

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, February 19, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
<b>Daily</b>	1.90%	-0.19%	1.55%	1.71%	2.18%	0.09%	0.07%	0.00%
<b>5 Day</b>	0.15%	-0.71%	-0.36%	-0.70%	-0.99%	-1.45%	-1.57%	0.11%
<b>Month-to-Date</b>	16.33%	1.70%	2.96%	4.63%	4.52%	5.32%	2.45%	1.60%
<b>Year-to-Date</b>	24.43%	4.01%	9.92%	15.18%	14.78%	12.67%	7.65%	2.90%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 1.90% on Friday, February 19, 2021, to end with a value of 105.84. On a month-to-date and year-to-date basis the index is registering 16.33%, and 24.43%, respectively. The three U.S. major benchmarks were under pressure during the trading session amid labor market weakness and increasing bond yields left investor sentiment mixed. The Dow Jones Industrial Average (DJIA) was nearly flat or 0.98 points, to end at 31,494.32. The S&P 500 index (SPX) tumbled -0.19% or -7.26 points, to register at 3,906.71. The Nasdaq Composite Index (COMP) rose 0.07% or 9.11 points, advancing to 13,874.46. Small cap companies measured by the Russell 2000 Index advanced 2.18 or 48.30 points, to close at 2,266.69. The yield on the 10-year Treasury note TMUBMUSD10Y gained 5.8 basis point to around 1.345% on Friday.

### Index Performance 5 Top Gainers and 5 Bottom Laggards

<b>Gainers</b>					
	Symbol	Name	Last	\$ Chg	% Chg
2/19/21	AIHS	Senmiao Technology Limited	1.84	0.26	16.46%
2/19/21	LX	LexinFintech Holdings Ltd.	15.27	1.58	11.54%
2/19/21	XYF	X Financial	4.49	0.38	9.25%
2/19/21	UPST	Upstart Holdings Inc.	89.73	7.41	9.00%
2/19/21	HX	Xiaobai Maimai Inc.	2.84	0.16	5.97%
<b>Laggards</b>					
	Symbol	Name	Last	\$ Chg	% Chg
2/19/21	FINV	FinVolution Group	6.75	-0.64	-8.66%
2/19/21	JT	Jianpu Technology Inc.	3.3278	-0.3072	-8.45%
2/19/21	JFIN	Jiayin Group Inc.	5.61	-0.29	-4.92%
2/19/21	YRD	Yiren Digital Ltd.	5.91	-0.23	-3.75%
2/19/21	FB	Facebook Inc.	261.56	-7.83	-2.91%

### P2P Online Lending and Digital Banking Industry News

- LendingTree (TREE) +3.41% to \$344.65 launches an indirect auto lending platform, which will enable consumers to shop and compare pre-qualified indirect auto loan rates on LendingTree.com. Building on its integration with DealerTrack and RouteOne, LendingTree has reached an agreement with Westlake Financial to be the company's first indirect lending partner.
- Upstart Holding Inc. (UPST) soared +9.00% to \$89.73, the rise attributable to Midwest BankCentre selecting the firms as its automobile lender, but also the company priced a \$207.85 million consumer loan asset back securitization (ABS) "Upstart Securitization Trust 2021-1, that has three classes of notes, Class A notes reflect credit enhancements level of 41.75%, Class B 29.85%, and Class C notes 15%.
- Enova International Inc. (ENVA) +0.90% to \$29.27, traded at a 52-week high that reached \$30.25. today, that was achieved on below average trading volume as 296,000 shares traded. The average 30-day volume is approximately 443,000 shares. In the past 52 weeks, shares of Enova International Inc. are now 286% above its low price.
- Shares of CoreLogic Inc. (CLGX) -0.78% to \$89.22 traded at a 52-week high of \$90.70. Approximately 412,000 shares exchanged hands for the day, as compared to an average 30-day volume of 1.8 million shares. Based on a current price of \$90.53, CoreLogic Inc. is currently 79.4% above its average consensus analyst price target of \$18.61.
- Shares of JP Morgan Chase & Co. (JPM) +1.67% to \$148.02 eclipsed its 52-week high by trading up \$148.31. Roughly 4.8 million shares changed hands, as compared to an average 30-day volume of 14.1 million shares. Defying analysts with a current price (\$147.91) 1.7% above its average consensus price target of \$145.47.

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## General Market News

1. In U.S. economic data on Friday, IHS Markit reported in a flash reading of purchasing managers index for services and manufacturing rose to 58.8 in February ticking slightly up from 58.7 in January, signaling that economic recovery in some sectors is returning to some normalcy.
2. In other economic reports, U.S. existing home sales increased by 0.6% to 6.69 million rate in January..
3. International equities traded mixed, with a 0.4% rise for China's Shanghai Composite Index, in Hong Kong, the Hang Seng Index HSI closed 0.2% higher, while Japan's Nikkei 225 index NIK shed 0.7%. The pan-European Stoxx 600 index SXXP added 0.7% and London's FTSE 100 stock index UKX rose 0.1%.
4. The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major rivals, was off 0.3%, leaving it down 0.1%.
5. Oil futures dropped as energy disruptions persisted throughout the U.S., the U.S. benchmark CL.1 slid \$1.28, or 2.1%, to settle at \$59.24 a barrel on the New York Mercantile Exchange.
6. Gold futures GC00 moved forward \$2.40, or 0.1%, to settle at \$1,777.40 an ounce.

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