

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday April 26, 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	2.23%	0.18%	0.46%	0.53%	1.15%	-1.55%	0.87%	-0.18%
5 Day	5.66%	0.59%	2.00%	1.79%	2.96%	1.26%	1.61%	-0.28%
Month-to-Date	2.52%	5.45%	6.94%	4.66%	6.45%	1.57%	8.26%	2.44%
Year-to-Date	18.39%	11.49%	19.58%	21.29%	16.36%	-1.46%	9.70%	11.30%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added +2.23% on Monday, April 26, 2021, to end with a value of 100.70. Two of the three major U.S. benchmarks ended the session higher on Monday in anticipation of earnings results and insights into the economic data from the Federal Reserve. The Dow Jones Industrial Average (DJIA) tumbled -0.28% or -61.92 points to post a modest loss at 33,981.57. The S&P 500 index (SPX) moved up 0.18% or 7.45 points to finish at 4,187.62. The Nasdaq Composite (COMP) increased 0.87% or 121.97 points, to record at 14,138.78. The Russell 2000 index (RUT) that measures small cap stocks gained by 1.15% or 26.15 points to end at 2,298.01. The 10-year Treasury note yield BX:TMUBMUSD10Y ended slightly higher at 1.568% ahead of Wednesday's Fed meeting.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/26/21	XYF	X Financial	4.02	1.13	39.10%
4/26/21	JFIN	Jiayin Group Inc.	7.12	1.38	24.04%
4/26/21	WEI	Weidai Ltd.	1.21	0.12	11.01%
4/26/21	JFU	9F Inc.	1.59	0.14	9.66%
4/26/21	QD	Qudian Inc.	2.07	0.16	8.38%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/26/21	JT	Jianpu Technology Inc.	2.76	-0.12	-4.17%
4/26/21	TRU	TransUnion	100.57	-2.7	-2.61%
4/26/21	EFX	Equifax Inc.	225.53	-4.19	-1.82%
4/26/21	LU	Lufax Holding Ltd	14.08	-0.13	-0.91%
4/26/21	DNB	Dun & Bradstreet Holdings Inc.	24.28	-0.04	-0.16%

P2P Lending and Digital Banking Industry News

- Forty-three of the 48 CBLENDT index constituents share prices rose on Monday with total returns ranging from Jianpu Technology Inc (JT) dropping -4.17% to X Financial (XYF) picking up +39.10%
- The top five index members by weight comprising of LendingTree (TREE) +3.48% to \$234.94, Lufax (LU) -0.91% to \$14.08 after reporting earnings results EPS beats by \$0.05, beats on revenue. Affirm Holding Inc (AFRM) +5.19% to \$77.97, Upstart Holdings (UPST) +3.59% to \$111.24, and LendingClub (LC) +4.37% to \$15.05.
- China-based Lufax Holding EPS beats by \$0.05, beats on revenue has provided credit facilitation services to more than 15 million customers as of March 2021, facilitated over RMB580 billion of outstanding balance of loans, and extended unsecured loans to nearly 4 million customers residing outside of tier 1 and tier 2 cities. In the first quarter, total income increased by 16.9% to 15.3 billion and net profit grew by 18.7% to 5 billion. This is exceeding our earlier guidance of 4.2 billion. Net margin reached 32.6% in the first quarter and a 11% improvement over the fourth quarter of 2020.
- TransUnion (TRU) -2.61% to \$100.57 announced strong first quarter 2021 results. The firm continues to aggressively invest to position TransUnion for long-term sustained growth. Total revenue for the quarter was \$745 million, an increase of 8 percent compared with the first quarter of 2020. Net income attributable to TransUnion was \$128 million for the quarter, compared with \$70 million for the first quarter of 2020. Diluted earnings per share was \$0.67, compared with \$0.37 for the first quarter of 2020.
- OneMain Holdings (OMF) stock gained +1.32% to \$55.30 the company boosts its minimum quarterly dividend by 56% to \$0.70 per share. OMF agrees to buy Trim, a financial wellness fintech company, and announced a \$150M share repurchase program on the heels of reporting financial results. First quarter earnings exceeded the consensus estimate. Q1 adjusted EPS of \$3.37 beats the average analyst estimate of \$2.15 and compares with \$0.33 in the prior quarter. Consumer & Insurance segment adjusted pretax income of \$607M compares with \$60M in the Q4 2020. Originations totaled \$2.3B in Q1 2021, down 12% from \$2.6B in Q1 2020. 90-day delinquency ratio was 1.82% as of March 31, 2021, up from 1.75% at Dec. 31, 2020 and down from 2.16% on March 31, 2020.
- Citigroup (C) +1.04% to \$44.89 invests in digital mortgage technology to reach underserved markets.

General Market News

- June crude futures CLM21, 0.71% shed 0.4% to settle at \$61.91 a barrel,
- Gold GC00, -0.01% up 0.1% to settle at \$1,780.10 a troy ounce.
- Japan's Nikkei 225 index NIK, -0.46% rose 0.4% and China's CSI 300 000300, +0.26% fell 1.1%. The Stoxx Europe 600 index SXXP, -0.16% rose 0.3%, while the U.K.'s FTSE 100 UKX, -0.19% added 0.4%.
- The dollar was unchanged, based on in the ICE U.S. Dollar Index DXY, 0.10%.
- The ICE U.S. Dollar Index DXY, -0.55%, a measure of the currency against a basket of six major currencies, dropped 0.6% to 90.82.

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