

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, January 22, 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	-0.47%	-0.30%	0.38%	1.27%	1.28%	-0.47%	0.09%	-0.57%
5 Day	3.07%	1.94%	1.59%	1.63%	2.15%	0.89%	4.19%	0.59%
Month-to-Date	8.44%	3.74%	6.36%	9.83%	8.22%	11.26%	5.77%	2.64%
Year-to-Date	8.44%	2.27%	6.76%	10.08%	9.82%	6.98%	5.08%	1.28%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) subtracted -0.47% to end Friday, January 22, 2021, with a value of 92.24. For the week, the index is up 3.07%, while year-to-date recording 8.44%. The three U.S. major benchmarks closed the final session of the week mixed, amid speculation that bipartisan support for the \$1.9 trillion fiscal aid package may hit a snag. Corporate financial results, a rise in coronavirus cases and early U.S. economic data reports for gross domestic product have market sentiment cautiously optimistic over the pace of economic recovery. The Dow Jones Industrial Average (DJIA) decreased -0.57% or -179.03 points, finishing at 30,996.98. The S&P 500 index (SPX) shed -0.30% to -11.60 points, deducting from its previous close to end at 3,841.47. The Nasdaq Composite (COMP) rose a slight +0.09% or 12.15 points, registering at 13,543.06. The Russell 2000, the benchmark that measures small cap stocks added 1.28% or 27.34 points, ended at 2,168.76. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.086% shed 3 basis points to 1.085% as moved toward safe havens.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/22/21	XYF	X Financial	2.4494	0.1494	6.50%
1/22/21	JT	Jianpu Technology Inc.	3.17	0.16	5.32%
1/22/21	SOS	SOS Limited	2.1	0.09	4.48%
1/22/21	JFU	9F Inc.	1.52	0.05	3.40%
1/22/21	YRD	Yiren Digital Ltd.	3.7457	0.1057	2.90%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/22/21	WEI	Weidai Ltd.	1.6119	-0.1381	-7.89%
1/22/21	AIHS	Senmiao Technology Limited	1.49	-0.1	-6.29%
1/22/21	ELVT	Elevate Credit Inc.	4.08	-0.17	-4.00%
1/22/21	QD	Qudian Inc.	2.13	-0.08	-3.62%
1/22/21	GDOT	Green Dot Corporation	54.505	-2.025	-3.58%

P2P Online Lending and Digital Banking Industry News

- SOS Limited (SOS) +4.48% to \$2.10 China-based lender that is repositioning part of its business model to be an emerging blockchain-based and big data-driven marketing and service provider announced it has entered into a purchase agreement to procure 14238 BTC mining rigs with BTC Hash Power of approximately 527P, as well as 1408 ETH mining rigs with Hash Power of approximately 1056G as part of SOS' plan to execute its strategic plan of cloud cryptocurrency mining in pursuit of the rising cryptocurrency prices.
- Corelogic (CLGX) +0.66% to \$77.30 after a report that CoStar (CSGP) and Warburg Pincus are the final bidders competing to buy the company. Corelogic expected to make a decision in the coming weeks whether to proceed with a sale, according to Bloomberg.
- Dun & Bradstreet (DNB) -0.88% to \$24.76 reported it will release fourth quarter and full-year 2020 earnings results prior to the market open on February 8, 2021. A conference call to discuss its results will follow at 8:30 a.m. Eastern Time that same day. Participants can join via the webcast through Dun & Bradstreet's Investor Relations website at <https://investor.dnb.com> or via the telephone may dial in at 866-324-3683 (USA) or 509-844-0959 (International) and enter the conference ID: 5189506.
- Enova International (ENVA) -1.18% to \$24.38, a financial technology and analytics company offering consumer and small business loans and financing, announced fourth quarter and full year 2020 financial results will be reported after the market close on Thursday, February 4, 2021. Enova will host a conference call at 4 p.m. Central Time / 5 p.m. Eastern Time the same day. The live webcast can be accessed at the Enova International Investor Relations website at <http://ir.enova.com>, along with the company's earnings press release and supplemental financial information. The U.S. dial-in is 1-855-560-2575 (1-412-542-4161 for non-U.S. callers).

General Market News

1. In U.S. economic reports, analyst predict that after slipping into one the deepest recession on record the U.S. economy gross domestic product increased by 4% for fourth quarter of 2020.
2. IHS Markit purchasing managers surveys for U.S. service rose to 57.5 in January from 54.8 in the prior month and manufacturing climbed to a record 59.1 from 57.1, suggested that the U.S. economy is moving into recovery mode.
3. The National Association of Realtors reports, U.S. existing home sales in December grew approximately 1% to 6.76 million.
4. Worldwide cases of COVID-19 rose above 97.5 million on Friday, according to data aggregated by Johns Hopkins University, and the mortality statistics rose registers 2.09 million.
5. Lockdowns in the U.K. persist as Prime Minister Boris Johnson says this approach may last until the summer. For the first time in over 4 months, China reported 103 new cases, at the same time Hong Kong is plunged into lockdown ahead of Chinese New Year, the Lunar festivities.
6. In Europe, the Stoxx 600 Europe index SXXP, -0.57% closed 0.6% lower, while London's FTSE 100 UKX, -0.30% lost 0.3%.
7. In Asian trade, the Shanghai Composite SHCOMP, -0.40% fell 0.4%, China's CSI 300 000300, +0.09% closed up less than 0.1%, while Hong Kong's Hang Seng Index HSI, -1.60% fell 1.6% and Japan's Nikkei 225 NIK, -0.44% closed 0.4% lower.
8. Oil futures tumbled -0.55% or -0.29 points to close at \$51.98 a barrel.
9. Gold futures ticked down -0.70 points or -0.04% to end the session 1,855.50 per troy ounce.
10. The ICE U.S. Dollar Index DXY, +0.09%, a gauge of the currency against a basket of six major currencies, recorded 0.1% for the day but decline of 0.5% to end the week.

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