

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, April 19, 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	-2.46%	-0.53%	-0.62%	-1.08%	-1.36%	1.57%	-0.98%	-0.36%
5 Day	-2.73%	0.85%	0.93%	-0.15%	-0.08%	2.70%	0.47%	0.98%
Month-to-Date	-2.96%	5.65%	4.06%	-0.18%	-1.54%	0.85%	4.02%	4.11%
Year-to-Date	12.05%	10.84%	17.24%	19.17%	13.02%	-2.63%	7.96%	11.34%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) lost -2.46% on Monday April 19, 2021, to close with a value 95.31. Performance of technology stocks pushed the three U.S. major benchmarks lower. The Dow Jones Industrial Average (DJIA) fell -0.36% or -123.04 points to finish at 34,077.63. The S&P 500 index (SPX) declined by -0.53% or -22.21 points to end at 4,163.26. The Nasdaq Composite (COMP) tumbled -0.98% or -137.58 points, register at 13,914.77. The Russell 2000 index (RUT) that measures small cap stocks decreased by -1.36% or -30.67 points to close at 2,232.00. The 10-year Treasury note yield BX:TMUBMUSD10Y was up 2.8 basis points to 1.599%, while the 2-year note rate BX:TMUBMUSD02Y was steady at 0.159%. The 10-year Treasury note yield BX:TMUBMUSD10Y was up 2.8 basis points to 1.599%, while the 2-year note rate BX:TMUBMUSD02Y was steady at 0.159%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/19/21	QFIN	360 DigiTech Inc.	25.32	1.56	6.57%
4/19/21	WEI	Weidai Ltd.	1.09	0.04	3.81%
4/19/21	FINV	FinVolution Group	6.2	0.0816	1.33%
4/19/21	LX	LexinFintech Holdings Ltd.	8.86	0.11	1.26%
4/19/21	QD	Qudian Inc.	1.9	0.02	1.06%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/19/21	SOS	SOS Limited	3.97	-0.38	-8.74%
4/19/21	XYF	X Financial	2.7	-0.25	-8.47%
4/19/21	GSKY	GreenSky Inc.	5.82	-0.47	-7.47%
4/19/21	JFIN	Jiayin Group Inc.	5.57	-0.42	-7.01%
4/19/21	UPST	Upstart Holdings Inc.	97.55	-7.1	-6.78%

P2P Lending and Digital Banking Industry News

- Share prices in thirty-two of the 48 CBLENDT index constituents moved lower on Monday, performance ranged from -8.74% to ^5.57%. The top five index members by weight comprising of LendingTree (TREE) -6.01% to \$218.31, Lufax (LU) unchanged; Upstart Holdings (UPST) -6.78% to \$97.55, Affirm Holdings Inc. (AFRM) -5.31% to \$66.02, and LendingClub (LC) -4.14% to \$14.14.
- Big banks were mixed after strong earnings reports last week including Citigroup (C) -0.44% to \$72.13, PNC Financial Services (PNC) -0.64% to \$177.72, JPMorgan Chase (JPM) -0.42% to \$152.65, Wells Fargo & Co (WFC) +0.18% to \$43.92, Bank of America (BAC) +0.20% to \$39.23, Goldman Sachs (GS) +0.23% to \$343.09, and Ally Financial Inc (ALLY) +0.80% to \$3.76.
- Reuters reported , Citigroup plans to apply to set up local underwriting, sales, and trading futures businesses in China by the end of June. Following its U.S. -based peers in setting up in China after the country relaxed financial industry regulations, allowing foreign-owned companies to have full ownership of their businesses in the country. This news follows the bank's announcement that its retail bank is shutting down in 13 Asian markets, including mainland China, to focus its Global Consumer Banking unit in four wealth centers.
- PayPal Holdings Inc. (PYPL), -0.73% to \$267.91 announced Tuesday that its Venmo peer-to-peer payment platform has launched cryptocurrency on Venmo, in which users can buy, hold and sell crypto with the app with as little as \$1.

General Market News

- Gold futures GC00, -0.08% declined 0.5% to end at \$1,770.60 on Comex. The U.S. benchmark crude futures CL.1, 0.98% ticked up 0.4% to settle at \$63.38 a barrel.
- The Stoxx Europe 600 SXXP, -1.06% and U.K.'s FTSE 100 UKX, -0.92% and both posted losses of 0.1 and 0.3%, respectively.
- The U.S. dollar shed - 0.5% on trading in the ICE U.S. Dollar Index DXY, -0.01%, compared against other major currencies.
- In Asian Pacific, China's Shanghai Composite SHCOMP, -0.13% registered 1.5% higher, while the Hong Kong's Hang Seng HSI, +0.10% nudged forward 0.5%, and the Japanese Nikkei JP:NIK ended unchanged.
- CoinDesk said that Bitcoin BTCUSD, -0.17% declined 0.3% to \$55,403, trading as low as \$51,907 during intervals on Sunday, to a low 20% from a recent peak of \$64,829.14.

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