

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, March 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
Daily	1.36%	-0.06%	0.04%	0.32%	0.88%	-0.19%	0.76%	-0.71%
5 Day	4.92%	-0.77%	-1.22%	-3.05%	-2.77%	-1.45%	-0.79%	-0.46%
Month-to-Date	11.41%	0.16%	3.11%	5.15%	0.92%	-14.31%	-4.75%	3.60%
Year-to-Date	21.98%	4.18%	13.33%	21.11%	16.12%	-3.45%	3.60%	6.60%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 1.36% on Friday, March 19, 2021, to end with a value of 103.76. Bond yields rose, and bank stocks slipped after the Fed said it would not extend a temporary relief from capital requirement rules for banks sending two of the three major U.S. benchmarks tumbling. The Dow Jones Industrial Average (DJIA) tumbled -0.71% or -234.33 points, to end at 32,627.97. The S&P 500 (SPX) decreased by -0.06% or -2.36 points, to register at 3,913.10. The Nasdaq Composite (COMP), advanced 0.76% or 99.07 points, to close at 13,215.24. Small cap companies measures by the Russell 2000 index (RUT) rose 0.88% or 19.96 points to end at 2,287.55. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.726% rose fractionally to 1.725%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/19/21	LC	LendingClub Corporation	21.72	1.98	10.03%
3/19/21	UPST	Upstart Holdings Inc.	125.28	10.19	8.85%
3/19/21	FB	Facebook Inc.	290.11	11.49	4.12%
3/19/21	TREE	LendingTree Inc.	221.68	5.39	2.49%
3/19/21	DNB	Dun & Bradstreet Holdings Inc.	24.22	0.58	2.45%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/19/21	LX	LexinFintech Holdings Ltd.	11.36	-2.21	-16.29%
3/19/21	JFIN	Jiayin Group Inc.	8.22	-1.19	-12.65%
3/19/21	QFIN	360 DigiTech Inc.	30.86	-2.72	-8.10%
3/19/21	XYF	X Financial	4.44	-0.29	-6.13%
3/19/21	QD	Qudian Inc.	2.76	-0.165	-5.64%

P2P Online Lending and Digital Banking Industry News

1. Upstart Holdings, Inc. (UPST), 8.85% to \$125.28 after rising to +89.32% on Thursday following fourth quarter 2020 earnings results earlier this week.
2. Share price in China-based lender Jiayin Group (JFIN) -12.65% to \$8.22 after to stock soared nearly 73% the day prior with no clear indication why it retrenched. Speculation that the company is moving into nonfungible tokens (NFTs) remains ripe.
3. Financial sector stocks declined after the Fed announced capital measures, JPMorgan Chase & Co. JPM, -1.59%, Wells Fargo & Company WFC, -2.89% and Goldman Sachs GS, -1.09% she1.1%.
4. Toronto-Dominion Bank (TD) -0.75% to \$65.81 announced it will exercise its right to redeem all of its 28,000,000 outstanding Non-Cumulative 5-Year Rate Reset Class A First Preferred Shares, Series 12 (Non-Viability Contingent Capital) (the "Series 12 Shares") on April 30, 2021 at the price of \$25.00 per Series 12 Share for an aggregate total of approximately \$700 million.
5. Enova International (ENVA) -1.40% to 436.65 has acquired Pangea Universal Holdings, a Chicago-based payments platform offering mobile international money transfer services. The financial terms were not disclosed. Pangea's service has driven strong customer loyalty and high recurring transfer rates, with over \$161M in funds transferred out of the U.S. and 66% growth in new customers in 2020. Pangea also offers U.S. customers an online checking account that reduces the cost and friction of money transfer.
6. PNC Financial Services Group Inc. (PNC) -2.20% to \$175.90 will redeem \$1.25B of outstanding senior notes due April 29, 2021, issued by PNC Bank on March 30, 2021. The redemption price will be equal to \$1,000 / \$1,000 in principal amount, plus any accrued and unpaid distributions.

General Market News

1. The Fed said that banks would be exempt from including Treasuries and deposits from the central banks calculation of a key capital measure known as the supplementary leverage ratio to expire on March 31 sent stocks lower on Friday.
2. Share prices for oil futures, the U.S. benchmark CL.1, rose 0.03% to settle at \$61.44 per barrel.
3. Gold futures added 0.16%, the April contract GC00, settled at \$1,744.50 a troy ounce on Comex.
4. The Stoxx 600 Europe index SXXP, -0.42% or -1.80 points to end at 425.20.
5. In Asia, the Shanghai Composite SHCOMP, -1.69% or -58.40 to 3,404.66, while Hong Kong's Hang Seng Index HSI, -shed -1.41 or -414.78 points to 28,990.94.
6. The ICE U.S. Dollar Index DXY, -0.13%, a measure of the currency against a basket of the greenback's six major currencies, gained 0.1%.

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