

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, February 18, 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	-2.72%	-0.44%	-1.15%	-1.53%	-1.67%	-3.02%	-0.72%	-0.38%
5 Day	0.18%	-0.53%	-1.88%	2.37%	-3.10%	-1.09%	-1.63%	0.11%
Month-to-Date	14.17%	1.89%	1.39%	2.88%	2.29%	6.25%	2.38%	1.60%
Year-to-Date	22.11%	4.20%	8.24%	13.24%	12.33%	12.57%	7.58%	2.90%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) tumbled -2.72% on Thursday, February 18, 2021, to register with a value of 103.87. Share prices in all three U.S. major benchmarks ended lower, after the number of unemployment claims rose to 861,000, unsettling investors. Also the rise in bond yields added to concerns over potential inflation as commodity and energy prices increase. The Dow Jones Industrial Average (DJIA) lost -0.38% or -119.68 points, to end at 31,493.34. The S&P 500 index (SPX) shed -0.44% or -17.36 points, to close at 3,913.97. The Nasdaq Composite Index (COMP) underperformed -0.72% or -100.14 points, posting 13,865.36. Small cap companies measured by the Russell 2000 Index decreased -1.67% or -37.72 points, to finish at 2,218.39. The yield on the 10-year Treasury note TMUBMUSD10Y added 1 basis point to 1.29% on Thursday.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers						
	Symbol	Name	Last	\$ Chg	% Chg	
2/18/21	JFU	9F Inc.	2.63	0.68	34.87%	
2/18/21	QFIN	360 DigiTech Inc.	29.65	2.95	11.05%	
2/18/21	JFIN	Jiayin Group Inc.	5.9	0.54	10.07%	
2/18/21	LX	LexinFintech Holdings Ltd.	13.69	0.6	4.58%	
2/18/21	FISV	Fiserv Inc.	113.05	1.98	1.78%	
Laggards						
	Symbol	Name	Last	\$ Chg	% Chg	
2/18/21	SOS	SOS Limited	10.6556	-2.1444	-16.75%	
2/18/21	HX	Xiaobai Maimai Inc.	2.68	-0.53	-16.51%	
2/18/21	GSKY	GreenSky Inc.	6.07	-0.83	-12.03%	
2/18/21	WEI	Weidai Ltd.	2.12	-0.16	-7.02%	
2/18/21	UPST	Upstart Holdings Inc.	82.32	-4.92	-5.64%	

P2P Online Lending and Digital Banking Industry News

- Share price in China-based lender SOS Limited (SOS) -16.75% to \$10.65, announced today that it has entered into a securities purchase agreement with certain accredited investors to purchase \$86,000,000 worth of its American Depositary Shares ("ADS") and warrants in a registered direct offering priced at-the-market under the NYSE rules.
- Heavier weighted U.S. based P2P Online lenders underperformed, LendingTree (TREE) -3.68% to \$333.27 and Upstart Holding Inc. (UPST) fell -5.64% to \$82.32.
- LendingClub Corporation (LC), -3.32% to \$11.94 will host a conference call to discuss the fourth quarter and full year 2020 financial results at 2:00 p.m. Pacific Time (5:00 p.m. Eastern Time) on Wednesday, March 10, 2021 .
- CoreLogic ® (CLGX), added +1.43% to \$89.92, a global property information, analytics and data-enabled services provider announced the launch of a new digital Title and Closing Solution. The new digital Title and Closing Solution, CoreLogic is able to help lenders accelerate their existing title processes by automating dozens of manual steps – delivering a faster, less costly and more reliable origination workflow.
- Bank of America (BAC) -0.61% to \$34.20, filed 722 patent applications with the United States Patent Office in 2020. Separately, the bank was granted 444 patents in 2020, also a company record, during a period when U.S. patents granted overall were down 1%.

General Market News

1. In U.S. economic reports, housing data indicated that building permits increased by 10.4% in January to 1.88 million annual rate, while housing starts dropped 6% last month to 1.58 million annual rate. And a reading of trade showed that U.S. import prices climbed 1.4% in January.
2. The Federal Reserve's Philadelphia reading for manufacturing activity, the Philly Fed Manufacturing Index, dropped to 23.1 in February from 26.5 in January. Economic data drew concerns as earnings results from retailers impacted the markets performance.
3. Oil futures moved lower as energy disruptions continued throughout the nation, with the U.S. benchmark CL.1 dipping to \$0.62 or 1%, to settle at \$60.52 a barrel on the New York Mercantile Exchange.
4. Gold futures GC00 added \$2.20, or 0.1%, to settle at \$1,775 an ounce.
5. The pan-European Stoxx 600 index SXXP slid -0.8% and London's FTSE 100 stock index UKX nudged down -1.4%.
6. In Asia Hong Kong's Hang Seng Index HSI closed 1.6% lower, at the same time China's Shanghai Composite Index SHCOMP, +0.57% finished up 0.6%, and Japan's Nikkei 225 index NIK tumbled 0.2%.
7. The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, decreased 0.4%.

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