

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, April 14, 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 | -0.65% | -0.41% | 0.49% | 0.95% | 0.84% | 0.53% | -0.99% | 0.16% |
| 5 Day | -2.65% | 1.10% | 1.23% | 1.06% | 1.11% | -1.85% | 1.23% | 0.85% |
| Month-to-Date | -1.17% | 3.79% | 0.62% | -3.05% | -3.80% | -1.47% | 2.46% | 2.17% |
| Year-to-Date | 14.12% | 9.81% | 16.21% | 19.70% | 13.82% | -4.43% | 7.52% | 10.21% |

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) fell back -0.65% on Wednesday, April 14, 2021 to end with a value 97.07. The three major U.S. benchmarks ended mixed as investors digested first quarter 2021 earnings results from big banks, data from the Federal Reserve's Beige Book which indicated a "moderate pace" of accelerating U.S. economic activity, and rising inflation. The Dow Jones Industrial Average (DJIA) added 0.16% or 53.62 points to close at 33,730.89. The S&P 500 index (SPX) tumbled -0.41% or -16.93 points to recorded at 4,124.66. The Nasdaq Composite (COMP) decreased by -0.99% or -138.26 points, registered at 13,857.84. The Russell 2000 index (RUT) that measures small cap stocks rose 0.84% or 18.79 points to posted at 2,247.72. The 10-year Treasury note yield TMUBMUSD10Y, up one basis point at 1.637%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

| | Symbol | Name | Last | \$ Chg | % Chg |
|---------|--------|--------------------------|--------|--------|-------|
| 4/14/21 | JT | Jianpu Technology Inc. | 2.55 | 0.14 | 5.81% |
| 4/14/21 | WFC | Wells Fargo & Company | 42.03 | 2.24 | 5.63% |
| 4/14/21 | COF | Capital One Financial | 135.77 | 3.1 | 2.34% |
| 4/14/21 | GS | Goldman Sachs Group Inc. | 335.24 | 7.56 | 2.31% |
| 4/14/21 | ELVT | Elevate Credit Inc. | 2.91 | 0.0587 | 2.06% |

Laggards

| | Symbol | Name | Last | \$ Chg | % Chg |
|---------|--------|----------------------------|---------|--------|--------|
| 4/14/21 | WEI | Weidai Ltd. | 1.17 | -0.11 | -8.59% |
| 4/14/21 | SQ | Square Inc. | 258.4 | -14.83 | -5.43% |
| 4/14/21 | UPST | Upstart Holdings Inc. | 104.51 | -5.95 | -5.39% |
| 4/14/21 | AIHS | Senmiao Technology Limited | 1.4 | -0.05 | -3.45% |
| 4/14/21 | MELI | MercadoLibre Inc. | 1546.56 | -51.64 | -3.23% |

P2P Lending and Digital Banking Industry News

- 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%.
- Big banks starting reporting earnings results including four of the Financial Institutions with a Dedicated Digital Lending Platforms which outperformed analysts' financial forecasts. JPMorgan (JPM) reported a profit of \$4.50 a share, beating estimates for \$3.10 a share, while Goldman Sachs (GS) reported earnings of \$18.60 a share, exceeding forecasts for \$10.22 a share. Wells Fargo (WFC) also beat earnings forecasts, reporting a profit of \$1.05 a share, above \$0.70 estimates, while be buoyed by the release of \$1.6 billion in its reserves for credit losses.
- Shares of Bank of America Corp. (BAC) +1.42% to \$39.88, JPMorgan Chase & Co. (JPM), -1.87% to \$151.21, Citigroup Inc. (C), +1.18% to \$72.91, Goldman Sachs (GS) +2.31% to \$335.24, and Wells Fargo & Co. (WFC), +5.53% to \$41.99.

General Market News

- In U.S. economic data, the U.S. import price index gained by 1.2% in March, and 0.8% not including fuel prices. Economists polled by Dow Jones and The Wall Street Journal had projected growth by 0.9%.
- In Asia, Hong Kong's Hang Seng Index (HSI) added 1.4%, China's Shanghai Composite SHCOMP gained 0.6%, and Japan's Nikkei 225 NIK decreased by 0.4%.
- In European equities, the Stoxx 600 index SXXP gained 0.2%, while London's FTSE 100 UKX added 0.7%, and the French CAC 40 increased by 0.4% as LVMH Moët Hennessy Louis Vuitton shares rose in Paris on strong results. In the first quarter since the integration of U.S. jeweler Tiffany, LVMH's watches and jewelry unit saw organic revenue growth of 35% year over year, while core fashion saw growth of 52%.
- U.S. crude for May delivery CL1, -0.49% added 4.9% to settle at \$63.15 a barrel on the New York Mercantile Exchange.
- Gold futures registered lower, the June contract GCM21, 0.60% shed 0.7% to \$1,736.30 an ounce.
- The ICE U.S. Dollar Index DXY, -0.03%, a measure of the currency against a basket of six major currencies, nudged down 0.3%.

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