

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, March 24, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
Daily	-3.40%	-0.55%	-0.61%	-1.74%	-2.35%	-1.48%	-2.01%	-0.01%
5 Day	-4.10%	-2.14%	-5.58%	-8.30%	-8.65%	-3.78%	-4.16%	-1.80%
Month-to-Date	3.32%	-0.92%	-2.41%	-4.30%	-6.57%	-13.01%	-4.68%	1.43%
Year-to-Date	13.12%	3.45%	9.05%	13.22%	8.07%	-6.04%	0.57%	5.93%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) shed -3.40% on Wednesday, March 24, 2021, to finish the session with a value of 96.22. On a month-to-date and year-to-date basis, the index is recording 3.32% and 13.12%, respectively. The three major U.S. benchmarks registered losses. Treasury yields fell, oil prices rose, and the Fed Chairman Powell and Treasury Secretary Yellen provided another day of testimony. The Dow Jones Industrial Average (DJIA) ticked down -0.01% or -3.09 points, to register at 32,420.06. The S&P 500 (SPX) shed -0.55% or -21.38 points, to end at 3,889.14. The Nasdaq Composite Index (COMP) tumbled -2.01% or -265.81 points to close at 12,961.89. The Russell 2000 index (RUT) that measures small cap stocks -2.35% or -51.42 to end at 2,134.27. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, closed -1 basis point to 1.612% yield and the 30 year bonds -2 basis points to 2.31% yield.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/24/21	FISV	Fiserv Inc.	123.25	1.96	1.62%
3/24/21	COF	Capital One Financial	123.91	1.5	1.23%
3/24/21	FIS	Fidelity National Information	143.4	1.37	0.96%
3/24/21	DNB	Dun & Bradstreet Holdings Inc.	24.19	0.2	0.83%
3/24/21	JPM	JP Morgan Chase & Co.	150.67	1.21	0.81%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/24/21	QFIN	360 DigiTech Inc.	23.5	-3.97	-14.45%
3/24/21	JFU	9F Inc.	1.76	-0.28	-13.73%
3/24/21	FINV	FinVolution Group	6.93	-1.07	-13.38%
3/24/21	LX	LexinFintech Holdings Ltd.	10.33	-1.03	-9.07%
3/24/21	YRD	Yiren Digital Ltd.	4.6	-0.3999	-8.00%

P2P Online Lending and Digital Banking Industry News

- The top five index constituents by weight total return performance for the day comprise of LendingTree (TREE) -7.31% to \$204.68, Lufax (LU) -3.07% to \$13.56, Enova International (ENVA) -1.40% to \$33.91, LendingClub (LC) -7.97% to \$18.36, and Fidelity National Information Services (FIS) 0.96% to \$143.40.
- SOS Limited (SOS) stock dropped -5.91% to \$6.09, the company has taken preliminary steps to establish a digital asset exchange. Specifically, it entered into a license agreement with a third-party vendor to use a blockchain asset exchange software system for a one-time licensing fee. Once the software is installed and operational, SOS expects to establish a digital exchange. It also plans to offer security and insurance services for digital assets.
- Share price in Equifax (EFX) -0.51% to \$174.59 closes the acquisition of i2verify, an income and employment verification company. With this acquisition, EFX will expand its suite of automated verification capabilities.
- Bank of America (BAC) -0.03% to \$36.89 announced full redemption of depositary shares representing Interests in Its 6.000% Non-Cumulative Preferred Stock, Series EE (the "Series EE Preferred Stock"), and the corresponding depositary shares representing fractional interests in the outstanding shares of the Series EE Preferred Stock (the "Series EE Depositary Shares"), on April 25, 2021.
- On Tuesday, April 27, 2021, at approximately 4:05 p.m. Eastern Time, Capital One Financial Corporation (COF) will release its first quarter 2021 earnings results.

General Market News

1. In economic news, bond investors bought some \$60 billion in short-term government paper, and can be viewed as a test to absorbing some \$180 billion in Treasuries. The auctions come as the Fed has said that it plans to end regulatory capital relief for banks.
2. The U.S. Census Bureau reported new home sales was down 18.2% seasonally-adjusted annual rate to 775,000 in February, from the upwardly-revised pace of 948,000 in January and below the consensus forecast of 879,000.
3. The ICE U.S. Dollar Index DXY, 0.21%, a measure of the currency against a basket of six major currencies, was up 0.7%.
4. Oil futures dropped as COVID-19 cases rose, prompting extended lockdowns in Europe, the U.S. benchmark CL.1, 2.39% shed more than 6% to close at \$57.76 a barrel on the New York Mercantile Exchange.
5. Gold futures ticked lower, the April contract GCJ21, 0.27% closed with a loss of 0.8% at \$1,725.10 an ounce.
6. In Europe, the Stoxx 600 index SXXP, -0.24% registered 0.2%, while London's FTSE 100 UKX, -0.31% recorded 0.4%.
7. In Asia, the Shanghai Composite SHCOMP, -1.30% shed 0.9%, Hong Kong's Hang Seng Index HSI, -2.03% dropped 1.3% and Japan's Nikkei 225 NIK, -2.04% retreated 0.6%.

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