

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday January 28, 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	0.04%	0.98%	0.88%	-1.83%	-0.10%	-0.94%	0.50%	0.99%
5 Day	-0.91%	-1.70%	-2.65%	-0.78%	-1.63%	-2.68%	-1.41%	-1.84%
Month-to-Date	7.45%	0.83%	3.54%	7.85%	6.67%	5.87%	3.48%	-0.01%
Year-to-Date	7.45%	0.83%	3.54%	7.85%	6.67%	4.60%	3.48%	-0.01%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.04% to finish Thursday, January 28, 2021, with a value of 91.40. Over the 5-day period the Index is -0.91%, while year-to-date, 7.45%. Major U.S. equity benchmarks ended in positive territory amid fourth quarter corporate earnings results, economic data reports, as well as taking a keen interest in the trading patterns of GameStop and other small caps – while a few brokers felt the ire of D.C. lawmakers over randomly halting the trading in some of these securities. The Dow Jones Industrial Average (DJIA) rose 0.99% or 300.19 points, to close the session at 30,603.36. The S&P 500 Index (SPX) increased by 0.98% to 36.61 points, to record 3,787.38. The Nasdaq Composite Index (COMP) gained 0.50% to 66.56 points, to advancing to 13,337.16. The Russell 2000 Index that measures small cap companies ticked down -0.10% or -2.09 points, to record at 2,106.61. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.080% rose 4.1 basis points to 1.055%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/28/21	SQ	Square Inc.	219.91	17.45	8.62%
1/28/21	OMF	OneMain Holdings Inc.	48.28	3.73	8.37%
1/28/21	SOS	SOS Limited	2.4	0.18	8.11%
1/28/21	MELI	MercadoLibre Inc.	1844.73	126.03	7.33%
1/28/21	QFIN	360 DigiTech Inc.	17.41	1.1	6.74%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/28/21	LU	Lufax Holding Ltd	14.95	-0.98	-6.15%
1/28/21	JFU	9F Inc.	1.24	-0.08	-6.06%
1/28/21	WEI	Weidai Ltd.	1.45	-0.06	-3.97%
1/28/21	QD	Qudian Inc.	2.09	-0.08	-3.69%
1/28/21	AIHS	Senmiao Technology Limited	1.36	-0.04	-2.86%

P2P Online Lending and Digital Banking Industry News

1. Lufax Holding Ltd (LU), -6.15% to \$14.95, China-based lender and personal financial services platform announced fourth quarter 2020 financial results will be released after the market closes on Tuesday, February 2, 2021. The Company's management will hold an earnings conference call at 9:00 P.M. U.S. Eastern Time on Tuesday, February 2, 2021 (10:00 A.M. Beijing Time on Wednesday, February 3, 2021) to discuss the financial results. For participants who wish to join the call, please complete online registration using the link provided below in advance of the conference call. Registration Link: <http://www.directeventreg.com/registration/event/6232817>
2. Shares in Facebook (FB) declined -2.62% to \$265, after the social-media company delivered better-than-expected fourth-quarter results but signaled "significant uncertainty" remains for 2021.
3. Fair Isaac Corporation (FICO) +4.71% to \$491.15, reported earnings results, with revenues of \$312 million, an increase of 5% over the same period last year. The growth is attributed to knowing there would be headwinds on the software side, as the firm transitioned toward more "ratable recognition of our subscription software license revenues." For the first fiscal quarter is typically our slowest software, new business quarter, the company delivered \$86 million of GAAP net income and GAAP earnings of \$2.90 cents per share of 57% and 59% respectively. On a non-GAAP basis, net income was \$82 million, added 51% and earnings per share of \$2.74 increased by 52% from 2019, these benefits were due to the cost reductions put in place last year. Q1 free cash flow was \$75 million, up 39% from last year.
4. Ally Financial (ALLY) +5.79% to \$38.56, declared \$0.19/share quarterly dividend, in line with previous. Payable Feb. 12; for shareholders of record Feb. 1; ex-div Jan. 29.
5. Truist Financial Corp (TFC) +1.57% to \$49.15 and TransUnion (TRU) +2.05% to \$89.53 receives a 100% rating on the 2021 Human Rights Campaign Corporate Equality Index, while marketplace lender LendingClub (LC) +3.26% to \$11.40 earns a score of 85%.

General Market News

1. In U.S. economic data, gross domestic product (GDP), advanced a moderate 4% for the fourth quarter, full year 2020, fell by 3.5% because of coronavirus pandemic that started late first quarter.
2. A reading of those seeking initial jobless claims in the week ended Jan. 23, fell by 67,000 to a seasonally adjusted 847,000, marking the lowest level in three weeks, but layoffs were still high early in 2021 as the economy wrestled with a winter surge in the coronavirus.
3. The Census Bureau reported sales of newly built homes rose at a seasonally adjusted annual rate of 842,000 in December, 1.6% above the prior month at 829,000.
4. U.S. trade deficit in goods narrowed to \$82.5 billion in December compared to \$85.5 billion in November.
5. Oil prices traded down, the U.S. benchmark CL.1, 0.46% fell 51 cents, or ~1%, to settle at \$52.34 per barrel on the New York Mercantile Exchange.
6. Gold futures GC00, 1.06% declined \$7, or 0.4%, to settle at \$1,837.90 an ounce, registering its sixth consecutive loss.
7. The pan-European Stoxx 600 index (SXXP), -0.75% added 0.1%, while London's FTSE 100 (UKX), -0.83% shed 0.6%.
8. In Asia, Hong Kong's Hang Seng Index (HIS), -0.94% slid 2.6%, while China's Shanghai Composite (SHCOMP), -0.63% dipped 1.9%, and Japan's Nikkei 225 (NIK), -1.89% index retreated by 1.5%.
9. The ICE U.S. Dollar Index (DXY), 0.09% a measure of the U.S. currency against a basket of six major currencies, ticked down 0.2%.

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