

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, April 30, 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	-2.53%	-0.72%	-1.35%	-1.32%	-1.26%	-0.71%	-0.85%	-0.54%
5 Day	-1.89%	0.02%	-0.75%	-0.34%	-0.24%	-0.42%	-0.39%	-0.50%
Month-to-Date	-1.65%	4.01%	2.92%	0.39%	0.56%	1.94%	3.58%	2.18%
Year-to-Date	13.61%	11.32%	18.14%	20.25%	14.77%	-0.23%	8.34%	10.68%

30, 2021, to end with a value of 96.64. All three major U.S. benchmarks share prices fell on Friday on the last trading day of the month, as investors weighed first quarter earnings results from fintech and big tech firms, improving economic data, balanced with monitoring changes to monetary policy. The Dow Jones Industrial Average (DJIA) tumbled -0.54% or -185.51 points to register 33,874.85. The S&P 500 index (SPX) closed -0.72% or -30.30 points lower to finish at 4,181.17. The Nasdaq Composite (COMP) shed -0.85% or -119.86 points to close the session at 13,962.68. Small cap stocks measured by the Russell 2000 index (RUT) declined by -1.26% or -29.01 points to record 2,266.45. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.625% was down nearly 1 basis point at 1.635%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
4/30/21	JT	Jianpu Technology Inc.	2.89	0.18	6.64%
4/30/21	OMF	OneMain Holdings Inc.	56.87	2.75	5.08%
4/30/21	XYF	X Financial	4.215	0.165	4.07%
4/30/21	ELVT	Elevate Credit Inc.	3.38	0.12	3.68%
4/30/21	JFU	9F Inc.	1.53	0.05	3.38%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
4/30/21	JFIN	Jiayin Group Inc.	6.54	-0.58	-8.15%
4/30/21	TREE	LendingTree Inc.	206.49	-11.82	-5.41%
4/30/21	LU	Lufax Holding Ltd	11.9	-0.63	-5.03%
4/30/21	AFRM	Affirm Holdings Inc.	70.5	-3.52	-4.76%
4/30/21	SOS	SOS Limited	4.2194	-0.2106	-4.75%

P2P Lending and Digital Banking Industry News

- Seventy-nine percent (38) of the 48 index constituents ended lower on Friday with total return performance ranging from -8.15% to +6.64%.
- Share price of Amazon.com Inc. (AMZN), -0.11% to \$3,467.42 following the company late Thursday announced a second consecutive quarter of more than \$100 billion in sales and forecasted a third.
- Facebook (FB) -1.34% to \$325.08 reported financial results on Wednesday with revenue and net income increasing by 48% and 94% respectively year over year to \$26.2 billion and \$9.5 billion and can be attributed to advertising sales, surging 46%.

General Market News

- In U.S. economic data, U.S. personal income climbed to 21.1% in March, following February's 7.1% decline, spending grew by 4.2%. Personal consumption and expenditure, or PCE, inflation increased 0.4% in March to 1.8% year-over-year.
- In China economic data, the National Bureau of Statistics said, China's official manufacturing purchasing managers index dropped to 51.1 in April from 51.9 in March,
- In European economic data, the eurozone economy decreased for a second straight quarter and is attributable to the pandemic, however, expectations that recovery would follow shortly after vaccines started.
- Lower global demand for crude oil futures pressured the U.S. benchmark, -0.14% West Texas Intermediate crude for June delivery down -0.14% or -0.09 points to settle at \$63.49 a barrel.
- The precious metal gold advanced, gold futures GC00, +0.06% to settle at \$1,768.80 an ounce.
- International equity markets ended negative. The Stoxx Europe 600 SXXP, -0.31% closed 0.3% lower. Hong Kong's Hang Seng Index HSI, -1.97% fell 2%, and China's Shanghai Composite SHCOMP, slid -0.81% and Japan's Nikkei 225 NIK, -0.83%.
- The ICE U.S. Dollar Index DXY, +0.75%, a measure of the currency against a basket of six major currencies, added 0.8% to 91.29.

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