

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, February 4, 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 | 2.56% | 1.09% | 1.38% | 1.70% | 1.98% | -0.61% | 1.23% | 1.08% |
| 5 Day | 9.65% | 2.23% | 2.68% | 2.61% | 4.55% | 1.70% | 3.30% | 1.489% |
| Month-to-Date | 9.65% | 1.79% | 1.29% | 3.21% | 5.03% | -1.13% | 5.44% | 0.05% |
| Year-to-Date | 17.28% | 3.08% | 6.32% | 10.67% | 11.52% | 6.60% | 6.90% | 1.47% |

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +2.56% on Thursday, February 4, 2021, to end with a value of 99.76. Major U.S. and most of European equity benchmarks registered higher amid corporate earnings results, and U.S. nonfarm payrolls data. While major Asia Pacific markets closed lower. The Dow Jones Industrial Average (DJIA) advanced +1.08% or 332.26 points, to end at 31,055.86. The S&P 500 Index (SPX) rose +1.09% to 41.57 points, to record 3,871.74 to end the session. The Nasdaq Composite Index (COMP) climbed 1.23% or 167.20 points, gaining to 13,777.74. Small cap companies measured by the Russell 2000 Index increased +1.98% or 42.72 points, to close at 2,202.42. The yield on the 10-year Treasury note TMUBMUSD10Y added 1 basis point to 1.14%, while 30 year bonds closed +1bp/1.94% yield.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

| | Symbol | Name | Last | \$ Chg | % Chg |
|--------|--------|----------------------------|-------|--------|--------|
| 2/4/21 | WEI | Weidai Ltd. | 1.93 | 0.26 | 15.57% |
| 2/4/21 | HX | Xiaobai Maimai Inc. | 2.565 | 0.285 | 12.50% |
| 2/4/21 | GSKY | GreenSky Inc. | 5.93 | 0.58 | 10.84% |
| 2/4/21 | AIHS | Senmiao Technology Limited | 1.83 | 0.13 | 7.65% |
| 2/4/21 | XYF | X Financial | 2.55 | 0.18 | 7.59% |

Laggards

| | Symbol | Name | Last | \$ Chg | % Chg |
|--------|--------|----------------------------|--------|--------|--------|
| 2/4/21 | UPST | Upstart Holdings Inc. | 75.75 | -4 | -5.02% |
| 2/4/21 | FINV | FinVolution Group | 4.04 | -0.1 | -2.42% |
| 2/4/21 | LX | LexinFintech Holdings Ltd. | 9.5 | -0.21 | -2.16% |
| 2/4/21 | YRD | Yiren Digital Ltd. | 3.97 | -0.06 | -1.49% |
| 2/4/21 | FB | Facebook Inc. | 266.49 | -0.16 | -0.06% |

P2P Online Lending and Digital Banking Industry News

- The top five gainers for the day included five P2P online lenders, Weidai Ltd. (WEI) +15.57% to \$1.93, Xiaobai Maimai Inc. (HX) +12.50% to \$2.56, GreenSky Inc. (GSKY) +10.84% to \$5.93, Senmiao Technology Limited (AIHS) +7.65% to \$1.83, and X Financial (XYF) +7.59% to \$2.55.
- Shares of Enova International soared 6.66% to \$25.61, reported corporate earnings results, total revenue in the fourth quarter increased ~30% to \$264 million, while dropping 24% year-over-year despite our significant pullback in loan originations from March to July during the height of the pandemic. Adjusted earnings before interest tax depreciation and amortization (EBITDA) rose 126% year-over-year to a record \$149 million and adjusted EPS grew by 160% to \$2.39.
- Equifax (EFX) +1.17% to \$180.89 declares \$0.39/share quarterly dividend, in line with previous. Forward yield 0.86%. Payable on March 15, 2021 for shareholders of record Feb. 22, 2021; ex-div Feb. 19.
- CoreLogic® (CLGX), +1.29% to \$81.82 announced that the company's Board of Directors approved a merger agreement under which funds managed by Stone Point Capital and Insight Partners will acquire all outstanding shares of CoreLogic for \$80 per share in cash, representing an equity value of approximately \$6.0 billion and a premium of 51% to CoreLogic's unaffected share price on June 25, 2020.
- Shares in all 10 Bank stocks advanced, Toronto Dominion Bank(TD) +0.36% to \$58.24, Goldman Sachs Group Inc. (GS) + 1.80% to \$293.75, Citigroup Inc. (C) +2.14% to \$62.41, Citibank announced \$1.25 Billion a redemption of 3.165% Fixed Rate / Floating Rate Notes due February 2022, and \$500 Million Redemption of Floating Rate Notes due February 2022. JP Morgan Chase & Co. (JPM) + 2.30% to \$138.25, Bank of America Corporation (BAC) +2.88% to \$32.49, PNC Financial Services Group Inc. (PNC) +2.94% to \$156.68, Ally Financial Inc. (ALLY) +3.18% to \$41.91, Wells Fargo & Company (WFC) +3.35% to \$32.66, Truist Financial Corporation (TFC) +3.59% to \$53.37, Capital One Financial Corporation (COF) +5.08% to \$112.66, Capital One Financial (COF) declares \$0.40/share quarterly dividend, 300% increase from prior dividend of \$0.10. Forward yield 1.43% and payable on March 1, 2021 for shareholders of record Feb. 17, 2021.

General Market News

1. In U.S. economic data, U.S. productivity dropped to a 4.8% annual rate in the fourth quarter. manufacturers' orders advanced 1.1% in December, and manufacturers' shipments increased by 1.7%, while inventories rose 0.3% in December, ahead of the Bureau of Economic Analysis (BEA)'s assumption, and November inventories were revised higher. In other economic reports, Separately,
2. Seasonally adjusted U.S. initial claims for unemployment insurance decreased by 33,000 to 779,000 for the last week in January.
3. The ICE U.S. Dollar Index, DXY, a measure of the currency against a basket of six major currencies, added +0.4%/91.53.
4. Gold futures GCJ21, 0.60% tumbled \$43.90, or 2.4%, to settle at \$1,791.20 an ounce, silver -2.5%/\$26.23 per ounce, and copper -0.6%/\$3.55 per pound.
5. Crude oil futures rose, with the U.S. benchmark CL.1 gaining 54 cents, or 1%, to settle at \$56.23 per barrel on the New York Mercantile Exchange.
6. European markets mostly made gains, the Stoxx 600 Europe index (SXXP) rose 0.5%, while London's FTSE 100 (UKX) remained unchanged, Germany +0.9%, Italy +1.7% and Spain +1.4%.
7. In Asia, the Shanghai Composite (SHCOMP) closed 0.4% lower, Hong Kong's Hang Seng Index (HIS) dropped 0.7%, and Japan's Nikkei 225 (NIK) shed 1.1%, South Korea -1.4%, Australia -0.9%, and India +0.7%.

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