

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, February 3, 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	3.25%	0.10%	0.06%	0.45%	0.38%	0.62%	-0.02%	0.12%
5 Day	6.42%	2.12%	2.18%	-0.95%	2.42%	1.42%	2.56%	1.39%
Month-to-Date	6.91%	2.19%	1.08%	2.75%	4.95%	1.53%	6.83%	-0.34%
Year-to-Date	14.35%	1.97%	4.87%	8.82%	9.36%	7.26%	5.60%	0.38%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced +3.25% on Wednesday, February 3, 2021, to end with a value of 97.27. On a month-to-date basis the index is recording 6.91%, and on a year-to-date basis, 14.35%. Major U.S. equity benchmarks closed mixed, U.S. government bonds registered lower, while European bonds finished choppy. The Dow Jones Industrial Average (DJIA) ticked up +0.12% or 36.12 points, to end at 30,723.60. The S&P 500 Index (SPX) added +0.10% to 3.86 points, to close at 3,830.17. The Nasdaq Composite Index (COMP) tumbled -0.02% or -2.23 points, falling back slightly to 13,610.54. The Russell 2000 Index that measures small cap companies gained +0.38% or 8.26 points, to register at 2,159.70. U.S. Treasury yields rose, 10yr US gov't bonds closed +4bps/1.141% yield and 30yr bonds closed +6bps/1.928% yield as investors moved into riskier assets.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/3/21	LX	LexinFintech Holdings Ltd.	9.71	1.52	18.56%
2/3/21	QD	Qudian Inc.	2.63	0.4	17.94%
2/3/21	YRD	Yiren Digital Ltd.	4.03	0.41	11.33%
2/3/21	LC	LendingClub Corporation	12.78	1.27	11.03%
2/3/21	AIHS	Senmiao Technology Limited	1.7	0.14	8.97%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/3/21	JFU	9F Inc.	1.38	-0.04	-2.82%
2/3/21	MELI	MercadoLibre Inc.	1870.52	-39.47	-2.07%
2/3/21	AMZN	Amazon.com Inc.	3312.53	-67.47	-2.00%
2/3/21	PAGS	PagSeguro Digital Ltd.	53.29	-0.94	-1.73%
2/3/21	GDOT	Green Dot Corporation	54.35	-0.9	-1.63%

P2P Online Lending and Digital Banking Industry News

- Shares in five P2P lenders topped the leader board of the Index during the trading session, LexinFintech Holdings (LX) +18.56% to \$9.71, Qudian Inc (QD) +17.94% to \$2.63, Yiren Digital Ltd (YRD) +11.33% to \$4.03, LendingClub (LC) +11.03% to \$12.78, and Senmiao Technology Limited (AIHS) +8.97% to \$1.70.
- Shares of PayPal (PYPL) +1.12% to \$251.90 after reporting fourth quarter and annual earnings results. PayPal benefited from adding 16 million new accounts in the fourth quarter, advancing its total client base to 377 million. Total payment volume increased by 39% pushing earnings to an adjusted \$1.08 per share on \$6.12 billion in revenue, more than analyst expectations of earnings of \$1.00 per share on sales of \$6.09 billion. Forward looking, the firm anticipates total payment volumes will grow in the range of 20% for 2021 as it plans to add 50 million new accounts. Revenue is expected to grow by 19% and full-year adjusted earnings are forecast to come in at \$4.54 per share compared to \$3.88 per share in 2020 based on the company's estimate for 17% year-over-year growth.
- Amazon (AMZN), -2.00% to \$3,312.53 after announcing strong earnings the prior day.
- Green Dot Corporation (GDOT) -1.63% to \$54.35 announced Gyorgy Tomso has joined the company as Chief Technology Officer. Mr. Tomso will lead Green Dot's technology strategy and roadmap, continuing to define and build the company's agile technology stack to offer customers an integrated and frictionless experience with Green Dot products and services. Tomso will be a member of the executive management team and report to Green Dot President and CEO, Dan Henry.
- Shares in Bank stocks rose, Toronto Dominion Bank (TD) +0.47% to \$58.03, Goldman Sachs Group Inc. (GS) +0.55% to \$288.55, Capital One Financial Corporation (COF) +1.07% to \$107.21, JP Morgan Chase & Co. (JPM) +1.15% to \$135.14, PNC Financial Services Group Inc. (PNC) +1.20% to \$152.20, Bank of America Corporation (BAC) +1.77% to \$31.58, Ally Financial Inc. (ALLY) +2.19% to \$40.62, Citigroup Inc. (C) +2.55% to \$61.10, Truist Financial Corporation (TFC) +2.61% to \$51.52, Wells Fargo & Company (WFC) +3.10% to \$31.60.

General Market News

1. January ADP U.S. employment report was better than expected after December stats, and all eyes will focus on US weekly jobless claims and Friday's non-farm payroll reports scheduled Thursday. Employment bounced back in January as companies added 174,000 new jobs, according to a report Wednesday from payroll processing firm ADP. The gain beat the 50,000 estimate from economists surveyed by Dow Jones and improved on the 78,000 December fell, a number that was revised, a drop of 123,000. (CNBC)
2. Oil futures rose, West Texas Intermediate crude for March delivery CL.1, 0.79% CLH21, gained 93 cents, or 1.7%, to settle at \$55.69 a barrel on the New York Mercantile Exchange.
3. European equity markets closed choppy. The Stoxx 600 Europe index SXXP, 0.05% settled 0.3% higher, while London's FTSE 100 UKX, -0.40% fell 0.1%, Italy +2.1%, Spain +0.8%, Germany +0.7%, and France unchanged.
4. In Asia equity markets closed mixed. The Shanghai Composite (SHCOMP), -0.44% registered 0.5% lower, Hong Kong's Hang Seng Index (HIS), -0.66% increased 0.2% and Japan's Nikkei 225(NIK), -1.06% ticked 1%, South Korea +1.1%, Japan +1.0%, Australia/India +0.9%,
5. Gold futures GCOO, recorded +0.1% to settled at \$1,835 per ounce, silver +1.9% to end at \$26.89 per ounce, and copper +1.4% to close at \$3.57 per pound.
6. Crude oil closed +1.7%/ \$55.69 per barrel and is now only 16% below the two-year high from April 2019.
7. The ICE U.S. Dollar Index, DXY, 0.27% a measure of the currency against a basket of six major rivals, was fractionally lower, near 91.13.

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