

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday April 8, 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	0.02%	0.42%	0.38%	0.51%	0.88%	0.17%	1.03%	0.17%
5 Day	-0.67%	1.92%	0.38%	-0.61%	-0.50%	0.85%	2.59%	106%
Month-to-Date	1.54%	4.01%	1.40%	-3.86%	-4.10%	-1.49%	3.21%	3.13%
Year-to-Date	17.25%	9.08%	15.23%	19.05%	13.56%	-2.47%	7.30%	9.47%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +0.02% on Thursday, April 8, 2021, to end with a value 99.73. Technology stocks led the three U.S. major benchmarks to make gains, as investors remained optimistic about global economic recovery based on Federal Reserve Chairman Jerome Powell's comments. The Dow Jones Industrial Average (DJIA) advanced 0.17% or 57.31 points, to end at 33,503.57. The S&P 500 (SPX) rose 0.42% or 17.22 points, to finish at 4,079.17. The Nasdaq Composite Index (COMP) reached 1.03% or 140.47 points to register at 13,829.31. Small cap stocks measured by the Russell 2000 index (RUT) gained by 0.88% or 19.54 points to finish at 2,242.60. The 10-year Treasury note yield TMUBMUSD10Y shed 2.1 basis points to 1.632%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/8/21	JFIN	Jiayin Group Inc.	8.41	1.25	17.46%
4/8/21	QFIN	360 DigiTech Inc.	26.78	1.96	7.90%
4/8/21	XYF	X Financial	4	0.27	7.24%
4/8/21	JT	Jianpu Technology Inc.	2.74	0.18	7.03%
4/8/21	SQ	Square Inc.	258.37	13.25	5.41%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/8/21	SOS	SOS Limited	5.3	-0.48	-8.30%
4/8/21	WEI	Weidai Ltd.	1.4	-0.05	-3.45%
4/8/21	AFRM	Affirm Holdings Inc.	69.81	-1.69	-2.36%
4/8/21	UPST	Upstart Holdings Inc.	123.33	-2.74	-2.17%
4/8/21	AIHS	Senmiao Technology Limited	1.46	-0.03	-2.01%

P2P Lending and Digital Banking Industry News

- Share prices in twenty-nine of 48 index constituents traded up on Thursday, pushing the index +0.02% higher. It was the performance of the heavier-weighted technology stocks, namely Fiserv Inc (FISV) +0.84% to \$124.15, Fidelity National Information Services (FIS) +1.36% to \$144.88, and Global Payment Inc (GPN) +1.49% to \$212.81 that helped to tip the balance positive.
- The top five index constituents by weight comprising of P2P Marketplace lenders total returns was mixed point of sale marketplace lender Affirm (AFRM) -2.36% to \$69.81, Upstart Holding (UPST) -2.17% to \$123.33, LendingTree (TREE) -1.55% to \$225.70, China-based lender Lufax (LU) -0.49% to \$14.36, and LendingClub (LC) eked out gains of 2.49% to \$16.08 announcing, a partnership with payments platform Mogo.
- Jiayin Group Inc (JFIN), +17.47% to \$8.41, a China-based P2P lending platform announced its unaudited financial results for the fourth quarter and fiscal year ended December 31, 2020. Fourth Quarter 2020 Operational and Financial Highlights : Loan origination volume 2 was RMB3,088 million (US\$473.3 million), representing an increase of 6.5% from the same period of 2019, and a decrease of 7.3% sequentially. Average borrowing amount per borrower was RMB6,532 (US\$1,001), representing a decrease of 18.8% from the same period of 2019.

General Market News

- In U.S. economic data, weekly unemployment benefit claims showed an increase by 16,000 to 744,000, above expectations for 694,000 from economists surveyed by Dow Jones.
- U.S. crude CL.1, -0.29% for May delivery decreased \$0.17 per barrel, or 0.3%, to settle at \$59.60.
- Gold futures finished higher, with the June contract GCM21 rose \$16.60, or 1%, to settle at \$1,758.20 a troy ounce on Comex.
- In Europe, the Stoxx 600 index SXXP added 0.6%, and London's FTSE 100 UKX advanced 0.8%.
- In Asia, the Shanghai Composite SHCOMP ended 0.1% higher, Hong Kong's Hang Seng HSI gained by 1.2%, while Japan's Nikkei 225 NIK nudged down less than 0.1%.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, dropped -0.4% at 92.08.

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