

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, March 31, 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>	0.72%	0.36%	0.02%	0.24%	1.13%	0.05%	1.54%	-0.26%
<b>5 Day</b>	2.08%	2.15%	3.73%	4.15%	4.04%	2.87%	2.20%	1.73%
<b>Month-to-Date</b>	5.47%	4.01%	4.04%	1.69%	0.58%	-6.63%	1.92%	5.47%
<b>Year-to-Date</b>	15.47%	5.77%	13.12%	17.91%	12.44%	-3.36%	2.78%	7.76%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 0.72% on Wednesday, March 31, 2021, to record with a value 98.22. The Index closed the month of March by gaining 5.47%, while year-to-date registered at 15.47%. The three major U.S. benchmarks closed mixed results as shares in technology stocks rose and investors anticipated President Biden's \$2.3 trillion infrastructure spending plan speech. The Dow Jones Industrial Average (DJIA) declined by -0.26% or -85.41 points, to end at 32,981.55. The S&P 500 (SPX) added 0.36% or 14.34 points, to finish at 3,972.89. The Nasdaq Composite Index (COMP) closed 1.54% or 201.48 points to end at 13,246.87. Small cap stocks measured by the Russell 2000 index (RUT) advanced 1.13% or 24.72 points to 2,220.52. Yields climbed, the 10-year Treasury rate TMUBMUSD10Y, 1.705% added 2.5 basis points to a one year high of 1.749%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/31/21	XYF	X Financial	3.72	0.37	11.04%
3/31/21	AIHS	Senmiao Technology Limited	1.4	0.13	10.24%
3/31/21	SQ	Square Inc.	227.05	14.22	6.68%
3/31/21	JFU	9F Inc.	1.85	0.08	4.52%
3/31/21	TREE	LendingTree Inc.	213	6.89	3.34%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/31/21	JFIN	Jiayin Group Inc.	8.25	-0.45	-5.17%
3/31/21	WEI	Weidai Ltd.	1.36	-0.06	-4.23%
3/31/21	HX	Xiaobai Maimai Inc.	1.76	-0.04	-2.22%
3/31/21	ALLY	Ally Financial Inc.	45.21	-0.79	-1.72%
3/31/21	GS	Goldman Sachs Group Inc.	327	-5.01	-1.51%

### P2P Lending and Digital Banking Industry News

1. Goldman Sachs Inc. (GS), -1.51% to \$327 following reports the bank said it would offer access to Bitcoin and other cryptocurrencies to high net worth clients.
2. Yiren Digital (YRD) -0.79% to \$5.05 reported fourth quarter and full year 2020 earnings results. Q4 GAAP EPS of -\$0.51. Revenue of \$177.9M (-55.5% Y/Y) FY2021 guidance: Wealth management business, total sales volume of current products to be between RMB 20B - 30B; Consumer Lending, total loan originations in the fourth quarter of 2020 reached RMB 4.2 billion (US\$0.6 billion), representing an increase of 31.0% from RMB 3.2 billion in the third quarter of 2020 and compared to RMB 8.0 billion in the fourth quarter of 2019.
3. TransUnion (TRU) 0.37% to \$90, will report financial results for the first quarter ended March 31, 2021, in a press release to be issued by 6:00 a.m. Central Time (CT) on Tuesday, April 27, 2021. The company will hold a conference call on the same day at 8:30 a.m. Central Time (CT) to discuss its financial results. The press release and a live webcast of the earnings conference call will be available on the TransUnion Investor Relations website at <http://www.transunion.com/tru>.
4. Fair Isaac Corp (FICO), 0.42% to \$486.05 released a new research report for North American fraud and financial crime teams face during the pandemic. Sixty-eight percent of senior executives said that remote working had a major impact on maintaining effective fraud and financial crime prevention functions within their organizations, during the past 12 months.

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## General Market News

1. In U.S. economic data, ADP, the payroll-processing company reported private sector employment increased by 517,000 during March.
2. The Consumer Financial Protection Bureau rescinded seven policy statements issued in 2020 that provided "temporary flexibilities" during the pandemic in consumer financial markets including mortgages, credit reporting, credit cards, and prepaid cards. The seven rescissions become effective on Thursday, April 1.
3. Global equities ended choppy. The Stoxx Europe 600 index (SXXP), 0.46% recorded 0.2%, while the U.K.'s FTSE 100 (UKX), 0.43% tumbled -0.9%. The Nikkei (NIK) 0.9% lower.
4. The U.S. crude benchmark CL.1, 0.39% tilted 2.3% lower to settle at \$59.16 a barrel on the New York Mercantile Exchange.
5. Gold futures GC00, 0.05% advanced 1.8% to settle at \$1,713.80 a troy ounce.
6. The ICE U.S. Dollar index DXY, -0.10%, a benchmark of the dollar's value versus its major currencies, declined 0.1% at 93.23.

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