

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, February 11, 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	0.60%	0.17%	0.64%	0.38%	0.13%	0.45%	0.38%	-0.02%
5 Day	2.44%	1.15%	3.38%	4.65%	3.76%	7.45%	1.80%	1.21%
Month-to-Date	13.96%	3.18%	3.55%	5.12%	6.03%	7.82%	6.96%	1.42%
Year-to-Date	21.89%	4.27%	9.91%	15.81%	15.72%	14.33%	8.83%	2.69%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) eked out +0.60 on Thursday, February 11, 2021, to close with a value of 103.68. On a month-to-date basis the index is up 13.96%, and the year-to-date return is up +21.89%. The three major U.S. benchmarks closed mixed, as investors focused on jobless claims, and economic recovery for the U.S.. The Dow Jones Industrial Average (DJIA) shed -0.02% or -7.10 points, to 31,430.70. The S&P 500 index (SPX) added +0.17% or 6.50 points, to close at 3,916.38. The Nasdaq Composite Index (COMP) posted a gain of +0.38% or 53.24 points, to register 14,025.77. Small cap companies measured by the Russell 2000 Index rose 0.13% or 2.88 points, to end at 2,285.32. The yield on the 10 year treasury, note, TMUBMUSD10Y, 1.171% advanced 0.6 basis point to 1.157%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/11/21	SOS	SOS Limited	6.275	2.305	58.06%
2/11/21	WEI	Weidai Ltd.	2.17	0.19	9.60%
2/11/21	JFIN	Jiayin Group Inc.	4.5	0.39	9.49%
2/11/21	FINV	FinVolution Group	5.565	0.285	5.40%
2/11/21	LX	LexinFintech Holdings Ltd.	12.31	0.61	5.21%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/11/21	JFU	9F Inc.	2.1	-0.21	-9.09%
2/11/21	YRD	Yiren Digital Ltd.	4.93	-0.36	-6.81%
2/11/21	AIHS	Senmiao Technology Limited	1.55	-0.08	-4.91%
2/11/21	LC	LendingClub Corporation	12.21	-0.62	-4.83%
2/11/21	EFX	Equifax Inc.	176.94	-6.06	-3.31%

P2P Online Lending and Digital Banking Industry News

- China-based lender SOS (SOS) rose +58.06% to \$6.27 announced the firm entered into a direct offering of \$110M American Depository Shares (ADS) and warrants. The terms of the securities purchase agreement indicate SOS agreed to sell 22M ADSs at \$5 and warrants to purchase 16.5M ADS. Immediately, the warrants will be exercisable upon the date of issuance and have an exercise price of \$5.00. The warrants will expire five years from the date of issuance. Closing date is February 17, 2021. Net proceeds will be used to develop its planned blockchain-based security and insurance technology business as well as for working capital and general corporate use.
- Share prices in nine of the 10 digital banks fell, Wells Fargo & Company (WFC) -1.54% to \$32.69, Truist Financial Corporation (TFC) -0.88% to \$52.79, Citigroup Inc. (C) -0.75% to \$63.14, Goldman Sachs Group Inc. (GS) -0.63% to \$302.37, Ally Financial Inc. (ALLY) -0.58% to \$41.04, PNC Financial Services Group Inc. (PNC) -0.50% to \$159.33, Capital One Financial Corporation (COF) -0.38% to \$117.18, JP Morgan Chase & Co. (JPM) -0.34% to \$139.18, Bank of America Corporation (BAC) -0.33% to \$32.87 and Toronto Dominion Bank (TD) +0.31% to \$59.19.
- PayPal Holdings (PYPL) +0.65% to \$285.03 anticipates a 22% compounded annual growth rate for earnings per share and 20% CAGR for revenue over the next five years, CFO John Rainey said at the company's virtual Investor Day. That means PayPal expects \$50B+ in revenue in 2025; the outlook only includes organic growth, Rainey said. Note: On Feb. 3, 2021 the company provided FY2021 guidance for ~\$25.5B of revenue and non-GAAP EPS growth of 17%. Expects \$2.8T of total purchase volume in 2025 at a CAGR. Projects \$40B in free cash flow over the next five years and plans to return 30%-40% of that back to shareholders through share buybacks.
- Equifax® (EFX) -3.31% to \$176.94, announced it has closed the acquisition of Kount, a provider of Artificial Intelligence (AI)-driven fraud prevention and digital identity solutions. The definitive agreement to acquire Kount was announced on January 8, 2021. Equifax expects to expand its global footprint in digital identity and fraud prevention solutions, enabling the entire business to establish a strong digital identity trust system online.

General Market News

1. The Labor Department reported initial U.S. unemployment claims declined to 793,000, while new claims rose to 812,000 during the past two weeks.
2. In Asia, Hong Kong's Hang Seng Index HSI gained 0.5%, but other major markets were closed ahead of the Lunar New Year holiday.
3. The pan-European Stoxx 600 Europe index SXXP rose 0.5% and London's FTSE 100 UKX finished up less than 0.1%.
4. Crude oil futures, the U.S. benchmark CL.1, -0.72% dropped 44 cents, or nearly 0.8%, to settle at \$58.24 per barrel. Gold futures GC00, -0.56% shed \$15.90, or 0.9%, to settle at \$1,826.80 an ounce.
5. The ICE U.S. Dollar Index DXY, 0.14%, a measure of the currency against a basket of six major currencies, was up less than 0.1%.

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