

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, January 14, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
Daily	1.97%	-0.38%	0.92%	2.29%	2.05%	-1.31%	-0.12%	-0.22%
5 Day	5.79%	-0.22%	1.13%	2.74%	2.79%	-1.70%	0.35%	-0.16%
Month-to-Date	8.72%	1.96%	6.55%	10.38%	8.96%	11.02%	2.73%	2.27%
Year-to-Date	8.72%	1.05%	6.15%	10.17%	9.14%	6.04%	1.74%	1.26%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) moved forward 1.97% on Thursday, January 14, 2021, to end with a value of 92.48. Share prices in major U.S. benchmarks turned lower on Thursday in the final trading session, as the prospects of additional fiscal aid would be announced by President-elect Joe Biden in his speech later in the evening. The Dow Jones Industrial Average (DJIA) -0.22% or -68.95 points, to finish at 30,991.52. The S&P 500 index (SPX), -0.38% lost -14.30 points, ending at 3,795.54. The Nasdaq Composite Index (COMP), -0.12% or -16.31 points, at 13,112.64. Small cap companies measured by the Russell 2000 index +2.05% or 43.38 points, to close at 2,155.35. The yield on the 10-year U.S. Treasury note TMUBMUSD02Y, 0.145% was up 4 basis points to 1.13% on concerns of more fiscal spending.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/14/21	SOS	SOS Limited	2.7	0.37	15.88%
1/14/21	FINV	FinVolution Group	3.79	0.44	13.13%
1/14/21	XYF	X Financial	2.43	0.22	9.95%
1/14/21	QFIN	360 DigiTech Inc.	13.68	0.83	6.46%
1/14/21	ENVA	Enova International Inc.	26.63	1.6	6.39%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/14/21	AIHS	Senmiao Technology Limited	1.39	-0.11	-7.33%
1/14/21	GDOT	Green Dot Corporation	54.87	-1.81	-3.19%
1/14/21	GPN	Global Payments Inc.	194.02	-5.03	-2.53%
1/14/21	EFX	Equifax Inc.	177.645	-4.505	-2.47%
1/14/21	FB	Facebook Inc.	245.64	-6	-2.38%

P2P Online Lending and Digital Banking Industry News

- Notable Q4 earnings results before Friday's open, January 15, 2021:
 - JPMorgan Chase (JPM)+0.58% to \$141.17, the consensus EPS Estimate is \$2.65 (+3.1% Y/Y) and the consensus Revenue Estimate is \$28.74B (+1.6% Y/Y). Analyst expects provision for credit losses of \$1.31B.
 - PNC Financial (PNC)+1.51% to \$161.50, the consensus EPS Estimate is \$2.57 (-13.5% Y/Y) and the consensus Revenue Estimate is \$4.11B (-10.8% Y/Y). Analyst expects provision for credit losses of \$200.8M.
 - Wells Fargo (WFC) +2.81% to 34.75, the consensus EPS Estimate is \$0.61 (-34.4% Y/Y) and the consensus Revenue Estimate is \$17.96B (-9.6% Y/Y). Analyst expects provision for credit losses of \$905.2M.
 - Citigroup (C) +3.22% to \$69.01, the consensus EPS Estimate is \$1.31 (-31.1% Y/Y) and the consensus Revenue Estimate is \$16.71B (-9.1% Y/Y). Analyst expects provision for credit losses of \$1.93B.
- MercadoLibre, Inc. (MELI) +3.02% to \$1,852.53, reported that it had successfully closed its registered public offering of \$400 million (2.375%) notes due 2026 ("2026 Sustainability Notes") and \$700 million (3.125%) notes due 2031 (the "2031 Notes"), which it had priced on January 7, 2021.
- The Toronto-Dominion Bank (TD)+1.34% to \$59.81, and Wells Fargo & company (WFC) +2.81% to \$34.75 have reported an agreement that TD will purchase Wells Fargo's Canadian direct Equipment Finance Business, subject to certain closing condition.
- PayPal (PYPL) -1.16% to \$242.06 is the first foreign company to obtain 100% control of a digital payment platform in China, Reuters reports, citing Chinese government data. PayPal acquired the remaining 30% interest in China's GoPay, or Guofubao Information Technology Co., on Dec. 31, 2020 that it did not purchase in the first transaction.

General Market News

1. A report showing weekly jobless benefit claims increased to the highest level since last August, suggesting the economy is sluggish in some state since business lockdowns were imposed again in some states to combat the pandemic.
2. In Asia, the Shanghai Composite SHCOMP, 0.22% closed 0.9% lower, while Hong Kong's Hang Seng Index HSI, -0.20% climbed 0.9% and Japan's Nikkei 225 index NIK, -0.11% gained 0.9%.
3. Oil futures ticked up, the U.S. benchmark CL.1, added 0.21% to settled at \$53.57 per barrel.
4. Gold futures GC00, declined -0.02% to settle at \$1,851.40 an ounce.
5. The pan-European Stoxx 600 index SXXP, added 0.72%, while London's FTSE 100 UKX, increased by +0.84%.
6. The ICE U.S. Dollar Index DXY, 0.02%, a gauge of the currency against a basket of six major currencies, slipped 0.2%.

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