

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, March 5, 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	0.78%	1.95%	2.43%	2.35%	2.11%	-0.40%	1.15%	1.85%
5 Day	-0.57%	0.81%	0.67%	1.84%	-0.40%	-2.29%	-2.06%	1.82%
Month-to-Date	-0.57%	-1.15%	1.46%	3.94%	-1.84%	-5.91%	-6.76%	1.12%
Year-to-Date	8.95%	2.29%	8.94%	16.37%	11.01%	0.23%	0.25%	2.91%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.78% on Friday, March 5, 2021, ending with a value of 92.60. The three major U.S. equity benchmarks closed in positive territory as bond yields stabilized, and strong labor market data shifted investor sentiment. The Dow Jones Industrial Average (DJIA) registered 1.85% or 572.16 points, to end at 31,496.30. The S&P 500 index (SPX) advanced 1.95% or 73.47 points, to end at 3,841.94. The Nasdaq Composite (COMP) rose 1.55% or 196.68 points, to close at 12,920.15. Small cap stocks measured by the Russell 2000 index (RUT) 2.11% or 45.29 to close at 2,192.21. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.567% was down about 1 basis point to 1.553%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/5/21	AIHS	Senmiao Technology Limited	1.23	0.09	7.89%
3/5/21	ENVA	Enova International Inc.	35.03	1.5	4.47%
3/5/21	EFX	Equifax Inc.	169.79	5.96	3.64%
3/5/21	FISV	Fiserv Inc.	119.69	4.14	3.58%
3/5/21	TRU	TransUnion	87.87	2.93	3.45%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/5/21	QD	Qudian Inc.	2.17	-0.2	-8.44%
3/5/21	UPST	Upstart Holdings Inc.	51.16	-3.76	-6.85%
3/5/21	SOS	SOS Limited	6.5099	-0.4101	-5.93%
3/5/21	WEI	Weidai Ltd.	1.33	-0.07	-5.00%
3/5/21	XYF	X Financial	2.67	-0.11	-3.96%

P2P Online Lending and Digital Banking Industry News

1. A combination of U.S. and China-based P2P online lenders comprise the five laggard positions in the Index on Friday, Qudian Inc. (QD) -8.44% to \$2.17, Upstart Holdings Inc. (UPST) -6.85% to \$51.16, SOS Limited (SOS) -5.93% to \$6.50, Weidai (WEI) -5% to \$1.33 and X Financial (XYF) -3.96% to \$2.67.
2. The heavier weighted U.S. marketplace online lender LendingTree (TREE) ending the session 2.56% higher to \$239.01.
3. Share prices in nine of the ten bank stocks rose, Goldman Sachs Group Inc. (GS) -0.54% to \$327.51, JP Morgan Chase & Co. (JPM) 0.20% to \$150.86, Citigroup Inc. (C) 0.53% to \$70.22, Wells Fargo & Company (WFC) 0.73% to \$37.43, Bank of America Corporation (BAC) 1.04% to \$36.9, Toronto Dominion Bank (TD) 1.45% to \$62.825, Capital One Financial Corporation (COF) 1.46% to \$127.78, Ally Financial Inc. (ALLY) 2.09% to \$43.98, PNC Financial Services Group Inc. (PNC) 2.22% to \$176.41, and Truist Financial Corporation (TFC) 2.28% to \$58.69.

General Market News

1. In U.S. economic data, the U.S. created 379,000 new jobs in February, the widest increase during a four month cycle. Contrary to survey using inputs from economist by the Dow Jones forecast 210,000 jobs. The unemployment rate slipped to 6.2% from 6.3%, although economists widely believe the real rate is much higher.
2. The rotation out of highflying technology stocks, viewed as expensive by some measures, to other areas of the market considered undervalued, such as financial and energy sectors, amid the climb in bond yields has been the catalyst for some of the market volatility.
3. The dollar added 0.3%, as measured by the ICE U.S. Dollar Index DXY, to 91.92.
4. Oil futures gained after the Organization of the Petroleum Exporting Countries said, "it would roll over current production cuts through April," the U.S. benchmark CL.1 rose 3.5% or \$2.22, to settle at \$66.05 a barrel.
5. Gold futures GC00 tumbled \$2.20, or -0.1%, to close at \$1698.50.
6. Global equity markets declined. In Europe, the pan-European Stoxx 600 index SXXP - 0.8% loss and London's FTSE 100 UKX -0.3% lower. In Asia Pacific, the Shanghai Composite SHCOMP ended the day -0.1% lower, at the same time Hong Kong's Hang Seng Index HSI -0.5%, while Japan's Nikkei 225 NIK lost 0.2%.

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