

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, February 17, 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	-1.30%	-0.03%	-0.54%	-0.55%	-0.74%	0.82%	-0.58%	0.29%
5 Day	2.98%	0.55%	0.25%	-0.32%	-1.15%	3.35%	-0.05%	0.56%
Month-to-Date	17.36%	2.06%	2.29%	4.64%	4.42%	9.56%	3.78%	1.36%
Year-to-Date	25.52%	4.67%	9.49%	15.00%	14.24%	16.07%	8.36%	3.29%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) subtracted -1.30% on Wednesday, February 17, 2021, to register with a value of 106.77. On a month-to-date basis the index stands at +17.36%, and the year-to-date return, 25.52%. U.S. equity benchmarks ended choppy, as investors weighed the minutes from the Federal Reserve's January policy meeting, which indicated the pandemic poses considerable risks to the economy. The Dow Jones Industrial Average (DJIA) added 0.29% or 90.27 points, to record 31,613.02. The S&P 500 index (SPX) shed -0.03% or -1.26 points, to end at 3,931.33. The Nasdaq Composite Index (COMP) declined -0.58% or -82.00 points, to finish at 13,965.49. Small cap companies measured by the Russell 2000 Index dipped -0.74% or -16.78 points, to close at 2,256.11. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.299% dropped ~2 basis points to 1.296%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/17/21	GSKY	GreenSky Inc.	6.9	1.09	18.76%
2/17/21	HX	Xiaobai Maimai Inc.	3.21	0.29	9.93%
2/17/21	SOS	SOS Limited	12.8	0.96	8.11%
2/17/21	WFC	Wells Fargo & Company	36.56	1.77	5.09%
2/17/21	CNF	CNFinance Holdings Limited	3.6	0.09	2.56%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/17/21	JFU	9F Inc.	1.95	-0.34	-14.85%
2/17/21	QD	Qudian Inc.	3.136	-0.524	-14.32%
2/17/21	QFIN	360 DigiTech Inc.	26.7	-4.28	-13.82%
2/17/21	LX	LexinFintech Holdings Ltd.	13.09	-1.36	-9.41%
2/17/21	XYF	X Financial	4.26	-0.36	-7.79%

P2P Online Lending and Digital Banking Industry News

- General News: The planned 'e-yuan' could lift China's surveillance state and create competition for financial technology companies. Cities across China have been authorized by the government to dole out tens of millions of renminbi as new year "red packets" that can be downloaded on to a smartphone. Beijing and Suzhou alone have given out 200,000 red packets worth Rmb200 (\$31) each in a public lottery. This trail run is expected to serve as an early adoption program for digital currencies and set global technical standards.
- GreenSky (GSKY) +18.76% to \$6.90 advanced after the stock resumed the midday trading halt. The Nasdaq stopped trading of the shares at 12:07 PM ET for volatility; trading resumed at 12:23 PM. No specific news has been reported, although on Tuesday morning, UBS O'Connor disclosed holding a 9.1% equity stake in the company.
- Wells Fargo (WFC) +5.17% to \$36.59 reported the \$1.95 trillion asset cap imposed by the Federal Reserve in 2018 is in the process of getting lifted and contingent on the bank's proposal to overhaul its risk-management and governance framework. The approval is the second of a four step process the bank will have to take before finally getting the cap removed.
- Truist Bank (TFC) unchanged to \$55.65 announced the firm will redeem all \$700,000,000 principal amount outstanding of its 2.85% Senior Notes due April 1, 2021 (CUSIP 07330NAJ4) on the redemption date of March 1, 2021.

General Market News

1. Minutes from the January meeting reinforced sustained inflation before consider discontinuing the bond-buying program or start raising interest rates.
2. U.S. retail sales rose 5.3% in January, betting estimates, after decreasing 1% for December the pandemic raged. Industrial production rose 0.9% in January, higher than expected of 0.5% projected by economist.
3. The U.S. Labor Department reported U.S. wholesale prices grew by 1.3% in January, attributable to health care and energy prices rising. Also, the Commerce Department said U.S. retail sales rose seasonally adjusted 5.3% in January from December.
4. The Shanghai Composite Index (SHCOMP), added +0.55% to 3,669.42, while the Hong Kong's Hang Seng (HIS), shed -1.58% to 30,723.83. Japan's Nikkei 225 (NIK), -0.19% to 30,230.63, while in South Korea, the Kospi 180721, -1.50% fell back 1.2% to 3,097.20.
5. Energy prices rose due to unexpected weather patterns across the nation that sparked outages. U.S. benchmark crude oil CL 1, 0.46% advanced \$0. 59 to \$61.73 per barrel on the New York Mercantile Exchange.
6. The ICE U.S. Dollar Index DXY, -0.30%, a measure of the currency against a basket of six major rivals, was up 0.5%.

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