

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, April 1, 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	2.22%	1.18%	1.47%	1.59%	1.50%	1.26%	1.76%	0.52%
5 Day	2.00%	2.82%	3.14%	3.10%	3.24%	4.08%	3.87%	1.64%
Month-to-Date	2.22%	6.67%	7.92%	5.35%	4.98%	-2.75%	5.95%	7.21%
Year-to-Date	18.03%	7.02%	14.79%	19.78%	14.13%	-2.14%	4.59%	8.32%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 2.22% on Thursday, April 1, 2021, to end with a value 100.40. Led by returns in cyclical and technology the three major U.S. benchmarks rose, and buoyed by strong manufacturing data. The Dow Jones Industrial Average (DJIA) rose 0.52% or 171.66 points, to close at 33,153.21. The S&P 500 (SPX) advanced 1.18% or 46.98 points, to recorded at 4,019.87. The Nasdaq Composite Index (COMP) climbed 1.76% or 233.23 points to end at 13,480.11. Small cap stocks measured by the Russell 2000 index (RUT) rose 1.50% or 33.38 points to 2,253.90. The yield on the 10-year U.S. Treasury note, TMUBMUSD10Y, 1.695%, shed 6.9 basis points to 1.680%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/1/21	UPST	Upstart Holdings Inc.	144.28	15.42	11.97%
4/1/21	WEI	Weidai Ltd.	1.44	0.08	5.88%
4/1/21	HX	Xiaobai Maimai Inc.	1.85	0.09	5.11%
4/1/21	PAGS	PagSeguro Digital Ltd.	48.5	2.2	4.75%
4/1/21	XYF	X Financial	3.87	0.15	4.03%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/1/21	YRD	Yiren Digital Ltd.	4.45	-0.6	-11.88%
4/1/21	SOS	SOS Limited	4.82	-0.16	-3.21%
4/1/21	DNB	Dun & Bradstreet Holdings Inc.	23.41	-0.4	-1.68%
4/1/21	JFU	9F Inc.	1.82	-0.03	-1.62%
4/1/21	LX	LexinFintech Holdings Ltd.	9.9	-0.16	-1.59%

P2P Lending and Digital Banking Industry News

- The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) was reconstituted and rebalanced, data from March 26, 2021, effective April 1, 2021. Marketplace point-of-sale lender Affirm Holdings (AFRM) 1.03% to \$71.45, was added to index.
- Shares in Yiren Digital (YRD) tumbled -11.88% to \$4.45 after reporting fourth quarter and full year 2020 earnings results. Q4 GAAP EPS of -\$0.51. Revenue of \$177.9M (-55.5% Y/Y).
- Citigroup (C) +0.53% to \$73.14 declares \$0.51/share quarterly dividend, in line with previous. Forward yield 2.79% Payable May 28; for shareholders of record May 3; ex-div April 30.
- The board of directors of The PNC Financial Services Group, Inc. (PNC) +1.14% to \$177.41 declared a quarterly cash dividend on the common stock of \$1.15 per share. The dividend will be payable May 5, 2021, to shareholders of record at the close of business April 16, 2021.
- JPMorgan Chase & Co. (JPM) 0.97% to \$153.71 will host a conference call to review first-quarter 2021 financial results on Wednesday, April 14, 2021 at 8:30 a.m. (Eastern). The results are scheduled to be released at approximately 7:00 a.m. (Eastern). The live audio webcast and presentation slides will be available on www.jpmorganchase.com under Investor Relations, Events & Presentations.
- Facebook, Inc. (FB) +1.40% to \$298.66 announced the company's first quarter 2021 financial results will be released after market close on Wednesday, April 28, 2021. Following the call, a replay will be available at the same website. A telephonic replay will be available for one week following the conference call at 402.977.9140 or 800.633.8284, Conference ID: 21993135.
- Jiayin Group Inc. (JFIN), 2.66% to \$8.47, a China-based lending fintech platform announced that it will release its financial results for the fourth quarter and full year 2020 before the U.S. markets open on Friday, April 9, 2021. The company will conduct a conference call on Friday, April 9, 2021 at 8:00 AM U.S. Eastern Time (8:00 PM Beijing/Hong Kong Time). <http://ir.jiayin-fintech.com/>

General Market News

1. U.S. stock exchanges will be closed in observance of Good Friday and European exchanges will extend the holiday, for Easter Monday.
2. In U.S. economic data, the Institute for Supply Management's reported the manufacturing sector rose to 64.7% from 60.8% in February. The report followed IHS Markit's U.S. Manufacturing Purchasing Managers' Index (PMI), that indicated March was up 59.1 from 58.6 in February. A reading above 50 indicates growth in activity for both benchmarks.
3. Restaurants and other businesses hired the most workers in March in seven months as the U.S. added 916,000 new jobs, signaling the economy is primed for a period of rapid expansion again.
4. The three major U.S. benchmarks quarterly results ended with the Dow rising 7.8%, the S&P 500 climbed 5.8% and the Nasdaq recording 2.8%. The small-cap Russell 2000 (RUT) closed 12%.
5. Oil futures CL.1, +3.52% added \$2.29, or 3.9%, to settle at \$61.45 a barrel on the New York Mercantile Exchange.
6. Gold futures settled higher, the April contract GCJ21 rose \$12.80, or nearly 0.8%, to close at \$1,728.40 an ounce.
7. In Europe, the Stoxx 600 index SXXP ticked up 0.7%, while London's FTSE 100 UKX added 0.4%.
8. In Asia, the Shanghai Composite SHCOMP nudged up 0.7%, Hong Kong's Hang Seng Index HSI rose 2% and Japan's Nikkei 225 NIK increased by 0.7%.
9. The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, tumbled 0.3% at 92.93.

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