

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, April 27, 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	0.17%	-0.02%	0.15%	0.27%	0.14%	0.45%	-0.34%	0.01%
5 Day	8.40%	1.25%	3.58%	4.39%	5.15%	1.54%	2.20%	0.48%
Month-to-Date	2.70%	5.76%	5.89%	3.39%	4.80%	3.31%	8.01%	2.78%
Year-to-Date	18.59%	11.47%	19.76%	21.62%	16.53%	-1.01%	9.33%	11.04%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) ticked up +0.17% on Tuesday, April 27, 2021, to close with a value of 100.87. The three major U.S. benchmarks recorded mixed performance results that seemed to be driven by earnings results and anticipated comments from the Fed's two -day policy meetings. The Dow Jones Industrial Average (DJIA) registered 0.01% or 3.36 points to 33,984.93. The S&P 500 index (SPX) nudged down -0.02% or -0.90 points to finish at 4,186.72. The Nasdaq Composite (COMP) lost -0.34% or -48.56 points, to end at 14,090.22. The Russell 2000 index (RUT) that measures small cap stocks added 0.14% or 3.26 points to end at 2,301.27. The yield on the 10-year Treasury note BX:TMUBMUSD10Y climbed to 1.622%, advancing 5.4 basis points.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/27/21	XYF	X Financial	4.75	0.73	18.16%
4/27/21	JFIN	Jiayin Group Inc.	7.5	0.38	5.34%
4/27/21	UPST	Upstart Holdings Inc.	116.33	5.09	4.58%
4/27/21	TRU	TransUnion	104.99	4.42	4.39%
4/27/21	EFX	Equifax Inc.	234.34	8.81	3.91%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/27/21	LU	Lufax Holding Ltd	13.37	-0.71	-5.04%
4/27/21	WEI	Weidai Ltd.	1.15	-0.06	-4.96%
4/27/21	SOS	SOS Limited	4.41	-0.19	-4.13%
4/27/21	FISV	Fiserv Inc.	121.66	-4.89	-3.86%
4/27/21	QFIN	360 DigiTech Inc.	27.07	-1	-3.56%

P2P Lending and Digital Banking Industry News

- Shares in twenty-eight constituents advanced while twenty lagged on Tuesday, closing the CBLENDT index +0.17% higher. Performance ranged from -5.04% to +18.16%.
- The top five index members by weight comprising of LendingTree (TREE) +3.06% to \$242.13, Lufax (LU) -5.04% to \$13.37. Affirm Holding Inc (AFRM) -2.05% to \$76.37, Upstart Holdings (UPST) +4.58% to \$116.33, and LendingClub (LC) -0.60% to \$14.96
- CoreLogic® (NYSE: CLGX), +0.01% to 79.91, a leading global property information, data-enabled and analytics solutions provider, reported its shareholders approved by vote the acquisition of the company by Stone Point Capital and Insight Partners for \$80 per share in cash. The completion of the transaction is subject to regulatory approval and customary closing conditions.
- Capital One Finance (COF) +0.48% to \$138.96 reported financial results for Q1 2021. During the first quarter, the company earned \$3.3 billion or \$7.03 per diluted common share. Pre-provision earnings rose 1% in the quarter to \$3.4 billion, and recorded a provision benefit of \$823 million. After recognizing \$535 million of gains during 2021 for the Snowflake investment, and recorded a loss position in the first quarter of \$75 million or \$0.12 per share. That transactions has been fully exited with a cumulative gain of \$460 million.

General Market News

- In U.S economic data, the Case-Shiller 20-city home price index advanced 11.9% in February from a year ago, the biggest rise in 15 years.
- Oil futures remained higher as reports said OPEC+ would cancel a Wednesday meeting and stick with a timetable to ease production curbs, with the U.S. benchmark CL00, 0.70% rising \$1.03, or 1.7%, to settle at \$62.94 a barrel on the New York Mercantile Exchange. Gold futures GC00, -0.73% fell \$1.30, or nearly 0.1%, to settle at \$1,778.80 an ounce.
- International equity benchmarks finished choppy. In Europe, the Stoxx 600 Europe index SXXP, 0.10% declined -0.2% and London's FTSE 100 index UKX, 0.57% slid -0.3%. The Shanghai Composite SHCOMP, recorded +0.42%, while Hong Kong's Hang Seng Index HSI, +0.45% moved slightly and Japan's Nikkei 225 NIK, +0.21% down 0.5%.
- The ICE U.S. Dollar Index DXY, 0.16%, a measure of the currency against a basket of six major currencies, rose modestly 0.1%.

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