

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, March 11, 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	3.81%	1.04%	1.48%	1.37%	2.31%	3.82%	2.52%	0.58%
5 Day	7.48%	4.53%	6.84%	8.91%	8.93%	-1.61%	5.31%	5.05%
Month-to-Date	6.03%	0.59%	3.39%	6.93%	2.33%	-13.00%	-4.47%	3.36%
Year-to-Date	16.09%	4.88%	13.63%	23.84%	18.42%	-0.99%	3.96%	6.14%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) climbed +3.81% on Thursday, March 11, 2021, ending with a value of 98.75. The three major U.S. benchmarks results were driven by three main factors, steadying U.S. Treasury yields, the \$1.9 trillion signed stimulus aid package, and vaccine progress. The Dow Jones Industrial Average (DJIA) gained +0.58% or 188.57 points, to register at 32,485.59. The S&P 500 (SPX) added +1.04% or 40.53 points, to record at 3,939.34. The Nasdaq Composite (COMP), advanced +2.52%, or 329.84 points, ending higher at 13,398.67. Small cap companies measures by the Russell 2000 index (RUT) climbed +2.31% or 52.86 to register at 2,333.54. The yield on the 10-year Treasury note TMUBMUSD10Y was steady at 1.525%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/11/21	FINV	FinVolution Group	9.7576	4.6976	92.84%
3/11/21	LX	LexinFintech Holdings Ltd.	13.21	2.49	23.23%
3/11/21	QD	Qudian Inc.	2.635	0.395	17.63%
3/11/21	QFIN	360 DigiTech Inc.	31.16	4.55	17.10%
3/11/21	YRD	Yiren Digital Ltd.	5.02	0.61	13.83%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/11/21	WFC	Wells Fargo & Company	38.9	-0.68	-1.72%
3/11/21	EFX	Equifax Inc.	170.74	-1.81	-1.05%
3/11/21	JT	Jianpu Technology Inc.	2.43	-0.02	-0.82%
3/11/21	C	Citigroup Inc.	73.305	-0.445	-0.60%
3/11/21	PNC	PNC Financial Services Group	176.81	-0.97	-0.55%

P2P Online Lending and Digital Banking Industry News

- Shares prices in the Index ranged from -1.72% registered by Wells Fargo & Co to China-based lender FinVolution Group (FINV) posted a gain of +92.94, with 82.98% of the constituents ending in positive territory.
- FinVolution Group (FINV), 92.84% to \$9.75, a P2P lending platform in China, announced its unaudited financial results for the fourth quarter and fiscal year ended December 31, 2020. Fourth Quarter 2020 Financial and Operational Highlights: Net revenue was RMB1,853.0 million (US\$284.0 million) for the fourth quarter of 2020, an increase of 50.3% from the fourth quarter of 2019. Operating profit was RMB595.6 million (US\$91.3 million), an increase of 36.9% from the fourth quarter of 2019. Non-GAAP adjusted operating profit, which excludes share-based compensation expenses before tax, was RMB613.4 million (US\$94.0 million), an increase of 38.0% from the fourth quarter of 2019. Net profit was RMB497.3 million (US\$76.2 million), an increase of 20.6% from the fourth quarter of 2019. Fiscal Full Year 202 Highlights: Net revenue was RMB7,563.1 million (US\$1,159.1 million) in 2020, an increase of 26.8% from 2019. Operating profit was RMB2,307.5 million (US\$353.6 million) in 2020, a decrease of 12.8% from 2019.
- Amazon (AMZN) +1.83 to \$3,113.59 plans to open at least 28 Amazon Fresh stores in the United States, with already 11 open according to Bloomberg research. Digital prices tags and smart carts are used to tally up the purchases of orders throughout each of the locations.
- Lufax Holding Ltd (:LU) +2.46% to \$15.80, a leading online lending platform in China, announced that it filed its Annual Report on Form 20-F for the fiscal year ended December 31, 2020 with the Securities and Exchange Commission on March 11, 2021. The Annual Report can be accessed on the Company's investor relations website at <https://ir.lufaxholding.com>.

General Market News

1. The European Central Bank said that it would accelerate bond purchases under its pandemic emergency purchase program (PEPP), while leaving the “envelope” for total purchases the same at €1.85 trillion.
2. Oil futures finished higher. The U.S. benchmark CL.1 advanced 2.5% to settle at \$66.02 per barrel.
3. Gold futures GC00 gained \$0.80, ~ 0.1%, to settle at \$1,722.60 an ounce on the New York Mercantile Exchange.
4. The pan-European Stoxx 600 Europe index SXXP added 0.5% and London’s FTSE 100 UKX ticked up 0.2%.
5. In Asia, Hong Kong’s Hang Seng Index HSI posted a gain of 1.7%, while the Shanghai Composite Index SHCOMP, -0.08% increased by 2.4%, China’s CSI 300 climbed 2.5%, at the same time Japan’s Nikkei 225 index NIK, 0.64% recorded a gain of 0.6%.
6. The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, shed 0.5%.

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