

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, February 12, 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>	1.93%	0.47%	0.37%	0.16%	0.18%	0.06%	0.50%	0.09%
<b>5 Day</b>	3.04%	1.23%	2.74%	3.60%	2.51%	7.39%	1.73%	1.00%
<b>Month-to-Date</b>	16.16%	4.42%	4.97%	7.10%	7.83%	9.29%	8.44%	2.09%
<b>Year-to-Date</b>	24.24%	4.76%	10.32%	15.99%	15.93%	14.40%	9.37%	2.78%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 1.93% on Friday, February 12, 2021, to close with a value of 105.68. On a month-to-date basis the index is recording +16.16%, and the year-to-date return is up +24.24%. All three major U.S. benchmarks ended the day higher. Focus remained centered on additional fiscal stimulus to buoy the U.S. economic recovery, the rise of energy sector stocks, earnings reports galvanized investor optimism, also rising long term U.S. bond yields helped the markets. The Dow Jones Industrial Average (DJIA) ticked up +0.09% or 27.70 points, to end the session at 31,458.40. The S&P 500 index (SPX) increased by +0.47% or 18.45 points, to finish at 3,934.83. The Nasdaq Composite Index (COMP) climbed ½% or 69.70 points, to post 14,095.47. Small cap companies measured by the Russell 2000 Index advanced +0.18% or 4.04 points, to end at 2,289.36. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.209% advanced 3.1 basis points at 1.199%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/12/21	JT	Jianpu Technology Inc.	4.5399	0.7199	18.85%
2/12/21	SOS	SOS Limited	7.4	1.08	17.09%
2/12/21	QD	Qudian Inc.	3.6325	0.4825	15.32%
2/12/21	YRD	Yiren Digital Ltd.	5.5482	0.6182	12.54%
2/12/21	FINV	FinVolution Group	6.18	0.62	11.15%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/12/21	WEI	Weidai Ltd.	2.095	-0.085	-3.90%
2/12/21	ELVT	Elevate Credit Inc.	4.225	-0.155	-3.54%
2/12/21	JFU	9F Inc.	2.04	-0.06	-2.86%
2/12/21	LU	Lufax Holding Ltd	16.9778	-0.3522	-2.03%
2/12/21	GPN	Global Payments Inc.	197.115	-2.525	-1.26%

### P2P Online Lending and Digital Banking Industry News

1. TransUnion (TRU) +3.34% to \$95.21 is scheduled to announce fourth quarter earnings results on Tuesday, February 16, before the market open. The consensus earnings per share (EPS) Estimate is \$0.79 (+5.3% year-on-year) and the consensus Revenue Estimate is \$696.11M (+1.5% year-on-year).
2. OneMain Holdings, Inc. (OMF) +0.42% to \$52.72, announced the pricing of its proposed secondary public offering of 8.0 million shares of common stock at a price to the public of \$53.00 per share. The 8.0 million shares of common stock to be sold in this offering represents approximately 6.0% of the Company's outstanding common stock as of February 1, 2021. The size of the offering has been upsized from 7.0 million shares to 8.0 million shares. The Company is not selling any shares and will not receive any proceeds from the proposed offering. The offering is expected to close on February 16, 2021, subject to satisfaction of customary closing conditions.
3. JPMorgan Chase & Co. (JPM) +1.46% to \$141.30, declared dividends on the outstanding shares of the Companies Series V, X & II preferred stock. Information can be found on the Firm's Investor Relations website at <https://www.jpmorganchase.com/ir/news>.
4. Wells Fargo & Company (WFC) +2.44% to \$33.52 announced an indirect wholly-owned subsidiary of Wells Fargo & Company, to purchase up to \$6,400,000,000 combined aggregate principal amount (the "Maximum Tender Amount") of the 11 series of Wells Fargo & Company securities.

### General Market News

1. In Asia, most markets were closed for Chinese (Lunar) New Year holiday, the year of the Ox. For the week, Hong Kong's Hang Seng Index HSI gained 3.64% to record 30,173.57. Shanghai Composite Index closed the week up 3.92%, at 3,655.09. Japan's Nikkei 225 index NIK, -0.14% shed 0.1%.
2. The pan-European STOXX Europe 600 Index Continuous Contract advanced +0.27% or 1.10 points to conclude to trading session at 413.50, and for the 5-day trading cycle closed +1.25% higher.
3. Crude oil futures, Crude Oil WTI (NYM \$/bbl) Front Month rose +2.56% or 1.49 points, settling at \$59.73, for the week ended 4+.66% higher per barrel. Gold Continuous Contract GC00 nudged down 0.11% or -2.00 points, to settle at \$1,824.80 an ounce, during the five-day trading interval added +0.53%.
4. The ICE U.S. Dollar Index DXY, +0.03%, a measure of the currency against a basket of six major currencies added +0.1%.



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