

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday January 27, 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>	-2.45%	-2.57%	-2.51%	-0.32%	-1.91%	-1.55%	-2.61%	-2.05%
<b>5 Day</b>	-1.42%	-2.62%	-4.125%	0.04%	-2.40%	-0.33%	-1.39%	-2.84%
<b>Month-to-Date</b>	7.41%	0.50%	2.80%	9.95%	6.50%	9.03%	3.11%	-0.35%
<b>Year-to-Date</b>	7.41%	-0.14%	2.63%	9.86%	6.78%	5.60%	2.97%	-0.99%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) lost -2.45% to finish Wednesday, January 27, 2021, with a value of 91.36. Shares in thirty-seven of 47 index constituents returned negative results ranging from -11.41% to -0.99%. All the three U.S. major benchmarks closed the day down amid a dose of reality from the Fed Chairman Powell – leaving rates near zero while keeping bond buying program intact. The Dow Jones Industrial Average (DJIA) declined -2.05% or -633.87 points, to end at 30,303.17. The S&P 500 Index (SPX) tumbled -2.57% lower to -98.85 points, to end at 3,750.77. The Nasdaq Composite Index (COMP) fell -2.61% or -355.47 points, to post at 13,270.60 at the end of the trading session. Small cap companies measured by the Russell 2000 Index shed -1.91% or -41.16 points, to record at 2,108.70. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.011% was down about 2.5 basis points to 1.014% as traders pivoted away from riskier assets.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/27/21	SOS	SOS Limited	2.35	0.23	10.85%
1/27/21	GSKY	GreenSky Inc.	4.85	0.25	5.43%
1/27/21	COF	Capital One Financial	102.69	2.76	2.76%
1/27/21	FINV	FinVolution Group	3.49	0.09	2.65%
1/27/21	QFIN	360 DigiTech Inc.	16.31	0.23	1.43%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/27/21	HX	Xiaobai Maimai Inc.	2.33	-0.3	-11.41%
1/27/21	JFIN	Jiayin Group Inc.	3.37	-0.4	-10.61%
1/27/21	XYF	X Financial	2.11	-0.23	-9.83%
1/27/21	PAGS	PagSeguro Digital Ltd.	46.97	-4.53	-8.80%
1/27/21	JT	Jianpu Technology Inc.	3.14	-0.3	-8.72%

### P2P Online Lending and Digital Banking Industry News

1. Capital One Finance (COF) added +2.76% to \$102.69, after the firm announced pending board approval, the company expects to return to its normal quarterly dividend of \$0.40 per common share in the first quarter.
2. Shares in Facebook (FB) fell -3.45% to \$272.14, despite a better-than-expected earnings report from the company. Financial earnings results included total revenue for Q4 was \$28.1 billion, which is a 33% year-over-year increase, capping off a solid year for the business as full-year 2020 revenue grew by 22% to \$86 billion.
3. Fair Isaac Corporation (FICO) -8.31% to \$469.07 is scheduled to announce FQ1 earnings results on Thursday, January 28th, after market close. The consensus EPS Estimate is \$2.30 (+27.8% Y/Y) and the consensus Revenue Estimate is \$319.65M (+7.1% Y/Y). Over the last 2 years, FICO has beaten EPS estimates 75% of the time and has beaten revenue estimates 75% of the time.
4. PNC Financial Services Group (PNC) -2.44% to \$144.44, agrees to acquire Tempus Technologies to add to its payment-processing technology presence. Terms of the transaction weren't disclosed. The acquisition will enhance the PNC Treasury Management payments platform, enabling corporate clients to manage payables and receivables through a single channel, spanning all payment solutions.

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## General Market News

1. In economic data, U.S. durable goods orders rose for the eighth consecutive month, however, orders excluding transportation gained 0.6%, down from economists forecast.
2. During the central bank's first policy meeting of 2021, Fed Chairman Jerome Powell said that the economy remained far away from recovery, and also highlighted that "recent asset gains have been driven largely by optimism about the rollout of vaccines to combat the coronavirus pandemic, as well as by fiscal policy, and not necessarily by accommodative monetary policy."
3. On Wednesday, February gold GCG21, -0.35% settled at \$1,844.90 an ounce, down \$6, or 0.3%, for the session. Full year 2020, the demand for gold is down 14% to 3,759.6 metric tons, a drop not seen since 2009, according to the World Gold Council.
4. Oil prices moved higher, with the U.S. benchmark CL.1, -0.17% up 0.5% settling at \$52.85 a barrel on the New York Mercantile Exchange.
5. The pan-European Stoxx 600 Index (SXXP), -0.78% fell 1.2%, while London's FTSE 100 (UKX), -1.09% slid 1.3%.
6. In Asia, stocks were choppy. The Shanghai Composite Index (SHCOMP), -1.91% nudged up 0.1%, Hong Kong's Hang Seng Index (HIS), -2.55% fell 0.3% lower, and Japan's Nikkei 225 Index (NIK), -1.53% ticked up 0.3%.
7. The ICE U.S. Dollar Index DXY, 0.10% a measure of the U.S. currency against a basket of six major currencies, increased by 0.5%.

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