

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, February 1, 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	2.51%	1.61%	2.08%	1.81%	2.53%	1.13%	2.55%	0.76%
5 Day	-0.42%	-2.11%	-2.65%	-1.83%	-1.72%	-3.15%	-1.71%	-2.42%
Month-to-Date	2.51%	1.98%	5.26%	9.33%	9.26%	2.41%	5.55%	-0.04%
Year-to-Date	9.64%	0.47%	3.56%	8.16%	7.66%	4.82%	4.00%	-1.29%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +2.51% on Monday, February 1, 2021, ending the day with a value of 93.26. The three major U.S. benchmarks ended higher, US government bonds closed lower, and Europe was mixed. Share prices in technology advanced and progress of President Biden's proposed \$1.9 trillion economic aid package buoyed optimism. The Dow Jones Industrial Average (DJIA) advanced +0.76% or 229.29 points, to end at 30,211.91. The S&P 500 Index (SPX) rose +1.61% to 59.62 points, to finish at 3,773.86. The Nasdaq Composite Index (COMP) increased +2.55% or 332.70 points, to register at 13,403.39. The Russell 2000 Index that measures small cap companies climbed +2.53% or 52.52 points, to record at 2,126.16 end the trading session up. U.S. Treasury yields declined, the 10-year Treasury note yield TMUBMUSD10Y, 1.111% shed 1.3 basis points to 1.077%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/1/21	UPST	Upstart Holdings Inc.	70.25	8.06	12.96%
2/1/21	FINV	FinVolution Group	3.87	0.42	12.17%
2/1/21	QD	Qudian Inc.	2.24	0.225	11.17%
2/1/21	AIHS	Senmiao Technology Limited	1.58	0.15	10.49%
2/1/21	LU	Lufax Holding Ltd	17.03	1.09	6.84%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/1/21	SOS	SOS Limited	2.8	-0.24	-7.89%
2/1/21	ELVT	Elevate Credit Inc.	4.2	-0.08	-1.87%
2/1/21	TREE	LendingTree Inc.	320.63	-4.89	-1.50%
2/1/21	COF	Capital One Financial	102.86	-1.4	-1.34%
2/1/21	WEI	Weidai Ltd.	1.46	-0.01	-0.68%

P2P Online Lending and Digital Banking Industry News

- Shares in Amazon (AMZN) rose 4.26% to \$3,3342.88, is scheduled to announce Q4 earnings results on Tuesday, February 2nd, after the market close. The consensus EPS Estimate is \$7.15 (+10.5% Y/Y) and the consensus Revenue Estimate is \$119.73B (+36.9% Y/Y). The company guided Q4 revenue to \$112B to \$121.0B and operating income to \$1.0B to \$4.5B in Q3 earnings report. It would mean growth of 29% from a year ago.
- LexinFintech Holdings Ltd. (LX) added +5.28% to \$8.18, a leading online consumption and consumer finance platform for new generation consumers in China, announced that it has appointed Mr. Erwin Yong Lu as the Company's chief technology officer, effective February 1, 2021.
- Bank share prices made mostly modest gains on Monday, Capital One Financial Corporation (COF) -1.34%, Toronto Dominion Bank (TD) -0.05%, Wells Fargo & Company (WFC) 0.37%, JP Morgan Chase & Co. (JPM) 0.74%, Citigroup Inc. (C) 0.76%, Truist Financial Corporation (TFC) 0.83%, Bank of America Corporation (BAC) 1.05%, Goldman Sachs Group Inc. (GS) 1.27%, PNC Financial Services Group Inc. (PNC) 1.63%, and Ally Financial Inc. (ALLY) 2.01%.

General Market News

1. Senate Republicans drafted and proposed a \$618 billion coronavirus-relief offer on Monday, including a round of \$1K direct payments for individual adults, at the same time, Democrats punted to start a process that would allow them to pass President Biden's \$1.9 trillion plan along party lines.
2. The IHS Markit final U.S. Manufacturing Purchasing Managers' Index (PMI) for January registered a reading of 58.7, from 60.5 in December.
3. China's official manufacturing Purchasing Managers' Index (PMI) registered 51.3 in January 2021, but a decline from 51.9 in December 2020. According to economist at IHS, the decline, the largest recorded in 10 years, partially reflects the seasonal weakness in industrial production and demand around the Spring Festival holiday, which usually falls in January or February.
4. Silver closed +9.3% to end at \$29.42 per ounce, which is the highest close since Feb 2013.
5. DXY US dollar index recorded +0.4% to end at 90.98.
6. Gold increased +0.7% to \$1,864 per ounce and copper -0.3% to \$3.55 per pound.
7. Crude oil added +2.6% to settle at \$53.55 per barrel.
8. European equity markets recorded gains UK +0.9%, Germany +1.4%, Italy/France +1.2%, and Spain +0.5%.
9. In Asia Pacific region equity markets moved forward; Hong Kong +2.2%, Mainland China +0.6%, Japan +1.6%, Australia +0.8%, South Korea +2.7% and India +5.0%.

ABOUT CROWDBUREAU CORPORATION

CrowdBureau Corporation provides data, analytics, asset and risk management tools, and research-based benchmarks and indexes that help investors build and manage better portfolios. Clients rely on our offerings for deeper insights into the drivers of performance and risk in their portfolios, broad asset class coverage and innovative research for the peer-to-peer lending and equity crowdfunding industry. Our line of products and services includes indexes, analytical models, data, peer-to-peer lending benchmarks and research. For more information, visit us at www.crowdbureau.com

The information contained herein (the "Information") may not be reproduced or disseminated in whole or in part without prior written permission from CrowdBureau Corporation. The Information may not be used to verify or correct other data, to create indexes, risk models, or analytics, or in connection with issuing, offering, sponsoring, managing or marketing any securities, portfolios, financial products or other investment vehicles. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the Information or CrowdBureau index or other product or service constitutes an offer to buy or sell, or a promotion or recommendation of, any security, financial instrument or product or trading strategy. Further, none of the Information or any CrowdBureau index is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. The Information is provided "as is" and the user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF CROWDBUREAU CORPORATION, OR ANY OF ITS SUBSIDIARIES OR ITS OR THEIR DIRECT OR INDIRECT SUPPLIERS OR ANY THIRD PARTY INVOLVED IN THE MAKING OR COMPILING OF THE INFORMATION (EACH, AN "CROWDBUREAU PARTY") MAKES ANY WARRANTIES OR REPRESENTATIONS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH CROWDBUREAU PARTY HEREBY EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING ANY OF THE FOREGOING AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL ANY OF THE CROWDBUREAU PARTIES HAVE ANY LIABILITY REGARDING ANY OF THE INFORMATION FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL (INCLUDING LOST PROFITS) OR ANY OTHER DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited.

© 2020 - 2021 CrowdBureau Corporation. All rights reserved