

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, February 10, 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>	0.84%	-0.03%	-0.15%	-0.34%	-0.72%	1.34%	-0.25%	0.20%
<b>5 Day</b>	3.31%	2.08%	4.15%	6.02%	5.68%	5.95%	2.66%	2.32%
<b>Month-to-Date</b>	13.28%	2.63%	3.84%	7.12%	8.07%	4.60%	6.43%	1.21%
<b>Year-to-Date</b>	22.87%	4.09%	9.22%	15.37%	15.58%	13.81%	8.41%	2.72%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) recorded a gain of +0.84% on Wednesday February 10, 2021, to finish with a value of 103.06. On a month-to-date basis the index is up 13.28%, while year-to-date, +22.87%. A choppy trading session for the three U.S. major benchmarks. Federal Reserve Chairman Powell addressed getting the U.S. back to work, indicating that the real unemployment rate is nearer 10%, rather than the 6.3% previously reported. The Dow Jones Industrial Average (DJIA) rose +0.20% or 61.97 points, to post 31,437.8. The S&P 500 Index (SPX) slid -0.03% or -1.35 points to register lower 3,909.88. The Nasdaq Composite Index (COMP) shed ¼ of a percent or -35.16 points to close 13,972.53. Small cap companies measured by the Russell 2000 Index fell -0.72% or -16.56 points, to end at 2,282.44. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.142% decreased 2.3 basis points to 1.133%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/10/21	JFU	9F Inc.	2.31	0.56	32.00%
2/10/21	YRD	Yiren Digital Ltd.	5.41	1.14	26.70%
2/10/21	FINV	FinVolution Group	5.28	0.82	18.39%
2/10/21	UPST	Upstart Holdings Inc.	91.04	10.79	13.45%
2/10/21	LX	LexinFintech Holdings Ltd.	11.7	1.1	10.38%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/10/21	XYF	X Financial	3.58	-0.26	-6.77%
2/10/21	SOS	SOS Limited	3.945	-0.265	-6.29%
2/10/21	DNB	Dun & Bradstreet Holdings Inc.	23.065	-1.285	-5.28%
2/10/21	AIHS	Senmiao Technology Limited	1.63	-0.07	-4.12%
2/10/21	LC	LendingClub Corporation	12.83	-0.51	-3.82%

### P2P Online Lending and Digital Banking Industry News

- Shares in Bank stocks mostly ended higher. Seven of the indexes digital bank stocks have issued dividends of at least 3.57%, three times what 10-year Treasury's pay, including Capital One Financial Corporation (COF) +1.46% to \$117.6, was one of only two big U.S. banks to cut its quarterly dividend to shareholders during the pandemic. The other was Wells Fargo & Company(WFC) -0.18% to \$33.20. Capital One cut its quarterly payout from \$0.40 to \$0.10 in July. Then on Feb. 4 the \$0.40 quarterly dividend was restored. Other banks included JP Morgan Chase & Co. (JPM) +0.06% to \$139.66, Bank of America Corporation (BAC) +0.09% to \$32.98, Citigroup Inc. (C) +0.79% to \$63.62, Ally Financial Inc. (ALLY) +0.90% to \$41.28, and Goldman Sachs Group Inc. (GS) +1.27% to \$304.28.
- Equifax (EFX) -0.11% to \$183, reported earnings results, Fourth quarter GAAP earnings per share (EPS) of \$0.61 misses by \$0.64. The company incurred a \$31.9 million charge related to right sizing the organization as investments in technology transformation are reduced in 2021 relative to 2020. Revenue of \$1.19B (+31.4% year-on-year) beats by \$110M. Also, in an updated news release, "Equifax Releases Fourth Quarter 2020 Results, issued 10-Feb-2021 by Equifax Inc. over PR Newswire" advised that the 2021 First Quarter and Full Year Guidance section, first sentence of second bullet point, should have read "We expect full year 2021 reported revenue to be between \$4.350 and \$4.450 billion, reflecting growth as compared to 2020 of 5.4% to 7.8%, with an expected 1.5% positive impact of foreign exchange." rather than "We expect full year 2021 reported revenue to be between \$4.350 and \$4.450 billion, reflecting local currency growth compared to 2020 of 5.4% to 7.8%, with an expected 1.5% positive impact of foreign exchange." as originally issued inadvertently.
- Senmiao Technology Limited (AIHS) -4.19% to \$1.63, a China-based lender for automobile transaction and related services targeting the online ride-hailing industry announced that it has closed a registered direct offering of an aggregate of 5,072,465 shares of common stock at a price of \$1.38 per share for aggregate gross proceeds of \$7.0 million. The Company has approximately 49.3 million common shares outstanding after the offering.



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## General Market News

1. The Treasury department reported, the U.S. federal budget deficit expanded in January to \$163 billion from a \$33 billion budget gap in the same month of 2020 as Washington provided fiscal aid to lift the economy throughout the pandemic. The budget gap in the first four months of the current fiscal year was 89% greater than January 2020 — \$736 billion compared to \$347 billion.
2. In January, the Consumer Price Index for All Urban Consumers added 0.3% on a seasonally adjusted basis; increasing by 1.4% full year, not seasonally adjusted. The index for all items minus volatile food and energy the core CPI reading was flat during the month of January (SA); rising 1.4% over the year (NSA).
3. Economic indicators aren't showing evidence of inflation yet, but some economist say that commodities prices are presenting a different viewpoint.
4. Oil futures recorded higher after a report showed lower stockpiles, with the U.S. benchmark CL.1, -0.78% ~ 0.6% to settle at \$58.68 per barrel. Gold futures GC00, -0.05% were 0.3% higher, settling at \$1,842.70 an ounce.
5. The pan-European Stoxx 600 Europe index SXXP, 0.34% fell by 0.2% and London's FTSE 100 UKX, 0.14% shed 0.1%.
6. In Asia, the Shanghai Composite SHCOMP, +1.43% registered 1.4% higher, while Hong Kong's Hang Seng Index HSI, +0.45% rose 1.9%, and Japan's Nikkei 225 NIK, +0.19% added 0.2%.
7. The ICE U.S. Dollar Index, DXY, 0.04% a measure of the currency against a basket of six major currencies was unchanged 90.42.

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