

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, February 16, 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	2.37%	-0.06%	-0.21%	-0.31%	-0.72%	0.64%	-0.34%	0.20%
5 Day	4.97%	0.43%	0.88%	0.51%	-0.74%	5.59%	0.43%	0.44%
Month-to-Date	18.91%	4.36%	4.75%	6.76%	7.05%	10.01%	8.07%	2.30%
Year-to-Date	27.18%	4.70%	10.08%	15.64%	15.09%	15.13%	8.99%	2.99%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) climbed +2.37% on Tuesday, February 16, 2021, to register with a value of 108.18. On a month-to-date basis the index up +18.91%, and the year-to-date return is up +27.18%. The three major U.S. benchmarks closed the day mixed. The Dow Jones Industrial Average (DJIA) added +0.20% or 64.35 points, to end at 31,522.75. The S&P 500 index (SPX) dropped -0.06% or -2.24 points, to close at 3,932.59. The Nasdaq Composite Index (COMP) declined -0.34% or -47.97 points, to finish at 14,047.50. The Russell 2000 Index that measures small cap companies shed -0.72% or -16.47 points, to end at 2,272.89. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.316% advanced 0.04 basis points at 1.125%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/16/21	SOS	SOS Limited	11.87	4.43	59.54%
2/16/21	FINV	FinVolution Group	7.85	1.67	27.02%
2/16/21	XYF	X Financial	4.62	0.785	20.47%
2/16/21	YRD	Yiren Digital Ltd.	6.54	1.01	18.26%
2/16/21	JFIN	Jiayin Group Inc.	5.26	0.67	14.60%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/16/21	JT	Jianpu Technology Inc.	3.94	-0.6	-13.22%
2/16/21	UPST	Upstart Holdings Inc.	92.28	-9.9	-9.69%
2/16/21	TRU	TransUnion	87.6	-7.46	-7.85%
2/16/21	FIS	Fidelity National Information	133.11	-2.49	-1.84%
2/16/21	FICO	Fair Isaac Corporation	466.13	-7.65	-1.61%

P2P Online Lending and Digital Banking Industry News

1. Upstart Holdings (UPST) -9.69% to \$92.28, The hedge fund ,Third Point LLC buys 13.38M shares in Upstart.
2. TransUnion (TRU) -7.85% to \$87.60, reported fourth quarter earnings results, total revenue for the quarter was \$699 million, grew by 2% compared with the fourth quarter of the prior year. Net income attributable to TransUnion totaled \$102 million for the quarter, compared with \$83 million for the fourth quarter of 2019. Diluted earnings per share was \$0.53, compared with \$0.43 for the fourth quarter of 2019.
3. Goldman Sachs (GS) +1.84% to \$311.97, comes out of test mode and launches Marcus Invest that will target retail clients by offering their white-shoe investment banking service usually preserved for high net worth clients Interested parties can open a Marcus Invest account with as little as \$1,000.

General Market News

1. In Asia, China's Shanghai Composite Index remained closed for the Chinese New Year. Hong Kong's Hang Seng Index HSI, gained +1.10%, and Japan's Nikkei 225 index NIK, -0.58% ended 1.3% higher.
2. In Europe, the Stoxx 600 SXXP, slid -0.32% , while London's FTSE 100 UKX, ticked down -0.22%.
3. The ICE U.S. Dollar Index DXY, 0.37%, a measure of the currency against a basket of six major currencies, rose 0.1%.
4. Gold futures, Gold Continuous Contract declined the April contract GCJ21, moving down. -0.53% dropping \$24.20 to settle at \$1,799 an ounce. Crude oil, benchmark crude futures added \$0.58 cents, or 1%, to settle at \$60.05 a barrel.

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