

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, January 13, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
<b>Daily</b>	-1.62%	0.23%	-0.93%	-0.85%	-0.75%	-1.25%	0.43%	-0.03%
<b>5 Day</b>	3.74%	1.65%	1.38%	1.70%	2.63%	1.85%	3.05%	0.75%
<b>Month-to-Date</b>	6.62%	2.94%	6.46%	9.01%	8.16%	12.49%	3.72%	3.00%
<b>Year-to-Date</b>	6.62%	1.43%	5.18%	7.71%	6.94%	7.45%	1.87%	1.48%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) pulled back -1.62% on Wednesday, January 13, 2021, to end with a value of 90.69. The three major U.S. benchmark ended mixed on Wednesday, during a historic second House impeaching process and vote for President Donald Trump, and optimism over the prospect of fiscal aid. The Dow Jones Industrial Average (DJIA) fell back -0.03% or -8.22 points, to close at 31,060.47. The S&P 500 (SPX), advanced +0.23% or 8.65 points, ending at 3,809.84. The Nasdaq Composite (COMP) increased +0.43% or 56.52 points, finishing at 13,128.95. The Russell 2000 index that measures small cap companies, shed -0.75% or -15.99 points, to end at 2,111.97. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, 1.108% was down about 4.5 basis points to 1.089% after data indicated U.S. inflation remained unchanged in December

### Index Performance 5 Top Gainers and 5 Bottom Laggards

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/13/21	FINV	FinVolution Group	3.35	0.41	13.95%
1/13/21	AIHS	Senmiao Technology Limited	1.5	0.14	10.29%
1/13/21	YRD	Yiren Digital Ltd.	3.36	0.18	5.66%
1/13/21	SOS	SOS Limited	2.33	0.07	3.10%
1/13/21	ALLY	Ally Financial Inc.	39.56	1.19	3.10%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/13/21	UPST	Upstart Holdings Inc.	57.88	-4.6	-7.36%
1/13/21	LX	LexinFintech Holdings Ltd.	6.27	-0.34	-5.14%
1/13/21	XYF	X Financial	2.21	-0.11	-4.74%
1/13/21	LU	Lufax Holding Ltd	14.32	-0.68	-4.53%
1/13/21	QD	Qudian Inc.	1.83	-0.08	-4.19%

### P2P Online Lending and Digital Banking Industry News

- Shares in LendingTree (TREE) -1.85 to \$307.51 announced a partnership with Fair as First Flexible used car lease option in online marketplace. Customers can get prequalified for Fair on the LendingTree platform becoming the first used car leasing alternative offered on LendingTree.
- Shares in Upstart Holdings Inc. (UPST) -7.36% to \$57.88 announced that Oriental Bank, a subsidiary of OFG Bancorp in Puerto Rico will adopt Upstart's Credit Decision API to deliver fast credit decisions and more accurate prices for auto loans for its online platforms.
- Citigroup (C) +0.28% to \$66.86, Citigroup Inc. is redeeming, in whole, all \$1.035 billion aggregate liquidation preference of Series S Depositary Shares representing interests in its 6.300% Noncumulative Preferred Stock, Series S (ticker "C PR S") (the "Series S Preferred Stock"). Citigroup is also redeeming 18,600 shares out of 60,000 shares outstanding of its 6.125% Fixed Rate / Floating Rate Noncumulative Preferred Stock, Series R (the "Series R Preferred Stock"), equivalent to \$465 million out of an outstanding total of \$1.5 billion aggregate liquidation preference of Series R Depositary Shares representing interests in its Series R Preferred Stock.

---

## General Market News

1. In other economic data, the U.S. budget deficit increased to \$144 billion in December.
2. The Federal Reserve reported slight advancement in economic activity in most of its regions, in its latest Beige Book survey of business and economic conditions.
3. Oil futures settled lower after the session started choppy, the U.S. benchmark CL.1, -0.43% lower to close at \$52.91 per barrel.
4. Gold futures GCG21, -0.62% settled 0.6% to close at \$1,854.90 an ounce.
5. The pan-European Stoxx 600 index (SXXP), closed 0.39%, while London's FTSE 100 UKX, ended -0.73% lower.
6. In Asia, the Shanghai Composite (SHCOMP), dropped -0.91%, while Hong Kong's Hang Seng Index (HIS), +0.93% lost 0.2% and Japan's Nikkei 225 index (NIK) jumped 1%.
7. The ICE U.S. Dollar Index (DXY), -0.02%, a gauge of the currency against a basket of six major currencies added 0.3%

### ABOUT CROWDBUREAU CORPORATION

CrowdBureau Corporation provides data, analytics, asset and risk management tools, and research-based benchmarks and indexes that help investors build and manage better portfolios. Clients rely on our offerings for deeper insights into the drivers of performance and risk in their portfolios, broad asset class coverage and innovative research for the peer-to-peer lending and equity crowdfunding industry. Our line of products and services includes indexes, analytical models, data, peer-to-peer lending benchmarks and research. For more information, visit us at [www.crowdbureau.com](http://www.crowdbureau.com)

The information contained herein (the "Information") may not be reproduced or disseminated in whole or in part without prior written permission from CrowdBureau Corporation. The Information may not be used to verify or correct other data, to create indexes, risk models, or analytics, or in connection with issuing, offering, sponsoring, managing or marketing any securities, portfolios, financial products or other investment vehicles. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the Information or CrowdBureau index or other product or service constitutes an offer to buy or sell, or a promotion or recommendation of, any security, financial instrument or product or trading strategy. Further, none of the Information or any CrowdBureau index is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. The Information is provided "as is" and the user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF CROWDBUREAU CORPORATION, OR ANY OF ITS SUBSIDIARIES OR ITS OR THEIR DIRECT OR INDIRECT SUPPLIERS OR ANY THIRD PARTY INVOLVED IN THE MAKING OR COMPILING OF THE INFORMATION (EACH, AN "CROWDBUREAU PARTY") MAKES ANY WARRANTIES OR REPRESENTATIONS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH CROWDBUREAU PARTY HEREBY EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING ANY OF THE FOREGOING AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL ANY OF THE CROWDBUREAU PARTIES HAVE ANY LIABILITY REGARDING ANY OF THE INFORMATION FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL (INCLUDING LOST PROFITS) OR ANY OTHER DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited.

© 2020 - 2021 CrowdBureau Corporation. All rights reserved