

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, March 1, 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	3.66%	2.38%	2.71%	3.05%	3.37%	2.27%	3.01%	1.95%
5 Day	-4.48%	0.65%	1.46%	1.63%	1.08%	3.33%	0.41%	0.04%
Month-to-Date	3.66%	3.39%	7.34%	8.87%	7.02%	0.16%	1.38%	4.38%
Year-to-Date	13.50%	3.88%	11.16%	17.75%	15.21%	4.98%	5.44%	3.04%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) recovered +3.66% on Monday, March 1, 2021, to finish with a value of 96.54 for the start of a new month. The three major U.S. equity benchmarks rose after reports of strong economic data and bond yields stabilized at the start of the week. The Dow Jones Industrial Average (DJIA), advanced +1.95% or 603.14 points, to register at 31,535.51. The S&P 500 (SPX) added +2.38% or 90.67 points, to close at 3,901.82. The Nasdaq Composite (COMP) posted a gain of +3.01% or 396.48 points, recording at 13,588.83. The Russell 2000 index (RUT) that measures small cap stocks soared +3.37% to end at 2,275.32. The 10-year Treasury note yield TMUBMUSD10Y, 1.454% fell 1.5 basis points to 1.44%, after last week's volatile trading session.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers						
	Symbol	Name	Last	\$ Chg	% Chg	
3/1/21	SOS	SOS Limited	6.685	1.916	40.18%	
3/1/21	HX	Xiaobai Maimai Inc.	1.93	0.19	10.92%	
3/1/21	QD	Qudian Inc.	2.36	0.22	10.28%	
3/1/21	QFIN	360 DigiTech Inc.	25.75	2.32	9.90%	
3/1/21	LC	LendingClub Corporation	11.8	1.02	9.46%	
Laggards						
	Symbol	Name	Last	\$ Chg	% Chg	
3/1/21	TREE	LendingTree Inc.	270.73	1.86	0.69%	
3/1/21	CLGX	CoreLogic Inc.	85.41	0.75	0.89%	
3/1/21	FISV	Fiserv Inc.	116.68	1.31	1.14%	
3/1/21	FIS	Fidelity National Information	139.6	1.6	1.16%	
3/1/21	XYF	X Financial	3.49	0.04	1.16%	

P2P Online Lending and Digital Banking Industry News

- Share prices in all 47 index constituents were gainers for the day, ranging from LendingTree (TREE) ticking up 0.69% to SOS Limited soaring 40.18%.
- MercadoLibre (MELI) +4.59% to \$1,713.28, announced fourth quarter and full year 2020 earnings results. During the fourth quarter, consolidated Mercado Pago total payment volume increased to \$16 billion, growing 134% year-over-year, totaling 659 million transactions in the fourth quarter, this represents growth of 131% year-over-year. Off-platform payments businesses grew to \$9.2 billion, increasing 150% year-over-year. Additionally, during the quarter, off-platform total payments in number represented over 75% of all Mercado Pago transactions. Digital account approach to FinTech, reached \$3.3 billion in total payment volume, representing a 247% year-over-year growth.
- Square, Inc. (SQ) +4.47% to \$241.00, announced its industrial bank, Square Financial Services, has begun operations after completing the charter approval process with the Federal Deposit Insurance Corporation (FDIC) and the Utah Department of Financial Institutions. Square Financial Services is an independently governed subsidiary of Square, Inc. Headquartered in Salt Lake City, Utah, its primary purpose will be to offer business loan and deposit products, beginning with underwriting and originating business loans for Square Capital's existing lending product. Moving forward, Square Financial Services will be the primary provider of financing for Square sellers across the U.S.

General Market News

1. The House approved the Biden administration's \$1.9 trillion COVID relief bill over the weekend, clearly the path to the Senate. Lawmakers are pushing to get approval for stimulus package before March 14, when some of the federal unemployment benefits expire.
2. The manufacturing index rose to 60.8% for February up from 58.7% in January, according to reports from the Institute of Supply Management.
3. In China, the head of China Banking and Insurance Regulatory Commission, Guo Shuqing, made comments that were credited to pushing Asian markets lower on Tuesday. Guo said "those asset gains have been a direct result of measures from central banks and governments over the last year to ease the economic strain of the Covid-19 pandemic." He warned that corrections may come "sooner or later." Amid concerns foreign capital could flow too quickly into China and create instability, Guo said his agency was looking at ways to control those inflows. He also warned about "dangerous" property speculation in China.
4. Gold futures (GC00), 0.28% declined 0.3% to settle at \$1,723 an ounce on the New York Mercantile Exchange.
5. U.S. benchmark crude futures CL.1, 0.05% tumbled 1.4% to settle at \$60.64 a barrel.
6. The Stoxx Europe 600 benchmark (SXXP), 0.59% advanced 1.8%, and the London's FTSE 100 (UKX), 0.78% added 1.6%. The Nikkei 225 NIK, -0.86% gained 2.4%, while the Shanghai Composite (SHCOMP), -1.21% rose 1.2%.
7. The dollar gained momentum against other major currencies, with the ICE U.S. Dollar Index DXY, 0.15% adding 0.2%.

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