

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, March 17, 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>	1.91%	0.29%	0.64%	0.58%	0.73%	0.68%	0.40%	0.58%
<b>5 Day</b>	5.47%	1.93%	3.14%	1.06%	2.22%	2.39%	3.49%	2.22%
<b>Month-to-Date</b>	7.73%	1.09%	5.48%	7.35%	3.56%	-15.18%	-3.15%	4.44%
<b>Year-to-Date</b>	17.95%	5.81%	15.50%	23.46%	18.31%	-2.35%	4.94%	7.87%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +1.91% on Wednesday, March 17, 2021, to end with a value of 100.33. The three major U.S. benchmarks ended higher, after Federal Open Market Committee (FOMC) concluded its scheduled two-day policy meeting, with the Fed leaving interest rates unchanged and signaled the U.S. economy gross domestic product could rise 6.5% this year, an increase from 4.2% forecast in December. The Dow Jones Industrial Average (DJIA) advanced 0.58% or 189.42 points, to close at 33,015.37. The S&P 500 (SPX) rose 0.29% or 11.41 points, to end at 3,974.12. The Nasdaq Composite (COMP), gained 0.40% or 53.64 points, to register at 13,525.20. Small cap companies measures by the Russell 2000 index (RUT) increased by 0.73% or 16.87 points to record at 2,336.39. The 10-year Treasury note yield TMUBMUSD10Y, 1.729% added 1.9 basis points to 1.645%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/17/21	JFIN	Jiayin Group Inc.	5.42	1.14	26.64%
3/17/21	XYF	X Financial	4.31	0.77	21.75%
3/17/21	LC	LendingClub Corporation	19.89	1.97	10.99%
3/17/21	HX	Xiaobai Maimai Inc.	2.19	0.2	10.05%
3/17/21	SOS	SOS Limited	7.81	0.66	9.23%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/17/21	QD	Qudian Inc.	3.02	-0.15	-4.73%
3/17/21	ELVT	Elevate Credit Inc.	4.39	-0.1	-2.23%
3/17/21	FINV	FinVolution Group	7.92	-0.16	-1.98%
3/17/21	TRU	TransUnion	87.23	-1.27	-1.44%
3/17/21	GPN	Global Payments Inc.	212.47	-2.96	-1.37%

### P2P Online Lending and Digital Banking Industry News

- LendingClub Corporation (LC) +10.99% to \$19.89 traded today at a new 52-week high. For the day approximately 1.1 million shares have been exchanged, as compared to an average 30-day volume of 2.4 million shares.
- Upstart Holdings, Inc. (UPST), +1.23% to \$60.79, a leading artificial intelligence (AI) lending platform, announced financial results for its fourth quarter and fiscal year ended December 31, 2020. Upstart also reported it has entered into a definitive agreement to acquire Prodigy Software, Inc., a provider of cloud-based automotive retail software. With the acquisition of Prodigy, Upstart will accelerate its efforts to offer AI-enabled auto loans through the tens of thousands of auto dealers nationwide where the majority of auto loans are originated. Revenue. Total revenue was \$86.7 million, an increase of 39% year-over-year for the fourth quarter. Total fee revenue was \$84.4 million, an increase of 38% year-over-year. Revenue. Fiscal year 2020 total revenue was \$233.4 million, an increase of 42% year-over-year. Total fee revenue was \$228.6 million, an increase of 43% year-over-year.
- 360 DigiTech Inc. (QFIN) +2.55% to \$32.54 traded at a new 52-week high. Approximately 726,000 shares have changed hands during the session, as compared to an average 30-day volume of 627,000 shares.
- Shares of Wells Fargo & Company (:WFC) +1.27% to \$39.85 traded today up to \$40.44, exceeding its 52-week high. This new high was reached on below average trading volume as 8 million shares swapping hands, while the average 30-day volume is nearly 33.8 million shares.

### General Market News

- In U.S. economic data, the Fed reported Unemployment is expected to fall to 4.5% by the end of 2021. Even so, the Fed still warned that the economic recovery is strongly dependent on getting the virus under control.
- European equity markets finished the session mixed; UK -0.6%, Germany +0.3%, Italy +0.1%, Spain -0.7%.and France flat.
- DXY US dollar index closed -0.5%/91.44, with almost all of the day's decline occurring shortly after the 2:00pm EST FOMC statement.
- Gold dropped -0.2% to settle at \$1,727 per troy ounce, silver +0.2% settled at \$26.06 per troy ounce, and copper +1.2% settled at \$4.12 per pound.
- Crude oil registered -0.3% to settled at \$64.60 per barrel and natural gas closed -1.7% to settled at \$2.56 per mm
- In Asia, stocks finished mixed, with the China CSI 300 gaining 0.4%, but South Korea's KOSPI index dropping 0.6%.

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