

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, March 15, 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	1.43%	0.65%	1.37%	-0.07%	0.31%	-1.50%	1.05%	0.53%
5 Day	10.15%	3.86%	5.98%	5.19%	5.13%	0.39%	6.75%	3.62%
Month-to-Date	7.70%	0.87%	5.43%	7.61%	3.84%	-15.81%	-4.51%	4.75%
Year-to-Date	17.92%	5.67%	16.30%	24.82%	19.51%	-3.69%	4.43%	7.67%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) increased by +1.43% on Monday, March 15, 2021, finishing with a value of 100.30. The three major U.S. benchmarks rose as investors traded into real estate and utility stocks and out of U.S. Treasuries. The Dow Jones Industrial Average (DJIA) added 0.53 or 174.82 points, to end at 32,953.46. The blue chip S&P 500 (SPX) rose 0.65% or 25.60 points, to close at 3,968.94. The technology heavy Nasdaq Composite (COMP), advanced 1.05%, or 139.84 points, ending at 13,459.71. Small cap companies measures by the Russell 2000 index (RUT) posted a gain of 0.31% or 7.38 points to register at 2,360.17. The yield on the 10-year note shed 0.02 basis points to 1.6%, while the yield on the 30-year US bond slid to 2.35%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/15/21	SOS	SOS Limited	8.16	1.5301	23.08%
3/15/21	LC	LendingClub Corporation	17.09	2.01	13.33%
3/15/21	JT	Jianpu Technology Inc.	2.89	0.23	8.65%
3/15/21	UPST	Upstart Holdings Inc.	62.93	4.93	8.50%
3/15/21	QD	Qudian Inc.	2.8	0.2001	7.70%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/15/21	FINV	FinVolution Group	7.86	-0.74	-8.60%
3/15/21	QFIN	360 DigiTech Inc.	29.15	-2.34	-7.43%
3/15/21	LX	LexinFintech Holdings Ltd.	12.78	-0.57	-4.27%
3/15/21	LU	Lufax Holding Ltd	14.79	-0.46	-3.02%
3/15/21	ELVT	Elevate Credit Inc.	4.46	-0.12	-2.62%

P2P Online Lending and Digital Banking Industry News

- 360 DigiTech (QFIN) -7.43% to \$29.15 announced fourth quarter and full year 2020 unaudited financial results, Q4 Non-GAAP EPADS of \$1.29; GAAP EPADS of \$1.18. Revenue of \$511.5M (+48.3% Y/Y) misses by \$45.41M.
- SOS Limited stock climbs 23.08% to \$8.16 after Q1 guidance on bitcoin, Ether mining. the company said it expects to generate at least 41 bitcoin (BTC-USD) and 909 Ether (ETH-USD) in the first quarter of 2021 after mining its first bitcoin on Feb. 24, 2021. "Our output should grow in future quarters as we receive and install our third batch of mining rigs and have a full quarter of operations for our current rigs," SOS Chief Financial Officer Steven Li said in a statement.
- Shares in Lending Club (LC) +13.33% to \$17.09, after the firms' business model shifts to compete with larger financial institutions for recurring revenue such as deposits, following last week's earnings results.
- Citigroup (C) -1.28% to \$74.22 reported rates for credit card delinquencies declined to 1.31% in February down from 1.38% the prior month and 1.54% in February 2020. The net charge-off rate increased by 2.76% from 2.01% in January and 2.64% in February 2020. Citigroup will issue its first quarter results via press release at approximately 8:00 AM (ET) on Thursday, April 15, 2021. At 10:00 AM (ET), results will be reviewed via live webcast and teleconference. The press release, webcast and presentation materials will be available at www.citigroup.com/citi/investor. A replay and transcript of the webcast will be available shortly after the event. To dial-in to the live teleconference, please call (866) 516-9582 (for U.S. and Canada callers) or (973) 409-9210 (for international callers). Conference ID: 2856516. A telephonic replay of the call will be available beginning approximately two hours after the event until Thursday, April 22, 2021 by calling (855) 859-2056 (for U.S. and Canada callers) or (404) 537-3406 (for international callers). Conference ID: 2856516.

General Market News

- The Federal Open Market Committee, a two-day meeting for the Fed's policy-setting panel, has captured investors' attention after the recent retreat in the Treasury market, although rates remain at historic lows, the rapid rise in Treasury yields has unsettled markets, prompting debate over the U.S. Central Banks' policies.
- The Japanese Nikkei NIK, +0.52% added 0.2%, and the Shanghai Composite SHCOMP, +0.78% shed 1%.
- Gold futures GC00, +0.24% closed near a two-week high, 0.6% to settle at \$1,729.20 on the Comex. Crude oil futures CL.1, -1.41% slid 0.3% to \$65.39 a barrel on the New York Mercantile Exchange after the global benchmark earlier settled above \$70 a barrel.
- In Europe, the Stoxx Europe 600 index SXXP, +0.57% unchanged, while the U.K.'s FTSE 100 UKX, +0.74% declined by 0.2%.
- The ICE U.S. Dollar Index DXY, -0.14%, a gauge of the currency's strength against its major regions, gained 0.1%.

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