

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, February 5, 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	1.45%	0.39%	0.99%	1.17%	1.40%	-0.07%	0.57%	0.30%
5 Day	8.52%	4.65%	5.84%	5.39%	7.70%	2.79%	6.01%	3.89%
Month-to-Date	11.24%	1.62%	2.50%	5.25%	6.77%	0.00%	4.96%	0.16%
Year-to-Date	18.99%	3.48%	7.37%	11.96%	13.09%	6.53%	7.51%	1.77%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) moved forward +1.45% on Friday, February 5, 2021, to close with a value of 101.21. Major U.S. equity benchmarks rose as investors remained bolstered corporate earnings results for the fourth quarter and full year, along with prospects for Congress passing President Joe Biden's \$1.9 trillion coronavirus fiscal relief package. The Dow Jones Industrial Average (DJIA) ticked up +0.30% or 92.38 points to end at 31,148.24. The S&P 500 Index (SPX) added +0.39% to 15.09 points, recording 3,886.83 to finish the session. The Nasdaq Composite Index (COMP) advanced +0.57% or 78.55 points, to increase to 13,856.30. Small cap companies measured by the Russell 2000 Index climbed +1.40% or 30.91 points, to close at 2,233.33. The yield on the 10-year Treasury note TMUBMUSD10Y rose 2.5 basis points to about 1.172%, from 1.090% the prior week.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/5/21	XYF	X Financial	3.5686	1.0686	42.74%
2/5/21	JFU	9F Inc.	1.72	0.24	16.22%
2/5/21	SOS	SOS Limited	3.99	0.51	14.66%
2/5/21	QD	Qudian Inc.	2.99	0.31	11.57%
2/5/21	WEI	Weidai Ltd.	2.15	0.22	11.40%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/5/21	AIHS	Senmiao Technology Limited	1.77	-0.06	-3.28%
2/5/21	GDOT	Green Dot Corporation	53.92	-1.24	-2.25%
2/5/21	FINV	FinVolution Group	3.98	-0.06	-1.49%
2/5/21	TFC	Truist Financial Corporation	52.69	-0.68	-1.27%
2/5/21	EFX	Equifax Inc.	178.62	-2.27	-1.25%

P2P Online Lending and Digital Banking Industry News

- 360 DigiTech Inc. (QFIN) -0.25% to \$19.91 traded today at a new 52-week high of \$20.18. Approximately 286,000 shares have changed hands during the trading session, as compared to an average 30-day volume of 627,000 shares. Senmiao Technology Limited (AIHS) -3.28% to \$1.77, a provider of automobile lending transactions and related services targeting the online ride-hailing industry in China signed a strategic cooperation agreement that expands upon a previously announced partnership with Shanghai Lutuan Technology, an affiliate of Meituan (HK: 3690). Meituan is China's leading e-commerce platform for services, focused on its "Food + Platform" strategy to build a multi-level technology service platform.
- SOS Limited (SOS) +11.49% to \$3.88 announced that it has entered into an agreement with Leibodong Hydropower Station in Hejiang, Luzhou, Sichuan Province. According to the agreement, Leibodong will supply SOS with electricity to its cloud crypto mining and big data center.
- Shares of Capital One Financial Corporation (COF) +1.62% to \$114.48, traded at a new 52-week high of \$115.53. This new high was reached on below average trading volume as 969,000 shares traded, while the average 30-day volume is nearly 3.7 million shares.
- Ally Financial Inc. (ALLY) -0.64% to \$41.64 traded at a new 52-week high today of \$42.35. This new high was reached on below average trading volume as 1.1 million shares traded, while the average 30-day volume is about 4.8 million shares.
- Global Payments (GPN) +0.20% to \$198.27 is scheduled to announce fourth quarter earnings results on Monday, February 8, before the market open. The consensus EPS Estimate is \$1.76 (+8.6% Y/Y) and the consensus Revenue Estimate is \$1.76B (-11.6% Y/Y). Over the last 2 years, GPN has beaten EPS estimates 100% of the time and has beaten revenue estimates 63% of the time.

General Market News

1. In other economic reports, the U.S. international trade deficit fell in December, but the nation's trade gap still climbed in 2020 to the highest level in 12 years due to the coronavirus pandemic. The trade gap slid 3.5% to \$66.6 billion in December from \$69 billion in November, the government said Friday.
2. U.S. economy added 49,000 jobs in the month of January, at the same time, the unemployment rate decreased to 6.3% from 6.7%
3. The ICE U.S. Dollar Index, DXY, a measure of the currency against a basket of six major currencies, lost 0.6%.
4. Gold Continuous Contract GC00, +0.12% or 2.2 points, to settle at \$1,815.20 an ounce, silver 0.06%/\$27.035 per ounce, and copper +0.39%/\$3.64 per pound.
5. Crude oil WTI +0.39% or 0.22 points, to settle at \$57.07 per barrel on the New York Mercantile Exchange.
6. European markets advanced, the Stoxx 600 Europe index (SXXP) added 0.10% to end at 408.40, pushing the weekly return to 3.84%, and FTSE 100 UKX finished 0.2% lower.
7. In Asia, the Shanghai Composite (SHCOMP) tumbled -0.16% to 3,496.33, ending the week slightly higher by 0.38% , at the same time, Hong Kong's Hang Seng Index (HIS) added 0.60 to rise 29,288.68, for week up 3.55%. Japan's Nikkei 225 NIK rose +1.5%.

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