

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, February 26, 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	-2.36%	-0.48%	-0.10%	-0.40%	0.04%	-1.23%	0.56%	-1.50%
5 Day	-9.60%	-2.45%	-1.54%	-0.79%	-2.90%	-8.89%	-4.92%	-1.78%
Month-to-Date	2.36%	2.61%	6.67%	7.56%	6.14%	-0.95%	-0.93%	3.17%
Year-to-Date	9.49%	1.47%	8.22%	14.27%	11.45%	2.65%	2.36%	1.06%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) tumbled -2.36% on Friday, February 26, 2021, to end with a value of 93.13. The index ended the month of February up 2.36%, while at the same time retaining positive returns year-to-date to end at 9.49%. The three major benchmarks finished the day mixed as economic data suggested an improving economy, but concerns over rising prices and interest rates rising fueled investor sentiment and tech sector stocks sold off. The Dow Jones Industrial Average (DJIA) decline -1.50% or -469.64 points, to 30,932.37. The S&P 500 (SPX) fell -0.48% or -18.19 points, to end at 3,811.15. The Nasdaq Composite (COMP) added 0.56 % or 72.91 points, to end at 13,192.35. The Russell 2000 Index (RUT) that measure small cap companies, rose 0.04% or 0.88 points to close at 2,201.05. The yield on the 10-year Treasury note, TMUBMUSD10Y, down about 9 basis points to end at 1.43%

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
2/26/21	PAGS	PagSeguro Digital Ltd. Class A	57.99	2.69	4.86%
2/26/21	FINV	FinVolution Group	5.61	0.23	4.28%
2/26/21	PYPL	PayPal Holdings Inc.	259.85	5.91	2.33%
2/26/21	YRD	Yiren Digital Ltd.	4.87	0.11	2.31%
2/26/21	FICO	Fair Isaac Corporation	458.5	10.25	2.29%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
2/26/21	SOS	SOS Limited	4.769	-1.271	-21.04%
2/26/21	JT	Jianpu Technology Inc.	2.3273	-0.2927	-11.17%
2/26/21	HX	Xiaobai Maimai Inc.	1.74	-0.2	-10.31%
2/26/21	JFIN	Jiayin Group Inc.	4.3	-0.44	-9.28%
2/26/21	JFU	9F Inc.	2	-0.18	-8.26%

P2P Online Lending and Digital Banking Industry News

1. LendingTree (TREE), -3.67% to \$268.87 after declining more than 15% the day prior, following earnings results that missed on non-mortgage revenues down 58%.
2. SOS Limited (SOS) -21.04 to \$4.76 after Hindenburg Research reported its short on the stock, noting "its significant regulatory risk."
3. Fair Isaac Corporation (FICO) +2.29% to \$458.50, a global predictive analytics and decision management software leader, and Quod, a Brazil-based data intelligence company, partnered to launch a solution for credit risk assessment of small and medium-sized companies (SMEs). The company says that the models are designed to be in compliance with General Data Protection Law (LGPD) that allows the Quod Score PJ PME by FICO to use innovative data sources, such as data from the Positive Credit Registry and information about the company.
4. Citigroup (C) -2.21% to \$65.92, lowered its fourth quarter earnings to \$1.92per share from \$2.08, after posting an additional \$39M in operating expenses after a judge ruled against the firm in recovering money it mistakenly transferred to creditors of Revlon last year, according to Form 10-K filing.

General Market News

1. In economic reports, consumer spending rose 2.4% in January, the government said, marking the biggest increase since last June.
2. The PCE price index, a key measure of inflation used by the Federal Reserve climbed 0.3% in January.
3. Trade data indicated, U.S. trade deficit in goods grew to \$83.7 billion in January up from \$83.2 billion in the December, the Commerce Department said Friday. Imports of goods, like consumer electronics, increased by 1.1% to \$218.9 billion in January. Goods imports advanced 8.2% compared with 2020. Exports gained 1.4% to \$135.2 billion, yet dropped 0.7% compared 2020.
4. Oil futures lagged, the U.S. benchmark CL.1 for April delivery CLJ21, -2.94% off \$0.31, or 0.5%, to settle at \$63.53 a barrel. April gold futures GCJ21 declined \$22.50, or nearly 1.3%, to settle at \$1,775.40 an ounce.
5. The pan-European Stoxx 600 SXXP recorded 1.6% lower and London's FTSE 100 UKX fell 2.5%. The Shanghai Composite SHCOMP shed 2.1%, while Hong Kong's Hang Seng Index HSI registered -3.6%.
6. The ICE U.S. Dollar Index, DXY a measure of the currency against a basket of six major currencies, rose 0.8% on Friday.

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