

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, April 29, 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>	-2.39%	0.68%	0.03%	0.04%	-0.38%	0.38%	0.22%	0.71%
<b>5 Day</b>	3.93%	1.85%	2.29%	2.85%	2.81%	2.15%	1.91%	0.72%
<b>Month-to-Date</b>	0.95%	4.77%	4.3%	1.74%	1.84%	3.97%	4.47%	2.74%
<b>Year-to-Date</b>	16.56%	12.12%	19.76%	21.86%	16.23%	0.48%	9.27%	11.28%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) tumbled -2.39% on Thursday, April 29, 2021, to end with a value of 99.15. The three major U.S. benchmarks recorded gains in line with first quarter 2021 financial results released by big tech firms and U.S. economic gross domestic product growth data. The Dow Jones Industrial Average (DJIA) eked out 0.71% or 239.98 points to record 34,060.36. The S&P 500 index (SPX) rose 0.68% or 28.29 points to finish at 4,211.47. The Nasdaq Composite (COMP) posted a gain of 0.22% or 31.52 points to end at 14,082.55. Small cap stocks measured by the Russell 2000 index (RUT) edged lower -0.38% or -8.70 points to register 2,295.46. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.644% added 1.8 basis points to 1.639%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/29/21	FB	Facebook Inc.	329.51	22.41	7.30%
4/29/21	JFIN	Jiayin Group Inc.	7.12	0.27	3.94%
4/29/21	GDOT	Green Dot Corporation	46.83	1.72	3.81%
4/29/21	COF	Capital One Financial	149.33	4.97	3.44%
4/29/21	BAC	Bank of America Corporation	41.12	1.09	2.72%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/29/21	XYF	X Financial	4.05	-0.56	-12.15%
4/29/21	TREE	LendingTree Inc.	218.31	-28	-11.37%
4/29/21	QD	Qudian Inc.	2.01	-0.13	-6.07%
4/29/21	QFIN	360 DigiTech Inc.	26.48	-1.6	-5.70%
4/29/21	JT	Jianpu Technology Inc.	2.71	-0.16	-5.57%

### P2P Lending and Digital Banking Industry News

- Twenty-five of the 48 index constituents lagged and dragged the CBLENDT index into negative territory, with the six of the top ten heavier -weighted members tipping the balance, comprising of LendingTree, Inc. (TREE), -11.37% to \$218.31 following earnings results, Upstart Holdings -4.66% to \$108.56, Affirm Holdings Inc. (AFRM) -4.13% to \$74.02, Enova International (ENVA) -3.28% to \$34.53, China-based Lufax Holding -3.09% to \$12.53%, Fiserv Inc -0.54% to \$122.26.
- Earnings results for LendingTree, Inc. (TREE), +1.73% to \$246.31 for the quarter ended March 31, 2021 included consolidated revenue of \$272.8 million, GAAP net income from continuing operations of \$19.3 million or \$1.37 per diluted share, variable marketing margin of \$89.0 million, adjusted EBITDA of \$30.7 million, and adjusted net income per share of \$0.18
- Share price in Enova International (ENVA) slumped after earning results announcement, EPS beats by \$0.92, misses on revenue. Total revenue decreased 28% to \$259 million in the first quarter 2021. Net revenue margin was 91.9% compared to 34.9% in the first quarter of 2020.
- Amazon.com (AMZN) +0.37% to \$3,471.31, reported stellar earnings results, sales of 108.5 billion, up 44% from 2020, and ahead of the forecasted guidance of \$100 - \$106 billion. Operating income was \$8.9 billion, and profits were \$15.79 per share compared with the \$5.01 reported the prior year.
- Share prices for all ten Financial Institutions with a dedicated digital lending platform ended positive for the trading session including, JPMorgan Chase (JPM) +1.90 to \$155.12, Bank of America (BAC) +2.72% to \$41.12, Citigroup (C) +1.28% to \$73.33, Wells Fargo (WFC) +2.57% to \$46.24 and Goldman Sachs (GS) +1.40% to \$342.96. Truist Financial (TFC) plans to redeem all 18.6K outstanding shares of its 5.625% Series H Non-Cumulative Perpetual Preferred Stock and the corresponding 18.6M depository shares, each representing a 1/1,000th interest in a share of Series H Preferred Stock, on the redemption date of June.
- China-based Qudian (QD), -6.07% to \$2.01 a financial technology platform providing an online consumer finance experience announced that it filed its annual report on Form 20-F for the fiscal year ended December 31, 2020 with the Securities and Exchange Commission on April 29, 2021 (U.S. Time). The annual report on Form 20-F can be accessed on the Company's investor relations website at <http://ir.quodian.com>.

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## General Market News

2. In U.S. economic data, gross domestic product, jumped to 6.4% annual pace in the first quarter 2021, reported the government.
3. The Labor Department released unemployment benefit claims results, indicating a decline to 553,000 last week from a revised 566,000 a week earlier, the revision is at the lowest level since the beginning of the pandemic.
4. Commodities trading, oil futures advanced for a third consecutive session, the U.S. benchmark CL00, -1.54% recorded \$1.15, or 1.8%, to settle at \$65.01 a barrel on the New York Mercantile Exchange. Gold June contract GC00, 0.03% down \$5.60, or 0.3%, to settle at \$1,768.30 an ounce on Comex.
5. Global equities ended mixed. In Europe, the Stoxx Europe 600 index SXXP, -0.10% shed 0.3%, while London's FTSE 100 UKX, 0.03% was unchanged. In China, the Shanghai Composite SHCOMP, -0.81% added 0.5%, while Hong Kong's Hang Seng Index HSI, -1.97% rose 0.8%.
6. The ICE U.S. Dollar Index DXY, 0.20%, a measure of the currency against a basket of six major currencies, was unchanged.

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