

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday February 22, 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	-2.66%	-0.77%	-0.33%	0.60%	-0.69%	-3.61%	-2.46%	0.09%
5 Day	-4.77%	-1.48%	-0.69%	-0.11%	-1.67%	-5.07%	-3.99%	0.20%
Month-to-Date	13.23%	0.55%	2.98%	5.17%	4.06%	1.52%	-0.75%	1.81%
Year-to-Date	21.11%	3.21%	9.56%	15.87%	13.99%	8.60%	5.00%	2.99%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) shed -2.66% on Monday, February 22, 2021, to end with a value of 103.02. Investors mulled on the potential impact of inflation, reflation and interest rates hike on the economy, pushing the three U.S. major benchmarks to end mixed, as tech and growth stocks moved lower and as bond prices deteriorated. The Dow Jones Industrial Average added 0.09% or 27.37 points, to end at 31,521.69. The S&P 500 tumbled -0.77% or -30.21 points, to end at 3,876.50, and the Nasdaq Composite declined -2.46% or -341.41 points, to close at 13,533.05. Small cap companies measured by the Russell 2000 Index fell -0.69% or -15.62 points, to close at 2,251.07. The 10-year Treasury note yield TMUBMUSD10Y, 1.361% added 2.6 basis points to 1.370%, briefly threatening to touch 1.40% in overnight trading. Bond prices move in the opposite direction of yields.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers						
	Symbol	Name	Last	\$ Chg	% Chg	
2/22/21	AIHS	Senmiao Technology Limited	2.13	0.29	15.76%	
2/22/21	XYF	X Financial American	4.83	0.34	7.57%	
2/22/21	JFIN	Jiayin Group Inc.	5.9	0.29	5.17%	
2/22/21	FIS	Fidelity National Information	135.66	4.67	3.57%	
2/22/21	ELVT	Elevate Credit Inc.	4.27	0.12	2.89%	
Laggards						
	Symbol	Name	Last	\$ Chg	% Chg	
2/22/21	JFU	9F Inc.	2.215	-0.535	-19.45%	
2/22/21	LX	LexinFintech Holdings Ltd.	12.62	-2.65	-17.35%	
2/22/21	UPST	Upstart Holdings Inc.	77.01	-12.72	-14.18%	
2/22/21	SOS	SOS Limited American	9.83	-1.44	-12.78%	
2/22/21	QD	Qudian Inc.	2.77	-0.35	-11.22%	

P2P Online Lending and Digital Banking Industry News

1. Wells Fargo & Co. (WFC) -1.51% to \$37.26, has agreed to sell Wells Fargo Asset Management to private-equity firms GTCR LLC and Reverence Capital Partners LP for \$2.1 billion. The deal is expected to close in the second half of the year. Wells Fargo will continue to own a 9.9% stake in the company and serve as client and distribution partner.
2. GreenDot (GDOT) +0.55% to \$52.62, reported earnings results for fourth quarter 2021, total operating revenues were \$284.3 million for the fourth quarter of 2020, up from \$249.3 million for the fourth quarter of 2019, representing a year-over-year increase of 14%. GAAP net loss was \$24.0 million for the fourth quarter of 2020, compared to net income of \$1.7 million for the fourth quarter of 2019. Green Dot recorded an impairment charge of approximately \$21 million related to facilities and internal-use software. As Green Dot adopts a work-from-anywhere corporate policy to take advantage of the many benefits of such a policy, Green Dot has commenced closure of most of its leased office locations in the U.S. beginning in 2021.
3. GreenSky, Inc. (GSKY) -4.95% to \$5.76 will release its fourth quarter and full year 2020 financial results before the market opens on Wednesday, March 10, 2021. GreenSky's executive management will host a conference call and webcast to discuss these results at 9:00 a.m. ET on the same day. All interested parties are invited to listen to the live webcast and review the related presentation materials at <http://investors.greensky.com>. Call-in details for participants are as follows. Time/Date: 9:00 a.m. ET, March 10, 2021, Dial-in number : (833) 339-0869 (toll-free), (236) 712-2508 (international), Conference ID : 7089846.

General Market News

1. People's United Financial (PBCT), whose stock yielded 14.9% on news that M&T Bank (MTB) agreed to acquire it for about \$7.6 billion was the biggest gainer on the S&P 500, pushing M&T up 3.5%.
2. U.S. crude oil futures CL.1, +0.86% rose \$2.44, or 4.1%, to settle at \$61.70 a barrel on the New York Mercantile Exchange, shares of energy-related companies climbed.
3. Gold futures GC00, -0.11% added \$31, or 1.7%, to settle at \$1,808.40 an ounce.
4. International stock markets were choppy, the Stoxx Europe 600 SXXP, -1.14% fell 0.4% and the U.K.'s FTSE 100 UKX, -0.57% was down 0.2%. In Asia, the Nikkei 225 rose 0.5% in Tokyo, the Shanghai Composite COMP in China, -2.46% fell 1.5%, the Hong Kong's Hang Seng lost 1.1%.

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