

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, February 9, 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>	-0.35%	-0.11%	0.24%	0.63%	0.40%	2.75%	0.14%	-0.03
<b>5 Day</b>	5.07%	2.22%	4.37%	6.87%	6.86%	5.27%	2.90%	2.24%
<b>Month-to-Date</b>	12.33%	2.89%	3.03%	6.58%	8.04%	3.22%	7.15%	0.99%
<b>Year-to-Date</b>	20.15%	4.13%	9.39%	15.77%	16.41%	12.31%	8.69%	2.51%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) shed -0.35% on Tuesday February 9, 2021, to end with a value of 102.20. Month-to-date, and year-to-date the index is registering +12.33% and +20.15%, respectively. The three U.S. major benchmarks closed the trading session mixed. The Dow Jones Industrial Average (DJIA) slid -0.03% or -9.93 points to end at 31,375.83. The S&P 500 Index (SPX) ticked down 1/10th of percent or -4.36 points, to close at 3,911.23. The Nasdaq Composite Index (COMP) gained 0.14% or 20.06 points, to climb higher 14,007.70. Small cap companies measured by the Russell 2000 Index nudged up 0.40% or 9.24 points, to finish at 2,299.00. The 10-year Treasury note yield TMUBMUSD10Y, 1.171% fell 0.3 basis point to 1.156%, and the 2-year note rate TMUBMUSD02Y, 0.121% edged up 0.6 basis point to 0.117%.

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

<b>Gainers</b>						
	Symbol	Name	Last	\$ Chg	% Chg	
2/9/21	QFIN	360 DigiTech Inc.	23.78	3.32	16.23%	
2/9/21	AIHS	Senmiao Technology Limited	1.7	0.13	8.28%	
2/9/21	LX	LexinFintech Holdings Ltd.	10.6	0.63	6.32%	
2/9/21	CNF	CNFinance Holdings Limited	3.45	0.2	6.15%	
2/9/21	UPST	Upstart Holdings Inc.	80.25	4.25	5.59%	
<b>Laggards</b>						
	Symbol	Name	Last	\$ Chg	% Chg	
2/9/21	ELVT	Elevate Credit Inc.	4.38	-0.37	-7.79%	
2/9/21	QD	Qudian Inc.	3.02	-0.175	-5.48%	
2/9/21	XYF	X Financial	3.84	-0.2	-4.95%	
2/9/21	LU	Lufax Holding Ltd	16.76	-0.49	-2.84%	
2/9/21	GSKY	GreenSky Inc.	5.79	-0.15	-2.53%	

### P2P Online Lending and Digital Banking Industry News

- General News: Depository Receipts Asia-Pacific generated 84% of the total amount of American Depository Receipts issued for 2020 according to Citigroup. Despite global market uncertainty, demand for non-U.S. equities ensued as issuers raised \$48.2 billion in American depository receipts (ADR) during 2020. This represents an increase of 179% compared to the prior year. Total IPO capital raised equaled \$21.6 billion, while total follow-on capital amounted to \$26.6 billion for 2020. China-based issuers raised a combined \$36.5 billion, accounting for 76% of the total ADR capital raised during the period. Among these issuers, Lufax Holding Ltd, a Shanghai-based personal finance platform, raised \$2.7 billion in its November IPO – the largest ADR IPO capital raising of 2020. Lufax (LU) traded down -2.84% to \$16.76, for the day.
- SOS Limited (SOS) +3.09% to \$4.17, announced today that it has received 5000 PCS of mining rigs ahead of schedule on Feb. 9, 2021, five days earlier than the delivery date set by the purchase agreement with the seller.
- Jiayin Group Inc. (JFIN) +2.24% to \$4.11, a leading fintech platform in China, today announced that Mr. Jiong Feng has resigned from his position as the Company's Chief Technology Officer due to personal reasons, effective from February 8, 2021.
- Wells Fargo & Company (WFC) -0.42% to \$33.26 reported that on March 15, 2021, the company will redeem 16,000 shares (the "Redeemed Preferred Shares") of its Non-Cumulative Perpetual Class A Preferred Stock, Series N (the "Series N Preferred Stock"). The redemption price will be equal to \$25,000.00 per Redeemed Preferred Share and \$25.00 per Redeemed Depository Share. After giving effect to the partial redemption, 14,000 shares of the Series N Preferred Stock and 14,000,000 shares of the Series N Depository Shares will remain outstanding.
- Equifax (EFX) +2.12% to \$183.21 has acquired transaction data analytics company AccountScore Holdings Limited for an undisclosed term. The acquisition is expected to enhance the firms' consumer and commercial product offerings, combining traditional credit bureau information held by Equifax with bank transaction data, facilitated by AccountScore.
- OneMain Holdings (OMF) -0.13% to \$55.75, commenced a proposed secondary public offering of 7M shares by certain entities managed by affiliates of Apollo Global Management and Värde Partners. The shares represent ~5.2% of the company's outstanding common stock as of Feb. 1, 2021. The company will not receive any proceeds from the offering. Underwriters granted a 30-day option to purchase up to an additional 1.05M shares. Under this offering, the selling stockholders have agreed to a 75-day lock-up period.
- Upstart Holdings, Inc. (UPST) +5.59% to \$80.25, a lending platform using artificial intelligence, announced that its fourth quarter and full fiscal year 2020 business and financial results will be released on Wednesday, March 17, 2021 after the market close. Upstart will host a conference call and live webcast that day at 1:30 p.m. PT / 4:30 p.m. ET. Prior to the conference call, the fourth quarter and full fiscal year 2020 earnings press release and investor presentation will be available on Upstart's investor relations website at ir.upstart.com.

---

## General Market News

1. Demand for the U.S. Treasury bonds auction of \$58 billion for 3-year notes was strong.
  2. In economic data, the National Federation of Independent Business index that tracks U.S. small-business optimism declined 0.9 in January to 95.0, moving to its lowest level since the pandemic started.
  3. The ICE U.S. Dollar Index DXY, 0.03%, a measure of the currency against a basket of six major rivals, fell 0.5%.
  4. Oil futures, the U.S. benchmark CL.1, 0.63% rose 39 cents, or 0.7%, to settle at \$58.36 per barrel. Gold futures GC00, 0.08%, advanced \$3.30, or 0.2%, to settle at \$1,837.50 an ounce.
  5. The pan-European Stoxx 600 Europe index SXXP, 0.20% down 0.1%, while London's FTSE 100 UKX, 0.08% added 0.1%.
- In Asia, the Shanghai Composite SHCOMP, +1.43% increased by 2%, while Hong Kong's Hang Seng Index HSI, +1.91% ticked up 0.5%, and Japan's Nikkei 225 NIK, +0.19% eked out 0.4%.

### ABOUT CROWDBUREAU CORPORATION

CrowdBureau Corporation provides data, analytics, asset and risk management tools, and research-based benchmarks and indexes that help investors build and manage better portfolios. Clients rely on our offerings for deeper insights into the drivers of performance and risk in their portfolios, broad asset class coverage and innovative research for the peer-to-peer lending and equity crowdfunding industry. Our line of products and services includes indexes, analytical models, data, peer-to-peer lending benchmarks and research. For more information, visit us at [www.crowdbureau.com](http://www.crowdbureau.com)

The information contained herein (the "Information") may not be reproduced or disseminated in whole or in part without prior written permission from CrowdBureau Corporation. The Information may not be used to verify or correct other data, to create indexes, risk models, or analytics, or in connection with issuing, offering, sponsoring, managing or marketing any securities, portfolios, financial products or other investment vehicles. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the Information or CrowdBureau index or other product or service constitutes an offer to buy or sell, or a promotion or recommendation of, any security, financial instrument or product or trading strategy. Further, none of the Information or any CrowdBureau index is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. The Information is provided "as is" and the user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF CROWDBUREAU CORPORATION, OR ANY OF ITS SUBSIDIARIES OR ITS OR THEIR DIRECT OR INDIRECT SUPPLIERS OR ANY THIRD PARTY INVOLVED IN THE MAKING OR COMPILING OF THE INFORMATION (EACH, AN "CROWDBUREAU PARTY") MAKES ANY WARRANTIES OR REPRESENTATIONS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH CROWDBUREAU PARTY HEREBY EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING ANY OF THE FOREGOING AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL ANY OF THE CROWDBUREAU PARTIES HAVE ANY LIABILITY REGARDING ANY OF THE INFORMATION FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL (INCLUDING LOST PROFITS) OR ANY OTHER DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited.

© 2020 - 2021 CrowdBureau Corporation. All rights reserved