

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, January 20, 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>	-0.02%	1.39%	1.02%	0.45%	0.44%	1.23%	1.97%	0.83%
<b>5 Day</b>	1.96%	1.10%	1.77%	2.05%	2.30%	-2.50%	2.50%	0.41%
<b>Month-to-Date</b>	7.27%	4.39%	6.80%	9.64%	7.65%	10.22%	5.37%	3.51%
<b>Year-to-Date</b>	7.27%	2.55%	7.04%	9.91%	9.41%	5.94%	4.41%	1.90%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) ticked down -0.02% on Wednesday, January 20, 2021, to end with a value of 91.24. All three major U.S. benchmarks recorded gains on Wednesday following the swearing in the 46<sup>th</sup> President Joe Biden. Investors stayed tuned to corporate earnings results, fueling market optimism. The Dow Jones Industrial Average (DJIA) added +0.83% or 257.86 points, registering at 31,188.38. The S&P 500 index (SPX) rose +1.39% or 52.94 points, advance to a record high of 3,851.85. The Nasdaq Composite (COMP) increased +1.97% or 260.07 points to end at 13,457.25. Small cap companies measured by the Russell 2000 index gained +0.44% or 9.48 points, to post 2,160.62. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.088% recorded 0.3 basis points lower to 1.089%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/20/21	QD	Qudian Inc.	2.12	0.27	14.59%
1/20/21	PAGS	PagSeguro Digital Ltd.	58.07	3.19	5.81%
1/20/21	AMZN	Amazon.com Inc.	3263.38	142.62	4.57%
1/20/21	FICO	Fair Isaac Corporation	503.05	19.33	4.00%
1/20/21	MELI	MercadoLibre Inc.	1984.34	71.13	3.72%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/20/21	SOS	SOS Limited	2.14	-0.15	-6.55%
1/20/21	XYF	X Financial	2.31	-0.08	-3.35%
1/20/21	CNF	CNFinance Holdings	3.0289	-0.091	-2.92%
1/20/21	ELVT	Elevate Credit Inc.	4.27	-0.12	-2.73%
1/20/21	LU	Lufax Holding	14.05	-0.32	-2.23%

### P2P Online Lending and Digital Banking Industry News

1. Toronto-Dominion Bank +0.54% to \$59.19 gains ~30% of its revenue from the U.S. market, its U.S. holdings include a large retail banking operation, and a 13.5% equity stake in Charles Schwab (SCHW), the world's largest brokerage, the company is positioned to rally alongside U.S. banks that recover.
2. FICO (FICO), +4% to \$503.05, a leading predictive analytics and decision management software company, will announce its first quarter fiscal 2021 results on January 28, 2021, after the market closes and will host a conference call on January 28<sup>th</sup> at 5:00 p.m. Eastern Time ( 4:00 p.m. Central/ 2:00 p.m. Pacific).
3. Shares of Amazon.com (AMZN) advanced +4.57% to \$3,263.38 on Wednesday, after the company sent a letter to the incoming administration saying that it wanted to assist with distribution of the vaccine in the U.S.



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## General Market News

1. In economic data, the U.S. economy declined by 3.5% versus China, the economy gained 2.3% as the recovery from the coronavirus took different paths.
2. The Japanese Finance Ministry released economic data, indicating the world's third largest economy is recovering slowly from the pandemic, exports for December rose by 2% from the same month the previous year. Imports decreased by 11.6%, its 20th straight month of losses.
3. Global equities year-to-date have surged, in Asia, the MSCI All Country Asia Pacific index gained 7%, compared to the S&P 500 rose by 3%.
4. In Asia, the Shanghai Composite (SHCOMP) nudged up 0.5%, while Hong Kong's Hang Seng Index (HIS), slid -0.12%, and Japan's Nikkei 225 (NIK), +0.82% registered 0.4% lower.
5. European equities closed higher. The Stoxx 600 Europe index (SXXP), 0.50% increased by 0.7%, while London's FTSE 100 (UKX), 0.10% ticked up 0.4%.
6. The ICE U.S. Dollar Index, DXY, -0.32% a measure of the currency against a basket of six major currencies, ended flat.
7. Oil futures closed higher, the U.S. benchmark CL00, -0.73% to settle at \$53.24 a barrel. Gold futures GC00, 0.24% posted 1.4%, to settle at \$1,866.50 an ounce.

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