

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday April 6, 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	0.62%	-0.10%	0.06%	-0.15%	-0.25%	0.17%	-0.05%	-0.29%
5 Day	3.07%	2.91%	2.22%	2.11%	2.89%	3.04%	5.01%	1.10%
Month-to-Date	2.33%	5.12%	4.67%	0.29%	0.63%	2.74%	4.78%	5.02%
Year-to-Date	18.16%	8.46%	15.61%	20.11%	14.40%	-1.43%	6.29%	9.23%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 0.62% on Tuesday, April 6 2021, to close with a value 100.51. The three major U.S. benchmarks closed slightly lower as investors weighed the impact of corporate tax increase alongside \$2.3 trillion infrastructure plan and fiscal aid. The Dow Jones Industrial Average (DJIA) fell back -0.29% or -96.95 points, to end at 33,430.24. The S&P 500 (SPX) ticked down -0.10% or -3.97 points, to end at 4,073.94. The Nasdaq Composite Index (COMP) nudged down -0.05% or -7.21 points to register at 13,698.38. Small cap stocks measured by the Russell 2000 index (RUT) subtracted -0.25% or -5.73 points to finish at 2,259.15. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.662% shed 6.2 basis points to 1.656%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/6/21	XYF	X Financial	4.08	0.33	8.80%
4/6/21	WEI	Weidai Ltd.	1.51	0.1	7.09%
4/6/21	AFRM	Affirm Holdings Inc.	73	3.61	5.20%
4/6/21	MELI	MercadoLibre Inc.	1547.79	44.34	2.95%
4/6/21	SQ	Square Inc.	236.5	6.55	2.85%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/6/21	SOS	SOS Limited	4.5	-0.28	-5.86%
4/6/21	YRD	Yiren Digital Ltd.	4.09	-0.11	-2.62%
4/6/21	GDOT	Green Dot Corporation	47.49	-0.72	-1.49%
4/6/21	ENVA	Enova International Inc.	35.26	-0.5	-1.40%
4/6/21	TREE	LendingTree Inc.	217.64	-3.04	-1.38%

P2P Lending and Digital Banking Industry News

- Upstart Holdings (UPST) +2.69% to \$144.30 announces follow-on offering of 2 million common shares, all of which are being offered by the company. Underwriters' over-allotment is an additional 300,000 shares. The net proceeds will be used for general corporate purposes.
- Amazon.com (AMZN) -0.09% to \$3,223.82, market share for Amazon's U.S. digital advertising market climbed to 10.3%, according to research from eMarketer cited in a report by The Wall Street Journal on Tuesday. Amazon is currently the third-biggest digital ad player in the market, and the third largest Facebook (FB) -0.86% to \$306.26 captures 25.2% of the market. eMarketer's data suggests that Amazon recorded roughly \$15.73 billion in 2020, up roughly 52.5% annually.
- MercadoLibre (MELI) +2.95% to \$1,547.79, the e-commerce and digital payments firm plans to double its workforce for 2021, increasing its employee base to 32,000, up from 15,500. Nearly 11,000 of the new staff will support its rapidly expanding fulfillment and delivery network, Mercado Envios, following the same strategy as Amazon for the Latin American market.
- JPMorgan Chase & Co. (JPM) -0.68% to \$152.58 has published its 2020 Annual Report, plus letters to shareholders from its Chairman & CEO and other business leaders available on the Firm's Investor Relations website at jpmorganchase.com/ir/annual-report.
- Citigroup (C) -0.19% to \$72.61 has incorporated ESG (environmental, social and governance) scores into its securities services data platform, Citi Velocity SM Clarity, will allow clients to analyze the sustainability exposure of their holdings at the portfolio and security level.

General Market News

- Forecasts for U.S. and global economic growth was to 6.4% this year from 5.1% by the International Monetary Fund on Tuesday, and also stated the U.S. should grow 4.4% in 2022.
- In U.S. data, the Labor Department said, job openings in the U.S. increased to 7.37 million in February from 7.1 million in January, the highest level in more than two years.
- In Asia, the Shanghai Composite SHCOMP, -0.10% registered lower, while Japan's Nikkei 225 NIK, +0.12% recorded -1.3%.
- In Europe, the Stoxx 600 index SXXP, -0.19% added 0.7%, while London's FTSE 100 UKX, 0.58% ticked up 1.3%.
- The ICE U.S. Dollar Index DXY, -0.08%, a measure of the currency against a basket of six major currencies, declined 0.3%.
- Oil futures bounced, with the U.S. benchmark CL.1, 0.86% rose \$0.68 or 1.2% to settle at \$59.33 a barrel.
- Gold futures eked out gains, with the June contract GC00, -0.49% reaching \$14.20, or 0.8%, to settle at \$1,743 a troy ounce.

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