

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, April 22, 2021

	CBLEND Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
<b>Daily</b>	0.46%	-0.92%	-0.41%	-0.48%	-0.31%	-0.62%	-0.94%	-0.94%
<b>5 Day</b>	-2.34%	-0.85%	0.00%	-1.34%	-1.08%	2.77%	-1.57%	-0.65%
<b>Month-to-Date</b>	-2.87%	5.77%	5.19%	1.99%	2.27%	4.65%	6.48%	3.67%
<b>Year-to-Date</b>	12.16%	10.09%	17.07%	18.49%	13.05%	-1.67%	7.22%	10.49%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +0.46% on Thursday, April 22, 2021, to end with a value of 95.40. The three major U.S. equity benchmarks ended lower after reports that President Joe Biden is considering a proposal that would possibly double capital gains tax for individuals earning more than \$1M a year to 39.6% instead of the 20% rate that exist currently. The Dow Jones Industrial Average (DJIA) decreased by -0.94% or -321.41 points to record at 33,815.90. The S&P 500 index (SPX) stepped back -0.92% or -38.44 points to record at 4,134.98. The Nasdaq Composite (COMP) fell -0.94% or -131.81 points, close at 13,818.41. The Russell 2000 index (RUT) that measures small cap stocks shed -0.31% or -7.01 points to end at 2,232.61. The yield on the 10-year Treasury note BX:TMUBMUSD10Y dropped one basis point to 1.55%.

### Index Performance 5 Top Gainers and 5 Bottom Laggards

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/22/21	EFX	Equifax Inc.	221.41	28.78	14.94%
4/22/21	XYF	X Financial	3.02	0.24	8.63%
4/22/21	AIHS	Senmiao Technology Limited	1.28	0.08	6.67%
4/22/21	HX	Xiaobai Maimai Inc.	1.52	0.09	6.29%
4/22/21	TRU	TransUnion	101.92	4.04	4.13%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/22/21	JFIN	Jiayin Group Inc.	5.28	-0.28	-5.04%
4/22/21	SOS	SOS Limited	4.14	-0.165	-3.83%
4/22/21	FINV	FinVolution Group	6.3	-0.15	-2.33%
4/22/21	ENVA	Enova International Inc.	32.1	-0.75	-2.28%
4/22/21	JPM	JP Morgan Chase & Co.	147.37	-3.17	-2.11%

### P2P Lending and Digital Banking Industry News

- Twenty-three of the 48 CBLENDT index constituents share prices returned value on Thursday, with performance ranging from -5.04% recorded by China P2P Lender Jiayin Group Inc (JFIN) to +14.94% registered by Equifax (EFX) after reported by better-than-expected first quarter 2021 financial 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.
- The top five index members by weight comprising of LendingTree (TREE +0.24% to \$215.49, Lufax (LU) +2.45% to \$13.81; Upstart Holdings (UPST) +0.82% to \$101.44, Affirm Holdings Inc. (AFRM) +1.58% to \$68.62, and LendingClub (LC) +0.86% to \$14.0, following the Supreme Court notice of issuance of an opinion ruling against the Federal Trade Commission's practice of levying fines against companies to recoup funds for defendants who allegedly got scammed in unfair business practices.
- Bank of America (BAC) -0.90% to \$38.37, declares \$0.18 per share quarterly dividend, in line with the previous dividend. The forward yield is 1.88%, and will be payable on June 25 for shareholders of record as of June 4, 2021.
- Square (SQ) -0.06% to \$245.11 is rolling out a new suite of inventory management functionalities. This set of programs allows the company's Square for Retail point-of-sale clients to utilize such inventory tracking features as Easy Item Create and Smart Stock Alerts.

### General Market News

- In U.S. economic data, weekly jobless benefit claims dropped 39,000 to 547,000 for the week ended April 17, 2021.
- U.S. existing home sales retreated to a 6.01 million seasonally adjusted annual pace in March from 6.22 million in February as inventory remained tight, pushing prices up. Also, March leading economic indicators rose 1.3%.
- The ICE U.S. Dollar Index DXY, -0.33%, a measure of the currency against a basket of six major currencies, added 0.2%.
- Oil futures CL.1, 0.57% CLM21, 0.57% the U.S. benchmark gained \$0.08, or 0.1% to \$61.43 per barrel.
- Gold futures GC00, 0.36% declined \$11.10, or 0.6%, to settle at \$1,782 an ounce.
- In Europe, the Stoxx 600 SXXP, -0.36% registered 0.7% higher after the ECB statement. London's FTSE 100 UKX, -0.45% advanced 0.6%.
- In Asia, Hong Kong's Hang Seng Index HSI posted 0.5% higher, while the Shanghai Composite SHCOMP shed 0.2% and Japan's Nikkei 225 NIK climbed 2.5%.

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