

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, April 12, 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	-2.24%	0.02%	0.33%	0.06%	-0.43%	-1.78%	-0.36%	-0.16%
5 Day	-1.90%	1.23%	0.54%	-0.79%	-1.37%	-3.65%	1.05%	0.65%
Month-to-Date	-0.23%	4.01%	-0.12%	-4.39%	-5.35%	-1.56%	2.90%	2.40%
Year-to-Date	15.20%	9.90%	16.16%	19.35%	13.11%	-5.19%	7.46%	10.26%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) subtracted -2.24% on Monday, April 12, 2021, to end with a value 97.99. The three U.S. major benchmarks closed lower on Monday, as investors anticipate first quarter earnings results starting this week, weighed inflation risks, and impact on economic recovery as the U.S. deficit continues to rise. The Dow Jones Industrial Average (DJIA) slid -0.16% or 55.20 points to close at 33,745.40. The S&P 500 index (SPX) shed -0.02% or less than a point to register at 4,127.99. The Nasdaq Composite (COMP) tumbled -0.36% or 50.19 points, finishing at 13,850.00. Small cap stocks measured by the Russell 2000 index (RUT) fell -0.43% or -9.69 points to finish at 2,233.78. The 10-year Treasury note yield TMUBMUSD10Y, 1.681% advanced 1 basis point to 1.674%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/12/21	AIHS	Senmiao Technology Limited	1.45	0.03	2.11%
4/12/21	OMF	OneMain Holdings Inc.	55.98	1.15	2.10%
4/12/21	ALLY	Ally Financial Inc.	48.03	0.88	1.87%
4/12/21	SQ	Square Inc.	265.2	3.55	1.36%
4/12/21	FICO	Fair Isaac Corporation	525.11	6.76	1.30%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/12/21	JFIN	Jiayin Group Inc.	6.63	-1.19	-15.22%
4/12/21	UPST	Upstart Holdings Inc.	112.46	-14.83	-11.65%
4/12/21	JFU	9F Inc.	1.49	-0.17	-10.24%
4/12/21	HX	Xiaobai Maimai Inc.	1.7	-0.19	-10.05%
4/12/21	JT	Jianpu Technology Inc.	2.35	-0.23	-8.91%

P2P Lending and Digital Banking Industry News

- Share prices in the CBLENDT index ranged between -15.22% to +2.11% as stock prices in twenty-six of 48 index constituents decreased, and leaving the index -2.24% lower.
- The five top index constituents by weight ended mixed for the day including LendingTree (TREE) 0.05% to \$227.67, Upstart Holding (UPST) -15.22% to \$6.63, Affirm Holdings Inc (AFRM) -3.93% to \$67.93, China-based lender Lufax (LU) -5.13% to \$13.87, and LendingClub (LC) -5.14% to \$14.96.
- U.S. big banks will release first quarter 2021 earnings results starting on Wednesday, that will serve as a gauge for the overall health of for large U.S. corporation including JP Morgan Chase (JPM) -0.21% to \$155.95, Bank of America (BAC) +0.18% to \$40.06, Wells Fargo & Co. +0.69% to \$40.76, Citigroup (C) +0.37% to \$72.69, and Goldman Sachs (GS) +0.31% to \$331.84.
- Beijing regulators clamp down on financial technology platforms and have fined technology giant Alibaba \$2.8 billion for breaching monopoly mandates for competition, and the PBOC orders Ant to break about its payments and products offerings which will impact its lending practice. That said, thirteen of the fifteen China-based P2P Online Lenders share prices declined including Jiayin (JFIN) -15.22% to \$6.63, after releasing earnings last Thursday, 9F Inc (JFU) -10.24% to \$1.49, and Jianpu Technology(JT) -8.91% to \$2.35.

General Market News

- Global equity markets fell back lock step with U.S. markets.
- In Europe, the Stoxx 600 index SXXP, -0.06% registered -0.5%, while London's FTSE 100 UKX, shed -0.17%.
- In Asia, the Shanghai Composite SHCOMP ended -1.1%, Hong Kong's Hang Seng HSI closed down -0.9%, and Japan's Nikkei 225 NIK tumbled -0.8%. U.S. crude CL.1, 0.47% for May delivery CLK21, 0.47% increased by \$0.38, or 0.6%, to settle at \$59.70 a barrel on the New York Mercantile Exchange.
- Gold futures closed lower, with the June contract GCM21, subtracting -0.18% or \$12.10, to settle at \$1,732.70 an ounce on Comex.
- The ICE U.S. Dollar Index DXY, 0.11%, a measure of the currency against a basket of six major rivals, was down 0.1% at 92.12.

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