

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, January 21, 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 | 1.58% | 0.03% | -0.64% | -1.11% | -0.89% | 1.45% | 0.55% | -0.04% |
| 5 Day | 3.56% | 1.52% | 0.20% | -1.34% | -0.65% | -0.02% | 3.19% | 0.60% |
| Month-to-Date | 8.96% | 4.05% | 5.96% | 8.45% | 6.86% | 11.82% | 5.67% | 3.23% |
| Year-to-Date | 8.96% | 2.58% | 6.36% | 8.70% | 8.43% | 7.48% | 4.99% | 1.86% |

U.S. major equity benchmarks ended the session mixed on Thursday. The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +1.58% to close the day, January 21, 2021, with a value of 92.68. Market sentiment was choppy as investors digested the first full day of the new Biden administration, parsing the numerous executive orders that are intended to bring normalcy through a national drive to distribute the vaccine, fix inequities, and restore the U.S. economy. The Dow Jones Industrial Average (DJIA) slid -0.04% or -12.37 points, ending at 31,176.01. The S&P 500 index (SPX) ticked up 0.03% or 1.22 points, adding to its value at 3,853.07. The Nasdaq Composite (COMP) advanced +0.55% or 73.67 points, finishing the trading session higher at 13,530.91. The Russell 2000, the benchmark that measures small cap stocks shed -0.89% or -19.20 points, to register at 2,142.42. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.093% moved up 1.8 basis points to 1.107%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

| | Symbol | Name | Last | \$ Chg | % Chg |
|---------|--------|----------------------------|-------|--------|--------|
| 1/21/21 | AIHS | Senmiao Technology Limited | 1.59 | 0.3 | 23.26% |
| 1/21/21 | WEI | Weidai Ltd. | 1.75 | 0.2609 | 17.52% |
| 1/21/21 | UPST | Upstart Holdings Inc. | 63.77 | 8.55 | 15.48% |
| 1/21/21 | LU | Lufax Holding Ltd | 15.88 | 1.83 | 13.02% |
| 1/21/21 | QFIN | 360 DigiTech Inc. | 15.93 | 0.99 | 6.63% |

Laggards

| | Symbol | Name | Last | \$ Chg | % Chg |
|---------|--------|-------------------------|--------|--------|--------|
| 1/21/21 | SOS | SOS Limited | 2.01 | -0.13 | -6.07% |
| 1/21/21 | OMF | OneMain Holdings Inc. | 51.19 | -2.3 | -4.30% |
| 1/21/21 | LC | LendingClub Corporation | 11.56 | -0.5 | -4.15% |
| 1/21/21 | ALLY | Ally Financial Inc. | 39.94 | -1.41 | -3.41% |
| 1/21/21 | SQ | Square Inc. | 219.62 | -7.03 | -3.10% |

P2P Online Lending and Digital Banking Industry News

- Ally Financial (ALLY) -3.41% to \$39.94, is scheduled to announce Q4 earnings results on Friday, January 22nd, before market open. The consensus EPS Estimate is \$1.06 (+11.6% Y/Y) and the consensus Revenue Estimate is \$1.67B (+0.6% Y/Y).
- Senmiao Technology Limited (AIHS), +23.36% to \$1.59, a China-based marketplace lender focused on automobile transaction and related services targeting the online ride-hailing industry as well as an operator of its own online ride-hailing platform, announced that it has ordered another 500 electric vehicles manufactured by BYD Company Limited. These automobiles are expected to be delivered to Senmiao by March 2021.
- Bank of America Corporation (BAC) -0.57% to \$31.77, announced today that it will redeem on February 7, 2021 (i) all €2,000,000,000 principal amount outstanding of its Floating Rate Senior Notes, due February 7, 2022 (ISIN: XS1560862580; Common Code: 156086258) (the "Floating Rate Notes") and (ii) all €1,250,000,000 principal amount outstanding of its 0.736% Fixed/Floating Rate Senior Notes, due February 7, 2022 (ISIN: XS1560863554; Common Code: 156086355) (the "Fixed/Floating Rate Notes" and together with the Floating Rate Notes, the "Notes").
- Citigroup (C) -1.38% to \$61.87 declares \$0.51/share quarterly dividend, in line with previous. Forward yield 3.3% Payable Feb. 26; for shareholders of record Feb. 1; ex-div Jan. 29.
- Truist Financial (TFC) -0.56% to \$51.07 plans to redeem all \$1B principal amount outstanding of its 2.90% senior notes due Mar. 3, 2021 on Feb. 3, 2021. Redemption price for the notes will be equal to 100% of the principal amount of the notes plus accrued but unpaid interest on the notes to, but excluding, the Redemption Date.
- Shares of PayPal Holdings Inc. PYPL, +1.79% to \$248.64 after BTIG analyst Mark Palmer upgraded the stock to buy from neutral, citing traction for the company's cryptocurrency platform.

General Market News

1. In U.S. economic reports, remaining at uncomfortable level, unemployment claims fell by 26,000 in mid-January to 900,000.
2. The U.S. Census Bureau reported U.S. home builders began construction on homes at a seasonally adjusted annual rate of 1.67 million in December, representing a 5.8% rise from November.
3. In European economic reports, the flash eurozone purchasing managers index fell in January to a two-month low of 47.5 from 49.1 in December.
4. Oil futures declined, the U.S. benchmark CL.1, -2.50% 1 moving 0.3% lower at \$53.13 a barrel.
5. Gold futures subtracted from its two-week gains, the February contract GCG21, -0.88% down 60 cents, or to settle at \$1,865.90 an ounce.
6. In Europe, the Stoxx 600 Europe index (SXXP), -1.13% was unchanged, while London's FTSE 100 (UKX), -0.79% tumbled 0.4%.
7. In Asia, the Shanghai Composite Index (SHCOMP), -0.40% rose 1.1%, China's CSI 300 000300, +0.09% closed up 1.6%, while Hong Kong's Hang Seng Index (HIS), shed -1.60% and Japan's Nikkei 225 (NIK), -0.44% closed 0.8% higher.
8. The ICE U.S. Dollar Index DXY, -0.01%, a measure of the currency against a basket of six major rivals, was down 0.4%.

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