

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, April 21, 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	2.05%	0.93%	1.68%	2.19%	2.35%	1.49%	1.192%	0.93%
5 Day	-2.17%	1.18%	1.16%	-0.53%	-0.36%	3.48%	0.67%	1.20%
Month-to-Date	-3.32%	7.31%	7.80%	5.17%	4.94%	3.74%	7.62%	5.30%
Year-to-Date	11.64%	11.11%	17.56%	19.07%	13.41%	-1.07%	8.24%	11.54%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) recovered 2.05% on Wednesday, April 21, 2021, to end with a value of 94.96. Shares in small cap stocks outperformed during the session as investors digested more Q1 earnings results, and kept an eye toward potential inflation, and economic recovery pushed the three major U.S. equity benchmarks higher. The Dow Jones Industrial Average (DJIA) ticked up 0.93% or 316.01 points to finish at 34,137.31. The S&P 500 index (SPX) advanced 0.93% or 38.48 points to record at 4,173.42. The Nasdaq Composite (COMP) added 1.19% or 163.95 points, finish at 13,950.22. The Russell 2000 index (RUT) that measures small cap stocks rose 2.35% or 51.42 points to post higher at 2,239.6. The yield on the 10-year Treasury note BX:TMUBMUSD10Y advanced less than a basis point to 1.566%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/21/21	LX	LexinFintech Holdings Ltd.	9	0.4	4.65%
4/21/21	QD	Qudian Inc.	1.84	0.09	5.14%
4/21/21	FINV	FinVolution Group	6.45	0.35	5.74%
4/21/21	QFIN	360 DigiTech Inc.	25.41	1.4	5.83%
4/21/21	UPST	Upstart Holdings Inc.	100.61	8.82	9.61%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/21/21	AIHS	Senmiao Technology Limited	1.2	-0.05	-4.00%
4/21/21	TREE	LendingTree Inc.	214.98	-1.84	-0.85%
4/21/21	FB	Facebook Inc.	301.47	-1.18	-0.39%
4/21/21	SOS	SOS Limited	4.305	-0.015	-0.35%
4/21/21	CNF	CNFinance Holdings Limited	3.75	-0.01	-0.27%

P2P Lending and Digital Banking Industry News

- Forty-one of the 48 CBLENDT index constituents advanced on Wednesday, with performance ranging from -4.00% to +4.65%. The top five index members by weight comprising of LendingTree (TREE) -0.85% to \$214.98, Lufax (LU) +2.35% to \$13.48; Upstart Holdings (UPST) 9.61% to \$100.61, Affirm Holdings Inc. (AFRM) +3.92% to \$67.55, and LendingClub (LC) +3.25% to \$13.96.
- Equifax (EFX) +0.22% to \$192.63, in after-hours trading after setting strong Q2 guidance shares jumped 8.8%, boosted by better-than-expected Q1 results. Q1 non-GAAP EPS of \$1.97 beats the \$1.55 consensus and increased from \$1.43 the prior quarter. Q2 revenue of \$1.21B vs. \$1.12B consensus; increased 27% Y/Y. Workforce Solutions revenue of \$480.9M rose 59% Y/Y; operating margin improved to 55.1% from 44.3% a year ago. USIS revenue of \$409.4M increase 19% Y/Y; operating margin of 34.1% versus 31.4%. International revenue of \$241.3M, up 12% Y/Y; operating margin of 11.5% vs. 7.1%. Forecast Q2 adjusted EPS of \$1.60-\$1.70 versus consensus estimate of \$1.51; expects Q2 revenue of \$1.14B-\$1.16B vs. \$1.08B consensus. For the year, Equifax expects adjusted EPS of \$6.75-\$7.05, up from the \$6.20-\$6.50 range it issued on Feb. 10; compares with the average analyst estimate of \$6.42. Expects 2021 revenue of \$4.575B-\$4.675B, up from the prior \$4.35B-\$4.45B range and better than the consensus estimate of \$4.43B.
- TransUnion (TRU) +1.36% to \$97.88 announced a preferred equity investment and strategic cooperation agreement with Spring Labs, a cryptography and blockchain based fintech company focused on the exchange of sensitive data. Both parties agree to advance access to Spring Labs' data exchange network and products, while enabling TransUnion to grow protection of sensitive consumer data and promote transformative technology in its business. TransUnion also plans to help expand existing Spring Labs' networks to new organizations, and develop new networks based on customer demand.
- Amazon (AMZN) +0.82% to \$3,362.02 announced it will begin using biometric technology to allow Whole Foods retailers at the Madison Broadway store in Seattle to purchase products with a scan of their palm print. The system, is called Amazon One, will allow subscribers to link a credit card account to their palm print, and can be used as a payment method.

General Market News

- Expectations that global demand from COVID-19 will fall, oil futures CL.1, -0.57% CLM21, -0.57% shed \$1.32 cents, or -2.1%, to settle at \$61.35 per barrel.
- Gold futures GC00, -0.32% added 0.8%, or \$14.70, to settle at \$1,793.10 an ounce.
- In Europe, the Stoxx 600 SXXP, 0.53% registered 0.7% higher, and London's FTSE 100 UKX, 0.12% advanced 0.5%.
- In Asia, Hong Kong's Hang Seng Index HSI, +0.47%, recorded -1.8% lower, and China's Shanghai Composite SHCOMP was flat, Japan's Nikkei 225 NIK declined -2%.
- The ICE U.S. Dollar Index DXY, -0.15%, a measure of the currency against a basket of six major currencies, ticked down -0.1%.

ABOUT CROWDBUREAU CORPORATION

CrowdBureau Corporation provides data, analytics, asset and risk management tools, and research-based benchmarks and indexes that help investors build and manage better portfolios. Clients rely on our offerings for deeper insights into the drivers of performance and risk in their portfolios, broad asset class coverage and innovative research for the peer-to-peer lending and equity crowdfunding industry. Our line of products and services includes indexes, analytical models, data, peer-to-peer lending benchmarks and research. For more information, visit us at www.crowdbureau.com

The information contained herein (the "Information") may not be reproduced or disseminated in whole or in part without prior written permission from CrowdBureau Corporation. The Information may not be used to verify or correct other data, to create indexes, risk models, or analytics, or in connection with issuing, offering, sponsoring, managing or marketing any securities, portfolios, financial products or other investment vehicles. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the Information or CrowdBureau index or other product or service constitutes an offer to buy or sell, or a promotion or recommendation of, any security, financial instrument or product or trading strategy. Further, none of the Information or any CrowdBureau index is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. The Information is provided "as is" and the user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF CROWDBUREAU CORPORATION, OR ANY OF ITS SUBSIDIARIES OR ITS OR THEIR DIRECT OR INDIRECT SUPPLIERS OR ANY THIRD PARTY INVOLVED IN THE MAKING OR COMPILING OF THE INFORMATION (EACH, AN "CROWDBUREAU PARTY") MAKES ANY WARRANTIES OR REPRESENTATIONS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH CROWDBUREAU PARTY HEREBY EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING ANY OF THE FOREGOING AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL ANY OF THE CROWDBUREAU PARTIES HAVE ANY LIABILITY REGARDING ANY OF THE INFORMATION FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL (INCLUDING LOST PROFITS) OR ANY OTHER DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited.

© 2020 - 2021 CrowdBureau Corporation. All rights reserved