

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, April 16, 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%	0.36%	0.77%	0.30%	0.25%	0.20%	0.10%	0.48%
5 Day	-2.52%	1.37%	1.87%	1.00%	0.86%	-0.68%	1.09%	1.18%
Month-to-Date	-0.52%	6.96%	4.09%	-0.53%	-1.09%	-0.71%	6.33%	4.82%
Year-to-Date	14.87%	11.43%	17.97%	20.47%	14.57%	-4.13%	9.03%	11.74%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.02% on Friday, April 16, 2021, to end with a value 97.71. The three U.S. major benchmarks registered gains after strong earnings results from large banks. The Dow Jones Industrial Average (DJIA) rose +0.48% or 164.68 points to close at 34,200.67. The S&P 500 index (SPX) advanced 0.36% or 15.05 points to close at 4,185.47. The Nasdaq Composite (COMP) ticked up 1/10th of a percent or 13.58 points, record at 14,052.34. The Russell 2000 index (RUT) that measures small cap stocks closed a quarter of a percent higher or 5.60 points to end at 2,262.67. The 10-year Treasury note yield TMUBMUSD10Y was yielding 1.571%, up 4 basis points.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/16/21	JT	Jianpu Technology Inc.	2.53	0.18	7.66%
4/16/21	JFU	9F Inc.	1.46	0.1	7.35%
4/16/21	JFIN	Jiayin Group Inc.	5.99	0.33	5.83%
4/16/21	QFIN	360 DigiTech Inc.	23.76	1.04	4.58%
4/16/21	WFC	Wells Fargo & Company	43.84	1.6	3.79%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/16/21	UPST	Upstart Holdings Inc.	104.65	-5.75	-5.21%
4/16/21	HX	Xiaobai Maimai Inc.	1.48	-0.08	-5.13%
4/16/21	WEI	Weidai Ltd.	1.0579	-0.0421	-3.83%
4/16/21	SOS	SOS Limited	4.36	-0.17	-3.75%
4/16/21	SQ	Square Inc.	256.07	-7.01	-2.66%

P2P Lending and Digital Banking Industry News

- Thirty-two of the 48 index constituents rose on Friday moving the index +0.02%, total return ranged from -5.21% recorded by Upstart Holding Inc. (UPST) to Jianpu Technology (JT) +7.66%.
- PNC Financial Services (PNC), +2.27% to \$178.75 reported a first-quarter earnings net income of \$1.8 billion or \$4.10 earnings per share.
- Truist Financial (TFC) +1.33% to \$57.98 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.
- Bank of America Corp. (BAC) +0.95% to \$39.12 on Friday borrowed \$15 billion in the corporate bond market, beating the record set a day earlier by JP Morgan & Chase's (JPM), +0.74% to \$153.30, \$13 billion bond deal on Thursday, which Bloomberg said was the largest of its kind ever from a major lender.

General Market News

- In U.S. economic data, the US Census Bureau and the US Department of Housing and Urban Development reported U.S. housing starts added 19.4% in March after February's fall of -11.3%. Also, building permits advanced 2.7% in March, after dropping 8.8% the prior month.
- The consumer-sentiment index climbed to 86.5 in April from 84.9 March, according to a preliminary survey by the University of Michigan.
- In China economic data, the world's second largest economy gross domestic product surged by 18.3% year-over-year in the first quarter, with retail sales soaring 34.2%.
- U.S. crude for May delivery CL1 decreased \$0.33, or 0.5%, to settle at \$63.13 per barrel on the New York Mercantile Exchange.
- Gold futures traded up, the June contract GCM21 added \$13.40, or 0.8%, to settle at \$1,780.20 an ounce on Comex.
- In Europe, the Stoxx 600 index (SXXP) advanced 0.9% to close at a record high, while London's FTSE 100 (UKX) registered 0.5% higher.
- In Asia, China Shanghai Composite (SHCOMP) rose 0.8%, Hong Kong's Hang Seng (HIS) recorded 0.6% higher, and Japan's Nikkei 225 (NIK) ticked up 0.1%.
- The ICE U.S. Dollar Index (DXY), -0.17% a measure of the currency against a basket of six major currencies, dropped 0.2% to register at 91.54.

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