

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, April 15, 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	0.64%	1.11%	0.73%	0.34%	0.42%	0.11%	1.31%	0.90%
5 Day	-2.05%	1.79%	1.59%	0.88%	0.65%	-1.90%	1.51%	1.59%
Month-to-Date	-0.54%	6.51%	3.33%	-0.51%	-0.46%	-2.02%	7.03%	3.57%
Year-to-Date	14.85%	11.03%	17.07%	20.10%	14.29%	-4.32%	8.93%	11.21%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) recovered +0.64% on Thursday, April 15, 2021, to end with a value 97.69. U.S. economic data, including positive retail sales, jobless claims, and quarterly earnings results bolstered the three major U.S. benchmarks higher. The Dow Jones Industrial Average (DJIA) gained by +0.90% or 305.10 points to close at 33,035.99. The S&P 500 index (SPX) added +1.11% or 45.76 points to close at 4,170.42. The Nasdaq Composite (COMP) added +1.31% or 180.92 points, record at 14,038.76. The Russell 2000 index (RUT) that measures small cap stocks ticked up +0.42% or 9.35 points to end at 2,257.07. The 10-year Treasury note yield TMUBMUSD10Y dropped 10.6 basis points to 1.531%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/15/21	UPST	Upstart Holdings Inc.	110.4	5.89	5.64%
4/15/21	TREE	LendingTree Inc.	234.36	8.77	3.89%
4/15/21	MELI	MercadoLibre Inc.	1599.48	52.9199	3.42%
4/15/21	PYPL	PayPal Holdings Inc.	274	6.79	2.54%
4/15/21	DNB	Dun & Bradstreet Holdings Inc.	23	0.53	2.36%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/15/21	JFIN	Jiayin Group Inc.	5.66	-0.89	-13.59%
4/15/21	JFU	9F Inc.	1.36	-0.19	-12.26%
4/15/21	QD	Qudian Inc.	1.85	-0.17	-8.42%
4/15/21	JT	Jianpu Technology Inc.	2.35	-0.2	-7.84%
4/15/21	HX	Xiaobai Maimai Inc.	1.56	-0.11	-6.59%

P2P Lending and Digital Banking Industry News

- Share prices in twenty-three of the 48 index constituents advanced on Thursday buoying the index +0.65% higher. Performance returns ranged from -13.59% to +5.61%.
- Rounding out the week, a day after Goldman Sachs Group (GS), +0.95% and JPMorgan Chase (JPM), +0.63% delivered solid results was Bank of America Corp. (BAC), -2.86% to \$38.75 after its profits doubled profit and beat forecast, citing strong growth in capital markets and lower credit costs. BofA also announced a \$25 billion stock repurchase program. PNC Financial Services (PNC) -1.91% to \$174.79 reported first quarter results Q1 EPS exceeds \$3.26 in Q4 2020 and \$1.59 in Q1 2020. The recapture of credit losses almost doubled from \$254M in Q4 2020 and compares with provision for credit loss of \$914M in Q1 2020. Ally Financial (ALLY) -0.23% to \$47.64, reported Q1 Non-GAAP EPS of \$2.09 beats by \$0.93; GAAP EPS of \$2.11 beats by \$0.92. Revenue of \$1.93B (+19.9% year-on) beats by \$180M. Truist Financial (TFC) -4.14% to \$57.22 reported Q1 earnings results, EPS of \$1.18 beat the analyst estimate of \$1.10, which was unchanged from Q4 2020. The firm reported credit losses of \$48 million which includes a release of \$190M.
- Citigroup (C), -0.51% to \$65.93, credit card delinquency rate dropped to 1.26% in March from 1.31% in February and down from 1.56% in March 202. Net charge-off rate of 2.49% declines from 2.76% in February and 3.02% in March 2020. So far, JPMorgan Chase, and Bank of America have also reported falling credit card delinquencies in March, as the economy continues to recover from the pandemic.
- JPMorgan Chase & Co. (JPM) has declared dividends on the outstanding shares of the Firm's Series AA, BB, DD, EE, GG & JJ preferred stock.

General Market News

- Fiscal stimulus assisted U.S. retail sales gain by more than 9.8% for the month of March 2021.
- Initial statewide jobless claims declined to a seasonally adjusted 576,000 from 769,000 in the prior week.
- In U.S. economic data, industrial production added 1.4% for March, after a 2.6% revision for the month of February "that was caused by severe winter weather," according to the Federal Reserve.
- In other U.S. economic data, the Philadelphia Federal Reserve manufacturing index increased to a reading of 50.2 in April from a revised 44.5 in the prior month. Economists had expected a reading of 42 after the initial reading for March of 51.8, reported the Wall Street Journal survey of economist.
- U.S. crude for May delivery CL1 added \$0.31, or 0.5%, to settle at \$63.46 per barrel.
- Gold futures traded up as bond yields fell, the June contract GCM21 advanced to \$30.50, or 1.8%, settling at \$1,766.80 an ounce.
- In Europe, the Stoxx 600 index SXXP nudged up 0.5%, while London's FTSE 100 UKX ticked up 0.6%.
- In Asia, China's Shanghai Composite SHCOMP declined by 0.5%, Hong Kong's Hang Seng HSI added 0.4%, and Japan's Nikkei 225 NIK added less than a percentage point at 0.1%.
- The ICE U.S. Dollar Index DXY, -0.18%, a measure of the currency against a basket of six major currencies, fell 0.1%.

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