

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, February 23, 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 | -1.89% | 0.13% | 0.15% | 0.62% | -0.88% | -0.54% | -0.50% | 0.05% |
| 5 Day | -5.34% | -1.30% | -0.33% | -0.41% | -1.83% | -6.12% | -4.50% | 0.05% |
| Month-to-Date | 11.09% | 0.82% | 4.22% | 4.49% | 3.79% | 0.17% | -1.18% | 1.94% |
| Year-to-Date | 18.82% | 3.34% | 9.72% | 15.16% | 12.99% | 8.01% | 4.48% | 3.04% |

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) tumbled -1.89% on Tuesday, February 23, 2021, to end with a value of 101.07. The three major U.S. benchmarks ended mixed as Investors' caution persisted until Federal Reserve Chairman Powell reinforced his stance on "return to normal" by end of the trading session. The Dow Jones Industrial Average (DJIA) added 0.05% or 15.66 points, to register at 31,537.35. The S&P 500 advanced 0.13% or 4.87 points, to end at 3,881.37, and the Nasdaq Composite dropped -0.50% or -67.85 points, to close at 13,465.20. Small cap companies measured by the Russell 2000 Index declined by -0.88% or -19.76 points, to close at 2,231.31. The yield on the 10-year Treasury notes TMUBMUSD10Y, 1.370% moved lower 0.7 basis points to 1.363%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

| | Symbol | Name | Last | \$ Chg | % Chg |
|---------|--------|-------------------------------|--------|--------|--------|
| 2/23/21 | AIHS | Senmiao Technology Limited | 2.13 | 0.29 | 15.76% |
| 2/23/21 | XYF | X Financial | 4.83 | 0.34 | 7.57% |
| 2/23/21 | JFIN | Jiayin Group Inc. | 5.9 | 0.29 | 5.17% |
| 2/23/21 | FIS | Fidelity National Information | 135.66 | 4.67 | 3.57% |
| 2/23/21 | ELVT | Elevate Credit Inc. | 4.27 | 0.12 | 2.89% |

Laggards

| | Symbol | Name | Last | \$ Chg | % Chg |
|---------|--------|----------------------------|-------|--------|---------|
| 2/23/21 | JFU | 9F Inc. | 2.215 | -0.535 | -19.45% |
| 2/23/21 | LX | LexinFintech Holdings Ltd. | 12.62 | -2.65 | -17.35% |
| 2/23/21 | UPST | Upstart Holdings Inc. | 77.01 | -12.72 | -14.18% |
| 2/23/21 | SOS | SOS Limited American | 9.83 | -1.44 | -12.78% |
| 2/23/21 | QD | Qudian Inc. | 2.77 | -0.35 | -11.22% |

P2P Online Lending and Digital Banking Industry News

- General News: China Central Bank is adding to its digital currency pilot program, which includes the Chengdu province which is doling out an additional \$6M. This pilot program exceeds the \$1.5million that went to 50,000 users in Beijing, Shenzhen and Suzhou, as approved by the People's Bank of China.
- Square (SQ) -3.07% to \$268.08, reported earnings results for fourth-quarter adjusted earnings of \$0.32 per share on total net revenue of \$3.16 billion, a 141% year-over-year rise. Excluding bitcoin revenue, total quarterly net revenue was \$1.4 billion. Analysts expected adjusted earnings of \$0.24 per shares on revenue of \$3.1 billion, according to FactSet. Square also announced today that it has purchased approximately 3,318 bitcoins at an aggregate purchase price of \$170 million. Combined with Square's previous purchase of \$50 million in bitcoin, this represents approximately five percent of Square's total cash, cash equivalents and marketable securities as of December 31, 2020.
- SOS Limited (NYSE: SOS) -12.78% to \$9.83 announced on Tuesday that the 5000 PCS of crypto mining rigs, which were the first batch of delivery received on February 9, 2021, have gone live today. This batch of 5000 PCS of mining rigs can generate BTC Hash Power 175P. Mr. Yandai Wang, Chairman of SOS, commented, "As institutional investors are also jumping on the bandwagon of cryptocurrencies like BTC, we expect the price momentum of crypto currencies like BTC and ETH will increase further and we will do our best to capture this opportunity by creating more cloud crypto mining pools in the near term."
- Shares of Wells Fargo & Co. (WFC), -1.51% to \$37.26, after the bank announced an agreement to sell Wells Fargo Asset Management to private-equity firms GTCR LLC and Reverence Capital Partners LP for \$2.1 billion.

General Market News

1. The House Budget Committee approved President Joe Biden's coronavirus relief plan with a \$1.92 trillion bill, the first step toward the House passing by the end of the week. That said, negotiations are expected to reduce the total value of the proposed package.
2. The S&P CoreLogic Case-Shiller home price index indicated house prices climbed 10% in December. The Conference Board said its index of consumer confidence advanced over the three month period to 91.3 in February after revising to 88.9 in January.
3. Crude oil futures registered mixed, the U.S. benchmark CL.1, 0.58% settling -0.1% to \$61.67 a barrel. April Brent BRNJ21, 0.73% added 0.2% to settle at \$65.37, a 13-month high.
4. April gold futures GCJ21, 0.02% registered -0.1% to record at \$1,805.90 an ounce.
5. Internationally, the pan-European Stoxx 600 (SXXP), +0.44% fell 0.4% and London's FTSE 100 UKX, -0.13% closed up 0.3%. China's Shanghai Composite (SHCOMP), -1.99% fell 0.2%, at the same time Hong Kong's Hang Seng Index (HIS), -2.99% rose 1%.
6. The ICE U.S. Dollar Index DXY, -0.06%, a measure of the currency against a basket of six major currencies, ended 0.1% higher.

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