

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, April 13, 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	-0.29%	0.33%	-0.44%	-0.65%	-0.22%	0.27%	1.05%	-0.20%
5 Day	-2.79%	1.66%	0.03%	-1.28%	-1.34%	-3.55%	2.15%	0.74%
Month-to-Date	-0.52%	4.51%	0.77%	-3.41%	-3.91%	-1.29%	3.89%	2.59%
Year-to-Date	14.87%	10.26%	15.65%	18.57%	12.87%	-4.93%	8.60%	10.03%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) declined by -0.29% on Tuesday, April 13, 2021, to end with a value 97.71. Two of the three U.S. major benchmarks ended higher for the day, as news about the J&J vaccine brought concern but it was technology shares and data that showed a surge in consumer prices in March that buoyed the markets. The Dow Jones Industrial Average (DJIA) ticked down -0.20% or -68.13 points to close at 33,677.27. The S&P 500 index (SPX) added +0.33% or 13.60 point to close at 4,141.59. The Nasdaq Composite (COMP) advanced +1.05% or 146.10 points, finishing at 13,996.10. Small cap stocks measured by the Russell 2000 index (RUT) slid -0.22% or -4.86 points to end at 2,228.92. The 10-year Treasury note yield TMUBMUSD10Y fell back 5 basis points to 1.62%.

P2P Lending and Digital Banking Industry News

1. Goldman Sachs (GS) added 1.7% in pre-market trading after the bank exceeded analysts' forecast with record first-quarter net profits and revenues on strong performance from the firm's equities traders and investment bankers after ending Tuesday at -1.25% to \$327.68.
2. Shares in JPMorgan Chase (JPM) finished Tuesday -1.26% to \$153.98 as prelude to earnings. That said shares of JPMorgan are down -0.8% in pre-market trading after reporting first-quarter earnings, beating analysts' projections on top and bottom lines, bolstered by the \$5.2 billion after releasing money it had previously set aside for loan losses which wasn't needed.
3. Share prices in twenty-nine of the 48 index constituents decreased on Wednesday pushing the index slightly lower -0.65%. The total return ranged from -8.59% to +5.81%.

General Market News

1. Demand for U.S. Treasury debt was strong after the successful auction for 30-year government bonds, alongside weighing the Fed's comments from last week stimulated the markets.
2. In U.S. economic data, consumer prices for March kept forward of inflation reaching the highest level in 2.5 years. Inflation rates have increased to 2.6% from 1.7% in the prior month.
3. U.S. crude CL1, 1.76% for May delivery CLK21, 1.76% added \$0.38 or 0.6%, to settle at \$59.70 a barrel on the New York Mercantile Exchange.
4. Gold futures closed higher, with the June contract GCM21, -0.12% advancing \$14.90, or 0.9%, to settle at \$1,747.60 an ounce on Comex.
5. In Europe, the Stoxx 600 index SXXP registered +0.1%, while London's FTSE 100 UKX ended unchanged.
6. In Asia, the Shanghai Composite SHCOMP recorded -0.1%, Hong Kong's Hang Seng HSI posted a loss of -0.2%, and Japan's Nikkei 225 NIK ticked up 0.7%.
7. The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, shed -0.3%.

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