

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday April 5, 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	-0.51%	1.44%	0.65%	0.43%	0.49%	0.55%	1.67%	1.13%
5 Day	3.56%	2.60%	1.46%	1.11%	1.95%	1.86%	4.31%	1.37%
Month-to-Date	1.70%	6.14%	6.05%	3.37%	3.32%	2.57%	6.08%	6.45%
Year-to-Date	17.43%	8.57%	15.54%	20.29%	14.69%	-1.60%	6.34%	9.54%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) slid -0.51% on Monday, April 5, 2021, to close with a value 99.89. The three major U.S. benchmarks advanced on Monday, as investors' confidence from last weeks the employment report. The Dow Jones Industrial Average (DJIA) advanced 374.98 points, or 1.13%, to register 33,527.19. The S&P 500 (SPX) added 58.04 points, or 1.44%, to record at 4,077.91. The Nasdaq Composite Index (COMP) gained by 225.49 points, or 1.67%, to close at 13,705.59. Small cap stocks measured by the Russell 2000 index (RUT) rose 10.98 points or 0.49% to finish at 2,264.89. The 10-year Treasury note yield TMUBMUSD10Y, long-dated interest rates ticked down 1.693% falling slightly to 1.708%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/5/21	ELVT	Elevate Credit Inc.	3.13	0.13	4.33%
4/5/21	CNF	CNFinance Holdings Limited	3.89	0.14	3.73%
4/5/21	FB	Facebook Inc.	308.91	10.25	3.43%
4/5/21	HX	Xiaobai Maimai Inc.	1.91	0.06	3.24%
4/5/21	GDOT	Green Dot Corporation	48.21	1.22	2.60%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/5/21	JFIN	Jiayin Group Inc.	7.84	-0.63	-7.44%
4/5/21	YRD	Yiren Digital Ltd.	4.2	-0.25	-5.62%
4/5/21	LC	LendingClub Corporation	15.48	-0.92	-5.61%
4/5/21	JFU	9F Inc.	1.76	-0.06	-3.30%
4/5/21	QFIN	360 DigiTech Inc.	24.85	-0.77	-3.01%

P2P Lending and Digital Banking Industry News

- General update: Chinese central bank (PBoC) has asked lenders to pullback on credit for the rest of the year and to conduct due diligence reviews by May 31, 2021.
- Bank of America (BAC) +0.84% to \$39.82 announced the purchase of AxiaMed (Axia), the lender did not disclose the price it is paying for the new asset. Axia, formed in 2015 and focuses on secure digital payment solutions for medical service providers. Its core offering is a software solution that, in Bank of America's words, allows "many healthcare providers to offer end-to-end, omni-channel patient payment solutions.
- Amazon.com Inc. (AMZN), +2.08% to \$3,226.73 shares moved toward a six-week high Monday.
- On April 1, China-based lender Jiayin Group (JFIN), -7.44% to \$7.84 entered into an agreement to acquire 95% equity interests of Shanghai Bweenet Network Technology (Shanghai Bweenet). The fall in the stock may indicate investors pause on possible business model shift like other competitors.

General Market News

- European markets were closed in observance of Easter Monday.
- In support of President Biden's corporate tax rate proposal of up to 28% to aid its infrastructure plan, Treasury Secretary Janet Yellen called for a global minimum corporate tax, which may impact equities over time.
- In U.S. economic data, the Institute for Supply Management reported its services index increased to 63.7% in March from 55.3% the prior month. Any reading above 50% represents an expansion in economic activity.
- In China economic data, the Caixin China Services purchasing managers index signaled supply and demand in the services sectors is strong, with the PMI rising to 54.3 in March from February's 10-month low of 51.5, according to Caixin Media Co. and research firm Markit. China's official nonmanufacturing purchasing managers index, a competing gauge, showed even stronger results last week. The index climbed to 56.3 in March, up from February's 51.4, according to the National Bureau of Statistics.
- The ICE U.S. dollar index DXY, 0.17%, a gauge of the dollar's strength against its major currencies, fell -0.4%.
- Japan's Nikkei 225 NIK, -1.30% posted a gain of 0.8%.
- U.S. crude futures CL.1, 1.57% shed \$2.80, or 4.6%, to settle at \$58.65 a barrel on the New York Mercantile Exchange. In precious metals, gold GC00, 0.45% added \$0.40 to settle at \$1,728.80 an ounce on Comex.

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