

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, April 9, 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	0.51%	0.77%	0.48%	0.18%	0.04%	-1.04%	0.51%	0.89%
5 Day	-0.16%	2.71%	0.86%	-0.43%	-0.46%	0.85%	3.12%	1.95%
Month-to-Date	2.06%	4.70%	0.91%	-4.51%	-4.65%	-1.49%	4.36%	3.12%
Year-to-Date	17.85%	9.92%	15.78%	19.27%	13.60%	-2.47%	7.85%	10.44%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose +0.51% on Friday, April 9, 2021, to end with a value 100.24. Month-to-date the index is up 2.06, and year-to-date stands at 17.85%. Investors turned away from inflation fears contrary to the rise in U.S. producer pricing data pushing the three U.S. major benchmarks to ended with gains. The Dow Jones Industrial Average (DJIA) gained by 0.89% or 297.03 points, to register at 33,800.60. The S&P 500 (SPX) advanced 0.77% or 31.63 points, to record at 4,079.17. The Nasdaq Composite Index (COMP) added 0.51% or 70.88 points to close at 13,900.19. Small cap stocks measured by the Russell 2000 index (RUT) ticked up 0.04% or 0.88 points to finish at 2,243.47. U.S. Treasury yields rose as reflationary signals cautioned investors the 10-year Treasury note yield TMUBMUSD10Y, 1.660% added 3.2 basis points to 1.664%. The benchmark maturity fell 5.7 basis points for the week.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/9/21	UPST	Upstart Holdings Inc.	127.29	3.96	3.21%
4/9/21	AMZN	Amazon.com Inc.	3372.2	72.9	2.21%
4/9/21	LU	Lufax Holding Ltd	14.59	0.23	1.60%
4/9/21	GDOT	Green Dot Corporation	46.795	0.615	1.33%
4/9/21	AFRM	Affirm Holdings Inc.	70.71	0.9	1.29%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/9/21	XYF	X Financial	3.53	-0.47	-11.75%
4/9/21	JFIN	Jiayin Group Inc.	7.82	-0.59	-7.02%
4/9/21	WEI	Weidai Ltd.	1.315	-0.085	-6.07%
4/9/21	QD	Qudian Inc.	2.18	-0.1	-4.39%
4/9/21	JT	Jianpu Technology Inc.	2.62	-0.12	-4.38%

P2P Lending and Digital Banking Industry News

- Total return performance ranged from -11.75% to +3.21% as stock prices in twenty-five of 48 index constituents ended in positive territory moving the +0.51%.
- Three of the five top index constituents by weight outperformed for the day including Upstart Holding (UPST) 3.21% to \$127.29, China-based lender Lufax (LU) +1.60% to \$14.99, point of sale marketplace lender Affirm (AFRM) +1.29% to \$70.71.
- Shares in Amazon.com Inc. (AMZN), +2.21% to \$3,372.20 following overcoming the unionization defeat in Alabama.
- China-based Jiayin Group Inc. (JFIN) -7.02% to \$7.82, after unaudited financial results for fourth quarter total loan origination volume grew year-on-year 6.5% to RMB3,088 million while fourth quarter net income rose year-on-year 258.8% to RMB81.1 million.

General Market News

- In U.S. economic data, a gauge of wholesale prices for last month added 1%, leaving the rate of wholesale inflation over the past 12 months at 4.2% for March.
- Bond market investors accessed inflation as the week wore on following economic data that indicated factory prices in China had the greatest increase in over two years as businesses looked to pass on the rise of raw material costs.
- In China economic data, Chinese producer prices rose 4.4% in March year-over-year, although consumer prices experienced less gain of 0.4%.
- U.S. crude CL.1, for May delivery CLK21, -0.44% dropped \$0.28 per barrel, or 0.5%, to settle at \$59.32 a barrel on the New York Mercantile Exchange, while losing 3% for the week.
- Gold futures declined, the June contract GCM21 down \$13.40, or 0.8%, to settle at \$1,744.80 an ounce on Comex.
- In Europe, the Stoxx 600 index SXXP registered +0.1%, posting gains six consecutive weeks, while London's FTSE 100 UKX shed 0.4%.
- In Asia, the Shanghai Composite SHCOMP ticked down -0.9%, Hong Kong's Hang Seng HSI recorded -1.1%, and Japan's Nikkei 225 NIK increased by 0.2%.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, added 0.1% at 92.16.

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