

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, March 16, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
<b>Daily</b>	-1.84%	-0.16%	-1.32%	-1.66%	-1.72%	0.71%	0.09%	-0.39%
<b>5 Day</b>	5.31%	2.25%	3.91%	2.51%	3.32%	0.41%	3.04%	3.12%
<b>Month-to-Date</b>	5.71%	0.77%	4.25%	6.16%	2.05%	-15.22%	-4.10%	4.13%
<b>Year-to-Date</b>	15.74%	5.50%	14.76%	22.76%	17.45%	-3.01%	4.53%	7.25%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) shed -1.84% on Tuesday, March 16, 2021, finishing with a value of 98.45. The three major U.S. benchmarks ended mixed, as investors digested reports on retail sales declining for February, while awaiting comments on monetary policy from U.S. Central Banks' two -day session of meetings. The Dow Jones Industrial Average (DJIA) declined by -0.39% or -127.51 points, to end at 32,825.95. The S&P 500 (SPX) loss -0.16% or -6.23 points, to close at 3,962.71. The Nasdaq Composite (COMP), added +0.09%, or 11.86 points, ending at 13,471.57. Small cap companies measures by the Russell 2000 index (RUT) dropped -1.72% or -40.65 points to register at 2,319.52. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.643% rose 0.6 basis point to 1.613%.

### Index Performance 5 Top Gainers and 5 Bottom Laggards

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/16/21	XYF	X Financial	3.54	0.42	13.46%
3/16/21	QD	Qudian Inc.	3.17	0.37	13.21%
3/16/21	QFIN	360 DigiTech Inc.	31.73	2.58	8.85%
3/16/21	CNF	CNFinance Holdings Limited	3.95	0.26	7.05%
3/16/21	LC	LendingClub Corporation	17.92	0.83	4.86%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/16/21	SOS	SOS Limited	7.15	-1.01	-12.38%
3/16/21	ENVA	Enova International Inc.	36.24	-3.26	-8.25%
3/16/21	JFIN	Jiayin Group Inc.	4.28	-0.28	-6.14%
3/16/21	JT	Jianpu Technology Inc.	2.73	-0.16	-5.54%
3/16/21	GSKY	GreenSky Inc.	6.88	-0.36	-4.97%

### P2P Online Lending and Digital Banking Industry News

- Shares of 360 DigiTech (QFIN) reversed course from the day prior +8.85% to \$31.73 after investors digested the fourth-quarter earnings. Revenue in the fourth quarter increased by 39% to 3.33 billion yuan (\$511.5 million), resulting in adjusted net income of 1.3 billion yuan (\$201.1 million). Loan origination volumes were 69 billion yuan, and loan facilitation volumes under its capital-light platform were 21.9 billion yuan. 360 DigiTech now has 162.6 million cumulative registered users, and the company's 90-day delinquency ratio was 1.48% at the end of 2020.
- CN Finance (CNF) added +7.05% to \$3.95, a leading home equity loan service provider in China, announced its unaudited financial results for the fourth quarter and fiscal year ended December 31, 2020. Total loan origination volume was RMB2.7 billion during the fourth quarter of 2020, representing an increase of 35.0% from RMB2.0 billion in the same period of 2019. Total number of transactions was 5,172 during the fourth quarter of 2020, representing an increase of 20.7% from 4,284 in the same period of 2019. Total interest and fees income were RMB421.1 million (US\$64.5 million) in the fourth quarter of 2020, representing a decrease of 29.5% from RMB596.9 million in the same period of 2019. While, total loan origination volume was RMB8.8 billion during the fiscal year of 2020, representing an increase of 39.7% from RMB6.3 billion in 2019. Total outstanding loan principal was RMB9.7 billion as of December 31, 2020, as compared to RMB11.3 billion as of December 31, 2019.
- LendingClub Corporation (LC) traded up +4.86% to \$17.92, eclipsing its 52-week high after Ark Investment Management disclosed the purchase of another 86.6k shares.

### General Market News

- In U.S. economic data, the Fed reported that February industrial production declined by 2.2%, which like retail sales may have been affected by the surprise winter storms weather across parts of the U.S.
- The Commerce Department reported retail sales fell 3% in February, economists anticipated a decline of less than 1%.
- Oil futures slid, the U.S. crude benchmark contract CL.1, -0.57% down \$0.59, or 0.90% to settle at \$64.80 a barrel.
- Gold futures GC00, 0.18% rose \$1.70, or 0.1%, to end at \$1,730.90 an ounce on Comex.
- In Europe, the Stoxx 600 SXXP, -0.28% added 0.9% and London's FTSE 100 UKX, -0.30% posted a gain of 0.8%.
- Asian equity markets rose, the Shanghai Composite SHCOMP, -0.03% ticked up 0.8%, while Hong Kong's Hang Seng Index HSI, +0.02% advanced 0.7% and Japan's Nikkei 225 NIK, -0.02% added 0.5%.
- The ICE U.S. Dollar Index DXY, 0.03%, a measure of the U.S. currency against a basket of six major currencies, was unchanged.

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