

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, January 29, 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	-0.46%	-1.93%	-2.01%	-1.50%	-1.56%	-0.92%	-2.00%	-2.03%
5 Day	-1.37%	-3.31%	-4.97%	-3.49%	-4.39%	-3.36%	-3.49%	-3.27%
Month-to-Date	6.96%	-1.11%	1.45%	6.24%	5.00%	3.64%	1.42%	-2.04%
Year-to-Date	6.96%	-1.11%	1.45%	6.24%	5.00%	3.64%	1.42%	-2.04%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) declined -0.46% to close Friday, January 29, 2021, with a value of 90.98. The Index registered -1.37%, for the week, and 6.96% to end the month. Investor sentiment turned toward safe haven assets on Friday, after Johnson & Johnson reported a 66% efficacy rate for their vaccine which may all into question the real timeline related to economic recovery. Also volatility in some shorted small-cap stock squeezed the three major U.S. benchmarks lower on Friday. The Dow Jones Industrial Average (DJIA) shed -2.03% or -620.74 points, falling to 29,982.62. The S&P 500 Index (SPX) tumbled -1.93% to -73.14 points, to close at 3,714.24. The Nasdaq Composite Index (COMP) decreased -2.00% to -266.46 points, moving down 13,070.69. The Russell 2000 Index that measures small cap companies slid -1.56% or -32.97 points, to end at 2,073.64. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.077% eked out 3.5 basis points to 1.09%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/29/21	SOS	SOS Limited	3.03	0.63	26.25%
1/29/21	LU	Lufax Holding Ltd	15.97	1.02	6.82%
1/29/21	AIHS	Senmiao Technology Limited	1.43	0.07	5.15%
1/29/21	LX	LexinFintech Holdings Ltd.	7.77	0.21	2.78%
1/29/21	ELVT	Elevate Credit Inc.	4.28	0.07	1.66%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/29/21	FICO	Fair Isaac Corporation	450.11	-41.04	-8.36%
1/29/21	JT	Jianpu Technology Inc.	2.96	-0.18	-5.73%
1/29/21	LC	LendingClub Corporation	10.85	-0.55	-4.82%
1/29/21	CNF	CNFinance Holdings Limited	3.01	-0.15	-4.75%
1/29/21	ENVA	Enova International Inc.	22.61	-1.1	-4.64%

P2P Online Lending and Digital Banking Industry News

1. CoreLogic (CLGX), +0.11% to \$75.29, a global provider of property information, insight, analytics and data-enabled solutions, announced that its Board of Directors has declared a quarterly cash dividend to common shareholders and will pay a cash dividend of \$0.33 per share of common stock on March 15, 2021 to shareholders of record on the close of business March 1, 2021.
2. SOS Limited (SOS) +26.67% to \$3.04, announced that it has completed phase 1 of the execution of its blockchain strategy. The company reports that it has developed cutting-edge firewall system, personal biological information storage system, and antivirus system all of which are based on blockchain and artificial intelligence, a registration for the copyright of these software systems have been filed with the PRC Copyright Protection Center.

General Market News

1. In U.S. economic data, core personal consumption expenditures inflation gauge increased by 0.3%, lifting the yearly measure to 1.5%, personal income rose by 0.6%, while consumer spending declined 0.2%.
2. Positive vaccine developments helped to bolster U.S. Treasury yields which rose on Friday during a choppy trading cycle finishing higher for January. The 10-year Treasury note yield TMUBMUSD10Y, 1.063% rose 3.5 basis points to 1.090%, flat for the week, and gains of 17.7 basis points for the month.
3. Oil prices shed, the U.S. benchmark CL.1, +0.40% decreased 14 cents to settle at \$52.20 a barrel on the New York Mercantile Exchange.
4. Gold futures GC00, +1.27% were higher \$9.10, or 0.5%, to settle at \$1,850.30 an ounce.
5. The ICE U.S. Dollar Index DXY, +0.07% a measure of the U.S. currency against a basket of six major currencies, ticked up 0.1%.
6. The pan-European Stoxx 600 index (SXXP) recorded -1.9%, while London's FTSE 100 (UKX), -1.24% declined 1.8%.
7. In Asia, stocks, China's Shanghai Composite (SHCOMP), fell -0.63%, at the same time, Hong Kong's Hang Seng Index (HSI), tumbled -0.94%, and Japan's Nikkei 225 index (NIK), fell-1.89%.

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