 19.78 points, to register 12,870.19 at the close. Small cap companies measured by the Russell 2000 index rose +1.85% or 20.63 points to end at 1,979.99. The yield on the 10-year Treasury note TMUBMUSD10Y, 0.929% dropped 0.8 basis point to 0.926%. Yields and debt prices move in opposite directions.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
12/30/20	XYF	X Financial	2.27	0.46	25.41%
12/30/20	QD	Qudian Inc.	1.39	0.21	17.80%
12/30/20	YRD	Yiren Digital Ltd.	3.39	0.373	12.36%
12/30/20	FINV	FinVolution Group	2.59	0.23	9.75%
12/30/20	LX	LexinFintech Holdings Ltd.	6.74	0.55	8.89%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
12/30/20	JFU	9F Inc.	1.11	-0.12	-9.76%
12/30/20	ELVT	Elevate Credit Inc.	3.79	-0.08	-2.07%
12/30/20	FB	Facebook Inc.	271.87	-4.91	-1.77%
12/30/20	DNB	Dun & Bradstreet Holdings Inc.	25.415	-0.455	-1.76%
12/30/20	FIS	Fidelity National Information Services Inc.	139.53	-1.76	-1.25%

P2P Online Lending and Digital Banking Industry News

- Shares in twelve out of the 14 China-based marketplace online lenders outperformed on Wednesday, as regulators continue refining the terms for large-fintech platforms to operate in the country to level the playing field. The gainers included: Senmiao Technology Limited (AIHS) 0.00%, Xiaobai Maimai (HX) 0.42% after announcing the close of P2P disposition agreement, CN Finance Holdings Limited (CNF) 0.56%, Jianpu Technology Inc. (JT) 2.86%, SOS Limited (SOS) 3.20%, Weidai Ltd. (WEI) 7.81%, 360 DigiTech Inc. (QFIN) 8.23%, LexinFintech Holdings Ltd. (LX) 8.89%, FinVolution Group (FINV) 9.75%, Yiren Digital Ltd. (YRD) 12.36%, Qudian Inc. (QD) 17.80%, and X Financial (XYF) 25.41%.
- The three U.S.-based online lenders assisted in pushing the index forward including GreenSky Inc. (GSKY) 0.00% to \$4.55, LendingClub Corporation (LC) 2.57% to \$8.37, LendingTree Inc. (TREE) 3.20% to \$274.92.
- Bank shares were up for seven of the Digital Banks on Wednesday comprising of Toronto Dominion Bank (TD) 0.25% to \$56.43, JP Morgan Chase & Co. (JPM) 0.28% to \$125.36, Goldman Sachs Group Inc. (GS) 0.56% to \$259.45, Truist Financial Corporation (TFC) 1.39% to \$47.37, PNC Financial Services Group Inc. (PNC) 1.39% to \$146.89, Ally Financial Inc. (ALLY) 1.41% to \$35.25 and Capital One Financial Corporation (COF) 1.76% to \$97.88.
- Social Networking platform shares returned gains for PayPal Holdings Inc. (PYPL) 0.21% to \$231.51, while both Brazil-based companies MercadoLibre Inc. (MELI) 2.36% to \$1712.94, PagSeguro Digital Ltd. (PAGS) 3.29% to \$55.93 soared, and Square Inc. (SQ) 3.29% to \$221.04.

General Market News

1. U.S economic data was mixed on Wednesday; the Census Bureau reported the U.S. trade deficit in goods moved up to \$84.8 billion in November from \$80.4 billion the month prior and wholesale inventories fell 0.1% in November. The Chicago-area purchasing managers index advanced to 59.5, in December, however, pending home sales shed 2.6% in November, according to the National Association of Realtors.
2. In China economic data, finished 2020 with a 10th consecutive month of expansion in its manufacturing sector, Beijing's official gauge of factory activity ended the year at 51.9, the reading was modestly lower than November's 52.1 reading. China's economy also accelerated outside its factories, China's nonmanufacturing PMI, which covers services like retail, aviation and software as well as the real estate and construction sectors, recorded 55.7 in December, reported the National Bureau of Statistics. Economists' forecasts for gross domestic product growth in the fourth quarter and full year of more than 6% and 2%, respectively.
3. Europe and China approve a landmark investment treaty, leaving the U.S. out.. China's president and European leaders met on Wednesday to mark their agreement on an investment deal between the European Union and China despite a request for talks on the issue by the incoming administration.
4. In Asia, the Shanghai Composite rose +1.72% or 1.1%, while Hong Kong's Hang Seng Index added 2.2% and Japan's Nikkei 225 Index registered 0.5% lower.
5. London's FTSE 100 (UKX) shed -1.45% to finish 0.7% lower. The pan-European Stoxx 600 Europe index (SXXP) declined -0.20%.
6. The U.S. benchmark West Texas Intermediate crude for February delivery CLG21, -1.12% gained 40 cents, or 0.8%, to settle at \$48.40 a barrel, booking back-to-back increases.
7. Gold futures GC00, 0.23% gained 0.6% to settle at \$1,893.40 an ounce.

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