

## Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, March 30, 2021

	P2P 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>	1.10%	-0.32%	1.14%	1.50%	1.72%	0.81%	-0.11%	-0.31%
<b>5 Day</b>	-2.10%	1.23%	3.07%	2.09%	0.46%	0.94%	-1.38%	1.99%
<b>Month-to-Date</b>	4.71%	2.28%	3.15%	1.66%	-1.60%	-7.99%	-2.35%	5.34%
<b>Year-to-Date</b>	14.65%	5.39%	13.10%	17.63%	11.19%	-3.41%	1.22%	8.04%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 1.10% on Tuesday, March 30, 2021, to close with a value 97.52. On a month-to-date and year-to-date basis, the index is recording 4.71% and 14.65%, respectively. The three major U.S. benchmarks reversed course and closed in negative territory as bond yields rose and investors weighed the potential of inflation against the economy's recovery. The Dow Jones Industrial Average (DJIA) fell back -0.31% or -104.41 points, to register at 33,066.96. The S&P 500 (SPX) shed -0.32% or -12.54 points, to close at 3,958.55. The Nasdaq Composite Index (COMP) slid -0.11% or -14.25 points to end at 13,045.39. Small cap stocks measured by the Russell 2000 index (RUT) added 1.72% or 37.11 points to 2,195.80. The yield on the 10-year Treasury note TMUBMUSD10Y, traded 1.723, nearly unchanged from the day prior.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
3/30/21	JFIN	Jiayin Group Inc.	8.7	0.95	12.26%
3/30/21	QFIN	360 DigiTech Inc.	26.01	2.42	10.26%
3/30/21	XYF	X Financial	3.35	0.29	9.48%
3/30/21	JFU	9F Inc.	1.77	0.13	7.93%
3/30/21	FINV	FinVolution Group	7.06	0.47	7.13%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
3/30/21	SOS	SOS Limited	5.005	-0.595	-10.62%
3/30/21	AIHS	Senmiao Technology Limited	1.27	-0.1	-7.30%
3/30/21	UPST	Upstart Holdings Inc.	129.28	-5.21	-3.87%
3/30/21	ELVT	Elevate Credit Inc.	2.89	-0.093	-3.12%
3/30/21	DNB	Dun & Bradstreet Holdings Inc.	23.91	-0.45	-1.85%

### P2P Lending and Digital Banking Industry News

- Shares of Goldman Sachs Group Inc. (GS), +1.93% to \$332.01, the bank moved large blocks of assets before other large banks that extended credit to Archegos Capital Management, as the scale of the hedge fund's losses became apparent, according to The Wall Street Journal, helping to limit their losses amid the stock liquidation. The other nine banks in the Index total performance ranged from Toronto Dominion Bank (TD) -0.23% to Ally Financial Inc. gaining 2.77%.
- Shares of SOS Limited (SOS) tumbled -10.62% to \$5.00 on Tuesday after the company announced a \$125 million stock offering, and pricing the warrants \$5 each.
- PayPal Holdings Inc. (PYPL), +0.37% to \$236.54 after the payments company confirmed that the U.S. customers can purchase items with cryptocurrencies.
- Yiren Digital Ltd. (YRD) 3.88% to \$5.09, a China-based personal financial service platform announced that it plans to release its unaudited financial results for the quarter and full year ended December 31, 2020 before U.S. market opens on Thursday, April 1, 2021. Yiren Digital's management team will host an earnings conference call at 8:00 a.m., participants who wish to join the call should register online in advance of the conference at: <http://apac.directeventreg.com/registration/event/5099352> and the Conference ID number is 5099352.

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## General Market News

1. In U.S economic data, the Case-Shiller home price index for January increased by 11% year-over-year. The Conference Board's consumer-confidence index advanced during March to 109.7 from a revised 90.4, which may be attributed to vaccine distribution and fiscal aid to individuals to buoy the economy.
2. Oil futures dropped as the Suez Canal reopened and traders shifted focus toward this week's OPEC+ meeting, the U.S. benchmark CL.1, -0.13% shedding \$1.01, or 1.7%, to \$60.55 per barrel.
3. Gold futures came under pressure amid the rise in Treasury yields and the dollar, the June contract GCM21, 0.15% tumbled \$28.30, to settle at \$1,683.90 a troy ounce.
4. In Europe, the Stoxx 600 index SXXP, 0.13% climbed 0.8% and London's FTSE 100 UKX, -0.20% rose 0.5%.
5. In Asia, the Shanghai Composite SHCOMP, -0.43% added 0.6%, at the same time, Hong Kong's Hang Seng Index HSI, -0.70% advanced 0.8%, and Japan's Nikkei 225 NIK, -0.86% rose 0.2%.
6. The ICE U.S. Dollar Index DXY, -0.14%, a measure of the currency against a basket of six major currencies, gained by 0.4%.

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