

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday April 7, 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>	-0.80%	0.15%	-0.70%	-1.39%	-1.60%	-1.22%	-0.07%	0.05%
<b>5 Day</b>	1.52%	2.69%	1.48%	0.45%	-1.37%	0.80%	3.34%	1.41%
<b>Month-to-Date</b>	1.52%	4.65%	2.51%	-3.05%	-4.94%	0.80%	4.74%	3.56%
<b>Year-to-Date</b>	17.22%	8.62%	14.80%	18.44%	12.57%	-2.63%	6.21%	9.28%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) decreased by -0.80% on Wednesday, April 7, 2021, to end with a value 99.71. Stocks were mixed as investors consumed the Federal Reserve March policy meeting minutes, that support monetary aid until the economy has stabilized. The Dow Jones Industrial Average (DJIA) added 0.05% or 16.02 points, to registered at 33,446.26. The S&P 500 (SPX) advanced 0.15% or 6.01 points, to end at 4,079.95. The Nasdaq Composite Index (COMP) shed -0.07% or -9.54 points to close at 13,688.84. Small cap stocks measured by the Russell 2000 index (RUT) retrenched -1.60% or -36.10 points to finish at 2,223.05. The 10-year Treasury note yield TMUBMUSD10Y, 1.646% moved down 3 basis point to 1.653% Wednesday from 1.72% on Friday.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/7/21	SOS	SOS Limited	5.78	1.28	28.44%
4/7/21	AIHS	Senmiao Technology Limited	1.49	0.09	6.43%
4/7/21	TREE	LendingTree Inc.	229.26	11.62	5.34%
4/7/21	SQ	Square Inc.	245.12	8.62	3.64%
4/7/21	FB	Facebook Inc.	313.09	6.83	2.23%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/7/21	UPST	Upstart Holdings Inc.	126.07	-18.23	-12.63%
4/7/21	XYF	X Financial	3.73	-0.35	-8.58%
4/7/21	JFIN	Jiayin Group Inc.	7.16	-0.65	-8.32%
4/7/21	LX	LexinFintech Holdings Ltd.	9.29	-0.61	-6.16%
4/7/21	YRD	Yiren Digital Ltd.	3.88	-0.21	-5.13%

### P2P Lending and Digital Banking Industry News

- Thirty of 48 index constituents traded in negative territory on Wednesday, setting the index back -0.80%, with two of the top three heavy weighted constituent falling back, Upstart Holding (UPST) -12.63% to \$126.07 after announcing issuance of a secondary offering. Point of sale marketplace lender Affirm (AFRM) -2.05% to \$71.50, while LendingTree (TREE) advanced 5.34% to \$229.26.
- X Financial (XYF) -8.58% to \$3.73 a technology-driven personal finance company in China announced that it will release unaudited earnings results for the fourth quarter and fiscal year ended December 31, 2020, before the open of U.S. markets on Tuesday, April 20, 2021. X Financial's management team will host an earnings conference call at 8:00 AM U.S. Eastern Time on Tuesday, April 20, 2021 (8:00 PM Beijing / Hong Kong Time on the same day). United States: 1-888-346-8982
- Wells Fargo & Company (WFC), +0.20% to \$39.93 will report its first quarter 2021 earnings results on Wednesday, April 14, 2021, at approximately 8 a.m. ET. The results will be available online at <https://www.wellsfargo.com/about/investor-relations/quarterly-earnings/>. In addition to being available on the Company's Investor Relations website, the earnings results also will be available on the Securities and Exchange Commission website at <https://www.sec.gov>. The Company will host a live conference call on Wednesday, April 14, at 10 a.m. ET. You may listen to the call by dialing 866-872-5161 (U.S. and Canada) or 440-424-4922 (International). The call will also be available online at <https://edge.media-server.com/mmc/p/9wej5fnq>.

### General Market News

- According to the Federal Reserve's report on Wednesday, U.S. consumer borrowing increased during February and households started using their credit cards.
- Oil futures closed higher after a report showed supplies were lower, the U.S. benchmark CL.1, -0.79% rose \$0.44, or 0.7%, to settle at \$59.77 a barrel on the New York Mercantile Exchange.
- Gold futures recorded lower, the June contract GCM21, 0.45% tumbling \$1.40, or 0.1%, to settle at \$1,741.60 an ounce on Comex.
- In Europe, the Stoxx 600 index SXXP, 0.39% declined by 0.2%, while London's FTSE 100 UKX, 0.38% advanced 0.9%.
- In Asia, the Shanghai Composite SHCOMP fended -0.1%, Hong Kong's Hang Seng HSI, +1.16% fell down 0.9%, while Japan's Nikkei 225 NIK eked out 0.1%.
- The ICE U.S. Dollar Index DXY, -0.11%, a measure of the currency against a basket of six major currencies, added a fraction at 92.40.



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