

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, March 23, 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	-5.65%	-0.76%	-2.61%	-3.49%	-3.58%	-1.34%	-1.12%	-0.94%
5 Day	1.18%	-1.321%	-4.39%	-6.14%	-5.77%	-1.67%	-1.81%	-1.23%
Month-to-Date	6.96%	0.75%	0.01%	0.06%	-2.04%	-12.18%	-1.76%	2.81%
Year-to-Date	17.11%	4.11%	9.72%	15.22%	10.68%	-4.63%	2.63%	5.94%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) tumbled -5.65% on Tuesday, March 23, 2021, to finish the session with a value of 99.61. On a month-to-date and year-to-date basis, the index is registering 6.96% and 17.11%, respectively. There was no clear signal why all three major U.S. benchmarks closed lower. On Monday, the Fed remained committed to ease monetary policy, and said he didn't think any surge in inflation this year will be large or persistent. The Dow Jones Industrial Average (DJIA) declined -0.94% or -308.05.05 points, to end at 32,423.15. The S&P 500 (SPX) dropped -0.76% or -30.07 points, to record at 3,910.52. The Nasdaq Composite Index (COMP) decreased -1.12% or -149.85 points to end at 13,227.70. The Russell 2000 index (RUT) that measures small cap stocks shed -3.58% or -81.16 to finish at 2,185.69. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, 1.627% slid 4.5 basis points to 1.637%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/23/21	GDOT	Green Dot Corporation	49.62	0.52	1.06%
3/23/21	AMZN	Amazon.com Inc.	3137.5	26.6299	0.86%
3/23/21	FIS	Fidelity National Information	142.03	0.85	0.60%
3/23/21	EFX	Equifax Inc.	175.48	0.35	0.20%
3/23/21	CLGX	CoreLogic Inc.	78.82	0.05	0.06%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/23/21	JFIN	Jiayin Group Inc.	10.26	-4.38	-29.92%
3/23/21	UPST	Upstart Holdings Inc.	118.48	-46.39	-28.14%
3/23/21	JT	Jianpu Technology Inc.	3.01	-0.3894	-11.45%
3/23/21	WEI	Weidai Ltd.	1.56	-0.19	-10.86%
3/23/21	JFU	9F Inc.	2.04	-0.21	-9.33%

P2P Online Lending and Digital Banking Industry News

- According to an article published Monday in American Banker, the top 14 U.S. credit card issuers collectively reduced \$99 billion from such limits in 2020. These companies, which include JPMorgan Chase (JPM) -0.95% to \$149.54, Citigroup (C), -1.58% to \$70.82 and Capital One Financial (COF), -2.24% to \$122.41. Primarily because over fears that the abrupt slowdown in the economy would lead to widespread defaults from borrowers.
- Citigroup launched the first fully automated securities lending solution for the wealth management firms they custody, in partnership with financial technology company Sharegain.
- Wells Fargo (WFC) -1.90% to \$38.23 agrees to sell its Corporate Trust Services business to Australian investment services provider Computershare (CMSQY) for \$750M. The corporate trust business provides trust and agency services in connection with public and private debt securities.
- Qudian Inc. (QD), -7.30% to \$2.54 a marketplace lending technology platform for online consumer finance experiences in China, announced that it will report its unaudited financial results for the fourth quarter and full year ended December 31, 2020 before the U.S. markets open on March 29, 2021. The Company's management will host an earnings conference call at 7:00 AM U.S. Eastern Time on March 29, 2021 (7:00 PM Beijing/ Hong Kong). Details for the conference call registration link <http://apac.directeventreg.com/registration/event/4155829>.

General Market News

- In economic news, bond investors bought some \$60 billion in short-term government paper, and can be viewed as a test to absorbing some \$180 billion in Treasuries. The auctions come as the Fed has said that it plans to end regulatory capital relief for banks.
- The U.S. Census Bureau reported new home sales was down 18.2% seasonally-adjusted annual rate to 775,000 in February, from the upwardly-revised pace of 948,000 in January and below the consensus forecast of 879,000.
- The ICE U.S. Dollar Index DXY, 0.21%, a measure of the currency against a basket of six major currencies, was up 0.7%.
- Oil futures dropped as COVID-19 cases rose, prompting extended lockdowns in Europe, the U.S. benchmark CL.1, 2.39% shed more than 6% to close at \$57.76 a barrel on the New York Mercantile Exchange.
- Gold futures ticked lower, the April contract GCJ21, 0.27% closed with a loss of 0.8% at \$1,725.10 an ounce.
- In Europe, the Stoxx 600 index SXXP, -0.24% registered 0.2%, while London's FTSE 100 UKX, -0.31% recorded 0.4%.
- In Asia, the Shanghai Composite SHCOMP, -1.30% shed 0.9%, Hong Kong's Hang Seng Index HSI, -2.03% dropped 1.3% and Japan's Nikkei 225 NIK, -2.04% retreated 0.6%.

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