

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, February 8, 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	1.33%	0.74%	1.63%	2.76%	2.53%	2.60%	0.95%	0.76%
5 Day	8.86%	3.76%	5.37%	6.36%	7.69%	4.12%	4.36%	3.89%
Month-to-Date	12.73%	3.05%	3.93%	7.70%	9.50%	3.88%	7.30%	1.22%
Year-to-Date	20.57%	4.25%	9.12%	15.04%	15.95%	9.30%	8.53%	2.55%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +1.33% on Monday, February 8, 2021, to finish with a value of 102.56. Investors pushed the three U.S. major benchmarks higher on Monday, as they moved positions into energy stocks, focused on corporate earnings results, and the plans from Democrats to add more fiscal aid. The Dow Jones Industrial Average (DJIA) posted a gain of +0.76% or 237.52 points to close at 31,385.76. The S&P 500 Index (SPX) increased by +0.74% to 28.76 points, to end at 3,915.59. The Nasdaq Composite Index (COMP) rose +0.95% or 131.35 points, to record 13,856.30. Small cap companies measured by the Russell 2000 Index advanced +2.53% or 56.43 points, to register at 2,289.76. The yield on the 10-year Treasury note TMUBMUSD10Y declined -0.015 basis points as prices edged higher to end at 1.153%, and the 30-year bond yield TMUBMUSD30Y, 1.933% slipped to 1.943%, down 3 basis points.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers						
	Symbol	Name	Last	\$ Chg	% Chg	
2/8/21	XYF	X Financial	4.04	0.49	13.80%	
2/8/21	FINV	FinVolution Group	4.37	0.38	9.52%	
2/8/21	ELVT	Elevate Credit Inc.	4.75	0.36	8.20%	
2/8/21	SQ	Square Inc.	259.97	19.59	8.15%	
2/8/21	QD	Qudian Inc.	3.195	0.195	6.50%	
Laggards						
	Symbol	Name	Last	\$ Chg	% Chg	
2/8/21	AIHS	Senmiao Technology Limited	1.57	-0.2	-11.30%	
2/8/21	WEI	Weidai Ltd.	1.96	-0.19	-8.84%	
2/8/21	CNF	CNFinance Holdings Limited	3.25	-0.2	-5.80%	
2/8/21	DNB	Dun & Bradstreet Holdings Inc.	24.78	-1.05	-4.07%	
2/8/21	YRD	Yiren Digital Ltd.	4.25	-0.16	-3.63%	

P2P Online Lending and Digital Banking Industry News

- Shares of Global Payments Inc. (GPN), +1.04% to \$200.33, delivers EPS Growth and Strong Margin Performance for the Fourth Quarter and Full Year 2020, partners with Google for Digital Merchant Solutions Worldwide, Increases Share Repurchase Authorization to \$1.5 Billion and Announces Plan for \$500 Million, Accelerated Share Repurchase. Fourth Quarter 2020 Summary: GAAP revenues were \$1.93 billion, compared to \$1.99 billion in the fourth quarter of 2019. diluted earnings per share were \$0.61 compared to \$0.34 in the prior year; and operating margin was 13.1%. Full Year 2020 Summary: GAAP revenues were \$7.42 billion, compared to \$4.91 billion in 2019; diluted earnings per share was \$1.95 compared to \$2.16 in the prior year; and operating margin was 12.0%.
- Fidelity National Information Services Inc. (FIS) +0.91% to \$133.43, announced earnings results, accelerated revenue growth sequentially in Banking and Capital Markets, achieved annual run-rate revenue synergies in excess of \$200 million and annual run-rate expense synergies in excess of \$750 million, including annual run-rate operating expense synergies of \$400 million, Generated net cash provided by operating activities of \$1,417 million and \$4,442 million and free cash flow of \$977 million and \$3,037 million in the quarter and full-year, respectively.
- Elevate Credit, Inc. (ELVT), a leading tech-enabled provider of innovative and responsible online credit solutions for non-prime consumers, announced financial results for the fourth quarter and full year 2020. Continued strong credit quality and quarterly sequential loan growth, \$25 million increase to share repurchase program. Net income for the year ended December 31, 2020 totaled \$20.6 million, or \$0.49 per diluted share, compared to net income of \$32.2 million, or \$0.73 per diluted share, in the prior year. Net income from continuing operations for the year ended December 31, 2020 (excluding the net loss from the discontinued operations of the UK) totaled \$36.2 million, an increase of \$10.0 million, or 38%, compared to \$26.2 million in the year ended December 31, 2019.
- Dun & Bradstreet Holdings (DNB) -4.07% to \$24.78, posted earnings results, successfully completed an \$2.4 billion IPO in July, signed a definitive agreement to acquire Bisnode, and continued to transform the business with significant enhancements for our technology, data, and analytics. The IPO significantly improved the financial profile and is saving the firm more than \$175 million of annual dividend and interest expense. Fourth-quarter revenues increased by 1.8%, excluding the net benefit of the lower deferred revenue purchase accounting impact. Adjusting for the previously communicated headwinds, normalized revenues on a constant-currency basis added 3.5% for the fourth quarter and 3% for the full year. Total company revenue retention for the year was 96%, an increase of 70 basis points versus prior year.
- OneMain Holdings, Inc. (OMF) +1.16% to \$55.82, reported pretax income of \$476 million and net income of \$359 million for the fourth quarter of 2020, compared to \$344 million and \$261 million, respectively, in the prior year quarter. Earnings per diluted share were \$2.67 in the fourth quarter of 2020, compared to \$1.91 in the prior year quarter. Net income was \$730 million for the full year of 2020, compared to \$855 million for the full year of 2019. Earnings per diluted share were \$5.41 in the full year of 2020, compared to \$6.27 in the prior year. On February 8, 2021, OneMain declared a dividend of \$3.95 per share payable on February 25, 2021 to record holders of the company's common stock as of the close of business on February 18, 2021. The company expects to maintain a minimum quarterly dividend of \$0.45 per share going forward.
- Wells Fargo & Co (WFC) +2.58% to \$33.40, announced equity investments in six African American Minority Depository Institutions (MDIs) as part of its March 10, 2020, pledge to invest up to \$50 million in Black-owned banks. As part of the capital investment, the banks will have access to a dedicated Wells Fargo relationship team that will provide financial, technological, and product development expertise in order to help each institution grow and benefit their local community.

General Market News

1. Democrats are intending the release a fiscal aid plan this week that would comprise of more than \$50 billion funding for U.S. airlines, and other transportation systems, as well as a new \$3 billion program to aid payroll expenses for plane manufacturers.
2. Gold futures GCJ21, 0.54% added 21.20 or 1.2%, to settle at \$1,831.90 an ounce.
3. Crude oil for March delivery CLH21, 0.07% settled higher at \$57.97 a barrel, as the global benchmark moved above \$60.
4. The Stoxx 600 Europe index (SXXP), -0.23% recorded 0.3% higher, while London's FTSE 100 UKX, 0.04% increased 0.5%.
5. In Asian trade, the Shanghai Composite (SHCOMP), +2.01% ended 1% higher, Hong Kong's Hang Seng Index (HIS), +0.53% eked out 0.1%, and Japan's Nikkei 225 (NIK) rose +2.1%.
6. The ICE U.S. Dollar Index DXY, -0.37%, a measure of the currency against a basket of six major rivals, was down fractionally, near 90.95.

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