

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, April 20, 2021

	CBLEND Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
Daily	-2.37%	-0.63%	-1.38%	-2.23%	-1.96%	0.12%	-0.92%	-0.75%
5 Day	-4.77%	-0.16%	-0.03%	-1.74%	-1.83%	2.35%	-1.50%	0.43%
Month-to-Date	-5.26%	5.74%	5.37%	1.12%	0.12%	0.85%	4.22%	4.31%
Year-to-Date	9.39%	10.09%	15.61%	16.51%	10.80%	-2.51%	6.97%	10.50%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) dropped -2.37% on Tuesday, April 20, 2021, to record a value of 93.05. The three major U.S. equity benchmarks turned negative for a second session, despite strong first quarter earnings results as concerns about another spike of coronavirus cases worldwide and impact on the economy. The Dow Jones Industrial Average (DJIA) down -0.75% or -256.33 points to finish at 33,821.30. The S&P 500 index (SPX) shed -0.68% or -28.32 points to end at 4,134.94. The Nasdaq Composite (COMP) fell -1.50% or -128.50 points, close at 13,786.27. The Russell 2000 index (RUT) that measures small cap stocks tumbled -1.96% or -43.79 points to close at 2,188.21. The yield on the 10-year Treasury note BX:TMUBMUSD10Y dropped 4 basis points to 1.56%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/20/21	SOS	SOS Limited	4.315	0.345	8.69%
4/20/21	JT	Jianpu Technology Inc.	2.62	0.06	2.34%
4/20/21	EFX	Equifax Inc.	192.2	2.565	1.35%
4/20/21	FB	Facebook Inc.	302.65	0.41	0.14%
4/20/21	SQ	Square Inc.	245.5	0.17	0.07%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/20/21	QD	Qudian Inc.	1.75	-0.15	-7.89%
4/20/21	UPST	Upstart Holdings Inc.	91.79	-5.76	-5.90%
4/20/21	JFU	9F Inc.	1.34	-0.08	-5.63%
4/20/21	QFIN	360 DigiTech Inc.	24.01	-1.31	-5.17%
4/20/21	WEI	Weidai Ltd.	1.04	-0.05	-4.59%

P2P Lending and Digital Banking Industry News

- Share prices in forty-one of the 48 CBLENDT index constituents retreated on Tuesday, with share price returns ranging from -7.89% to +8.69%. The top five index members by weight comprising of LendingTree (TREE) -0.68% to \$216.82, Lufax (LU) -4.57% to \$13.17; Upstart Holdings (UPST) -5.90% to \$91.79, Affirm Holdings Inc. (AFRM) -1.54% to \$65.00, and LendingClub (LC) -4.38% to \$13.52.
- Returns for Financial Institutions with a dedicated Digital Banking platform turned negative PNC Financial Services (PNC) -3.37% to \$171.73, Goldman Sachs (GS) -3.27% to \$331.88, Citigroup (C) -3.24% to \$69.79, Wells Fargo & Co (WFC) -3.05% to \$42.54, Capital One Financial Corporation (COF) -2.89% to \$131.50, Truist Financial Corporation -2.87% to \$55.75, Bank of America (BAC) -2.78% to \$38.08, Ally Financial Inc (ALLY) -2.70% to \$46.79, JPMorgan Chase (JPM) -2.21% to \$149.27, and Toronto Dominion Bank (TD) -1.10% to \$64.96.
- Equifax (EFX) +1.35% to \$192.20, is scheduled to report Q1 earnings results on Wednesday, April 21, after the market close. The consensus earnings per share estimate is \$1.53 (+9.3% year-on-year) and the consensus revenue estimate is \$1.12B (+16.9% year-on-year). Adjusted earnings before interest tax depreciation and amortization (EBITDA) expected at \$356.5M while adj. EBITDA margin seen at 32%.
- PayPal (PYPL) -1.30% to \$264.43 announced plans to develop a digital wallet in China, the largest payments market in the world. In December 2020, PayPal completed its acquisition of GoPay, making it the first and only foreign enterprise to operate a China-based payments company.

General Market News

- Reversing course, oil futures ended lower with the U.S. benchmark CLM21, -1.37% falling \$0.76, or 1.2%, to settle at \$62.67 per barrel.
- Moving higher, Gold futures GC00, 0.22%, rising \$7.80, or 0.4%, to settle at \$1,778.40 a troy ounce.
- Global equity markets ended down. In Europe, the Stoxx 600 SXXP, 0.56% declined by -1.9% and London's FTSE 100 UKX, 0.45% registered -2%.
- In Asia, China's Shanghai Composite SHCOMP, -0.00% shed 0.1%, Hong Kong's Hang Seng Index HSI, -1.76% added 0.1%, while Japan's Nikkei 225 NIK, -2.03% tumbled -2%.
- The ICE U.S. Dollar Index DXY, 0.10%, a measure of the currency against a basket of six major currencies, advanced 0.2%.

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