

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday January 25, 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	1.73%	0.36%	-0.35%	0.09%	-0.25%	1.14%	0.69%	-0.12%
5 Day	2.83%	2.31%	1.23%	1.73%	1.89%	3.32%	4.90%	0.47%
Month-to-Date	10.32%	3.21%	6.25%	9.59%	8.372%	11.36%	5.71%	1.83%
Year-to-Date	10.32%	2.64%	6.38%	10.18%	9.54%	8.20%	5.80%	1.16%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 1.73% to end Monday, January 25, 2021, with a value of 93.84. U.S. major benchmarks ended with mixed results as corporate earnings season captures the attention of investors, the rise in coronavirus cases fueling more lockdowns and cautious optimism on gaining closure for the \$1.9 trillion fiscal relief package to aid the economic recovery. The Dow Jones Industrial Average (DJIA) shed -0.12% or -36.98 points, finishing at 30,960.00. The S&P 500 index (SPX) gained +0.36% to 13.89 points, advancing to 3,845.36. The Nasdaq Composite (COMP) ticked up +0.69% or 92.93 points, to end at 13,635.99. Small cap stocks measured by the Russell 2000 benchmark that slid -0.25% or -5.49 points, ended at 2,163.27. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.050% slipped 5.2 basis points to around 1.04%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/25/21	JT	Jianpu Technology Inc.	3.51	0.35	11.08%
1/25/21	LX	LexinFintech Holdings Ltd.	7.19	0.59	8.94%
1/25/21	LU	Lufax Holding Ltd	16.78	1.33	8.61%
1/25/21	SOS	SOS Limited	2.24	0.13	6.16%
1/25/21	UPST	Upstart Holdings Inc.	67.36	2.89	4.48%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/25/21	AIHS	Senmiao Technology Limited	1.405	-0.085	-5.70%
1/25/21	JFU	9F Inc.	1.45	-0.07	-4.61%
1/25/21	MELI	MercadoLibre Inc.	1880	-85.05	-4.33%
1/25/21	GDOT	Green Dot Corporation	52.3	-2.18	-4.00%
1/25/21	PAGS	PagSeguro Digital Ltd.	53.925	-2.165	-3.86%

P2P Online Lending and Digital Banking Industry News

1. LexinFintech Holdings (LX) +8.94% to \$7.19, China-based lender outperformed after indicating strong growth for loan originations up 25% year-over-year. Based on a preliminary assessment of its performance, LexinFintech said its loan originations hit 176.5 billion yuan (\$27.24 billion) in 2020, matching the company's guidance.
2. Shares in big banks were mostly lower for the day, JPMorgan Chase (JPM) -1.25% to \$132.12, Citigroup (C) -1.26% to \$60.56, Bank of America (BAC) -1.24% to \$31.16, and Capital One Finance (COF) -2.67% to \$102.53. In contrast, Wells Fargo & Co (WFC) +1.07% to \$32.24.
3. Corelogic (CLGX) -0.25% to \$77.11, reported on Friday that CoStar (CSGP) and Warburg Pincus are the final bidders competing to buy the company. Corelogic expected to make a decision in the coming weeks whether to proceed with a sale, according to Bloomberg.
4. Enova International (ENVA) -2.95% to \$23.66, a financial technology and analytics company offering consumer and small business loans and financing, announced fourth quarter and full year 2020 financial results will be reported after the market close on Thursday, February 4, 2021. Enova will host a conference call at 4 p.m. Central Time / 5 p.m. Eastern Time the same day. The live webcast can be accessed at the Enova International Investor Relations website at <http://ir.enova.com>, along with the company's earnings press release and supplemental financial information. The U.S. dial-in is 1-855-560-2575 (1-412-542-4161 for non-U.S. callers).
5. OneMain Holdings, Inc. (OMF) -1.13% to \$49.69, plans to report its fourth quarter 2020 results after the market closes on Monday, February 8, 2021. The earnings release will be available on the investor relations website at <http://investor.onemainfinancial.com>. A conference call to discuss the company's results, outlook and related matters will be held on Tuesday, February 9, at 8:00 am Eastern time. The general public is invited to listen to the call by dialing 877-330-3668 (U.S. domestic) or 678-304-6859 (international), and using conference ID 7695838, or via a live audio webcast through the Investor Relations section of the website.
6. Dun & Bradstreet (DNB) -0.69% to \$24.59 reported it will release fourth quarter and full-year 2020 earnings results prior to the market open on February 8, 2021. A conference call to discuss its results will follow at 8:30 a.m. Eastern Time that same day. Participants can join via the webcast through Dun & Bradstreet's Investor Relations website at <https://investor.dnb.com> or via the telephone may dial in at 866-324-3683 (USA) or 509-844-0959 (International) and enter the conference ID: 5189506.

General Market News

1. Crude-oil futures CL.1, 0.28% for February delivery ticked up 1% to settle at \$52.77 a barrel, while gold futures GCG21, -0.03% settled down ~0.1% to 1,855.20 per troy ounce.
2. Global equity markets ended mixed. The Stoxx Europe 600 index (SXXP), 1.07% registered 0.8% lower, while the U.K.'s FTSE 100 (UKX), 0.90% shed 0.9%. Hong Kong's Hang Seng Index (HIS), -2.55% advanced 2.4%.
3. The ICE U.S. Dollar Index DXY, -0.05%, a measure of the currency against a basket of six major currencies, nudged up 0.2%.

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