

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, February 2, 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>	1.02%	1.39%	1.20%	0.15%	1.19%	1.70%	1.56%	1.57%
<b>5 Day</b>	3.12%	-0.61%	-0.45%	-1.71%	0.07%	-0.61%	-0.10%	-0.81%
<b>Month-to-Date</b>	3.55%	2.67%	4.98%	7.17%	8.71%	4.15%	6.19%	0.97%
<b>Year-to-Date</b>	10.76%	1.87%	4.80%	8.32%	8.94%	6.60%	5.62%	0.26%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose +1.02% on Tuesday, February 2, 2021, registering a value of 94.21. Over the 5 day trading cycle the index is up +3.12%, month-to-date +3.55%, and year-to-date +10.76%. The three major U.S equity benchmarks ended higher, and government bonds in the U.S. and Europe registered slightly lower. Markets were driven by technology corporate earnings results, the prospect of more fiscal stimulus from Congress, and news of vaccines distributed at local pharmacies. The Dow Jones Industrial Average (DJIA) gained +1.57% or 475.57 points, to record at 30,687.48 higher. The S&P 500 Index (SPX) increased +1.39% to 52.45 points, to finish at 3,826.31. The Nasdaq Composite Index (COMP) advanced +1.56% or 209.38 points, bolstering to 13,612.78. The Russell 2000 Index that measures small cap companies added +1.19% or 25.28 points, to end at 2,151.44. U.S. Treasury yields, 10 year U.S. government bonds registered +2bps/1.10% yield, and 30 year bonds +1bp/1.87% yield.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/2/21	SOS	SOS Limited	3.22	0.42	15.00%
2/2/21	JFU	9F Inc.	1.42	0.18	14.52%
2/2/21	UPST	Upstart Holdings Inc.	75.47	5.22	7.43%
2/2/21	GSKY	GreenSky Inc.	5.39	0.33	6.52%
2/2/21	OMF	OneMain Holdings Inc.	50.725	3.015	6.32%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/2/21	LU	Lufax Holding Ltd	15.55	-1.48	-8.69%
2/2/21	CNF	CNFinance Holdings Limited	3.13	-0.05	-1.57%
2/2/21	AIHS	Senmiao Technology Limited	1.56	-0.02	-1.27%
2/2/21	JFIN	Jiayin Group Inc.	3.46	-0.04	-1.14%
2/2/21	HX	Xiaobai Maimai Inc.	2.31	-0.0201	-0.86%

### P2P Online Lending and Digital Banking Industry News

- Shares in Amazon (AMZN) +1.11% to \$3,380 after reporting earnings results after the close of better-than-estimated sales, and the announcement that Chief Executive Officer Jeff Bezos will step down in the third quarter of 2021 and will become executive chairman with the CEO spot taken by Amazon Web Services head Andy Jassy. Fourth Quarter results included operating cash flow increased 72% to \$66.1 billion for the trailing twelve months, compared with \$38.5 billion for the trailing twelve months ended December 31, 2019. Full year results, net sales increased 38% to \$386.1 billion, compared with \$280.5 billion in 2019. Excluding the \$1.4 billion favorable impact from year-over-year changes in foreign exchange rates throughout the year, net sales increased 37% compared with 2019.
- Amazon also agreed to settle with the Federal Trade Commission (FTC) for over \$61.7 million over allegations it cheated delivery drivers out of customer tips. In 2015, Amazon solicited drivers for its Flex program, under which people in various large markets for the company could work as independent contractors and use their personal vehicles to make deliveries. Amazon pledged that, in addition to paying them \$18 to \$25 per hour, the company would allow them to keep 100% of the customer tips.
- Lufax Holdings (LU), -8.69% to \$15.55, a technology-empowered personal financial services marketplace lender in China, announced its unaudited financial results for the fourth quarter and full year ended December 31, 2020. Total income increased by 5.9% to US\$2,036 million (RMB13,286 million) in the fourth quarter of 2020 from RMB12,549 million during the same period of 2019. Net profit rose 17.4% to US\$436 million (RMB2,847 million) in the fourth quarter of 2020 from RMB2,425 million in the same period of 2019.
- PayPal (PYPL) +3.00% to \$249.10 is scheduled to report fourth quarter earnings results on Wednesday, February 3, after the market close. The consensus EPS Estimate is \$1.00 (+16.3% Y/Y) and the consensus Revenue Estimate is \$6.09B (+22.8% Y/Y). Adj. operating margin estimated at 23.7%. Active customer accounts is estimated at 375M, while payment transactions are at 4.45B, and payment volume is estimated at \$266.8B.
- Shares in Bank stocks increased in anticipation of fiscal aid package, Citigroup Inc. (C) +1.97% to \$59.58, Toronto Dominion Bank (TD) +2.12% to \$57.76, Wells Fargo & Company (WFC) +2.53% to \$30.75, Ally Financial Inc. (ALLY) +2.98% to \$39.75, JP Morgan Chase & Co. (JPM) +3.08% to \$133.61, PNC Financial Services Group Inc. (PNC) +3.11% to \$150.4, Capital One Financial Corporation (COF) +3.13% to \$106.075, Bank of America Corporation (BAC) +3.57% to \$31.03, Truist Financial Corporation (TFC) +3.78% to \$50.21, and Goldman Sachs Group Inc. (GS) +4.46% to \$286.97. Citigroup (C) +1.97 to \$59.58 has launched a new equity benchmark index family which places Environmental, Social and Governance (ESG) considerations and opportunities at its core.

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## General Market News

1. The US dollar and oil closed higher, with WTI gaining slightly more than a year.
2. Silver fell back sharply from the prior day's high, with gold and copper also dropping lower. Silver closed -10.3% to settle at \$26.40 per ounce, 12.5% below Monday's peak.
3. Gold ended -1.6% to close at \$1,833 per troy ounce, and copper -0.8% registered to settled \$3.52 per pound.
4. Crude oil closed +2.3% to settle at \$54.76 per barrel, which is the highest closing price since January 23, 2020.
5. European equity markets closed higher; UK +0.8%, Germany +1.6%, Italy +1.1%, Spain +2.0%, and France +1.9%.
6. In Asia Pacific equity markets recorded an increase; Mainland China +0.8%, Hong Kong +1.2%, Japan +1.0%, Australia +1.5%, South Korea +1.3%, and India +2.5%.

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