

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, March 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	0.64%	1.66%	2.32%	2.41%	1.76%	3.33%	1.24%	1.39%
5 Day	-4.53%	1.57%	0.48%	-1.76%	-2.89%	0.24%	-0.58%	1.36%
Month-to-Date	6.37%	4.29%	5.22%	4.12%	0.93%	-6.66%	-0.41%	6.92%
Year-to-Date	16.46%	5.82%	13.87%	18.98%	12.49%	-2.98%	1.94%	8.06%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose +0.64% on Friday, March 26, 2021, to close with a value 99.06. On a month-to-date and year-to-date basis, the index is registering 6.37% and 16.46%, respectively. All three major U.S. benchmarks closed higher as investors confidence strengthened with the rise in yields, as a sign that inflation and economic demand increase. The Dow Jones Industrial Average (DJIA) advanced 1.39% or 453.40 points, to register at 33,072.88. The S&P 500 (SPX) added 1.66% or 65.02 points, to close at 3,974.54. The Nasdaq Composite Index (COMP) increased by 1.24% or 161.05 points to finish at 13,138.72. Small cap stocks measured by the Russell 2000 index (RUT) climbed 1.76% or 38.36 to register at 2,221.48. The 10-year benchmark note TMUBMUSD10Y, The 10-year Treasury note yield TMUBMUSD10Y, 1.684% rose 4.4 basis points to 1.658%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/26/21	UPST	Upstart Holdings Inc.	142.95	19.22	15.53%
3/26/21	JT	Jianpu Technology Inc.	2.7	0.22	8.87%
3/26/21	AIHS	Senmiao Technology Limited	1.42	0.09	6.77%
3/26/21	WEI	Weidai Ltd.	1.4872	0.0672	4.73%
3/26/21	CNF	CNFinance Holdings Limited	3.9699	0.1699	4.47%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/26/21	ELVT	Elevate Credit Inc.	3.1	-0.6	-16.22%
3/26/21	LC	LendingClub Corporation	16.84	-2.09	-11.04%
3/26/21	JFIN	Jiayin Group Inc.	8.92	-0.46	-4.90%
3/26/21	HX	Xiaobai Maimai Inc.	1.82	-0.07	-3.70%
3/26/21	JFU	9F Inc.	1.69	-0.05	-2.87%

P2P Online Lending and Digital Banking Industry News

- Shares of JPMorgan Chase & Co. JPM, +1.6% gained 1.7%, Bank of America's shares (BAC), +2.71% to \$38.67 and Citigroup (C), +1.78% to \$72.99 as yields rose and investors looked out to the prospect of dividends and buybacks from big banks.
- LendingClub (LC) stocks sold-off nearly 34% during the trading cycle to finish the session lower, -11.1% to \$16.84. Market sentiment may have been triggered over actions taken by Democratic senators to overturn the OCC's True Lender rule.
- Wells Fargo & Co (WFC) +1.17% to \$39.76 reported the Wells Fargo Income Opportunities Fund (NYSE American: EAD), the Wells Fargo Multi-Sector Income Fund (NYSE American: ERC), and the Wells Fargo Utilities and High Income Fund (NYSE American: ERH) have each announced a distribution.

General Market News

- In economic news, the Commerce Department said the U.S. trade deficit in goods expanded 2.5% to \$86.7 billion in February.
- Consumer spending decreased by 1% in February, compared to the forecast of 0.8% and the Federal Reserve's preferred inflation gauge, personal consumption expenditures, or PCE, added 0.2% in February, with core inflation up 0.1%, excluding volatile energy and food, matching consensus estimates from economists surveyed by Dow Jones. Personal income decreased by 7.1% in February.
- The 2-year Treasury yield TMUBMUSD02Y, 0.144% gained 0.6 basis point to 0.141%, its weekly decline to 0.8 basis point. The 30-year Treasury rate TMUBMUSD30Y, 2.386% advanced 3.1 basis points to 2.365%, its weekly decline to 8.6 basis points.
- Oil futures increased as the Suez Canal cargo ship blocked distribution paths that may impact the economy, the U.S. benchmark CL.1 rose 3.69% or 2.16 points, to settle at \$60.97 a barrel on the New York Mercantile Exchange.
- Gold futures registered higher, the Gold Continuous Contract GC00 advanced \$6.50, or 0.38%, to settle at \$1,732.30 an ounce, and for the week, slid -0.74%
- In Europe, the Stoxx 600 index SXXP added 0.43% or 1.80 points to close at 423.50, and shed -0.40% for the week.
- In Asia, the Shanghai Composite SHCOMP added 1.63% or 54.74 points to end at 3,418.33, Hong Kong's Hang Seng Index HSI added 1.57% or 436.82 points to close at 28,336.43.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, added 0.2% at 92.72.

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