

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, May 6, 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	-0.04%	0.82%	0.47%	0.58%	0.00%	-0.14%	0.37%	0.93%
5 Day	-6.50%	-0.23%	-0.83%	-0.14%	-2.35%	-1.95%	-3.19%	1.43%
Month-to-Date	-4.07%	2.55%	3.07%	2.21%	-0.05%	1.18%	-1.42%	3.12%
Year-to-Date	8.99%	11.86%	18.76%	21.69%	13.50%	-1.48%	5.78%	12.88%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) slid -0.04% on Thursday, May 6, 2021, to record a value of 92.71. All three major U.S. benchmarks stock prices lifted in the last hour of trading of the session as positive employment news expected on Friday bolstered investors confidence. The Dow Jones Industrial Average (DJIA) rose 0.93% or 318.19 points to register at 34,548.53. The blue-chip S&P 500 index (SPX) added 0.82% or -34.03 points to end at 4,201.62. The Nasdaq Composite (COMP) advanced 0.37% or 50.42 points to finish at 13,632.84. Shares in small cap stocks measured by the Russell 2000 index (RUT) was little unchanged from the prior trading session to finish at 2,244.2. The 10-year Treasury note yield TMUBMUSD10Y declined by 2.3 basis points to end at 1.561%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/6/21	JT	Jianpu Technology Inc.	3.1899	0.2199	7.40%
5/6/21	ELVT	Elevate Credit Inc.	3.72	0.23	6.59%
5/6/21	LU	Lufax Holding Ltd	11.85	0.47	4.13%
5/6/21	AIHS	Senmiao Technology Limited	1.17	0.03	2.63%
5/6/21	FIS	Fidelity National Information	151.86	3.52	2.37%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/6/21	SOS	SOS Limited	3.9694	-0.3006	-7.04%
5/6/21	UPST	Upstart Holdings Inc.	92.04	-6.15	-6.26%
5/6/21	MELI	MercadoLibre Inc.	1446.34	-84.2	-5.50%
5/6/21	AFRM	Affirm Holdings Inc.	54.44	-3.16	-5.49%
5/6/21	HX	Xiaobai Maimai Inc.	1.39	-0.07	-4.79%

P2P Lending and Digital Banking Industry News

- Shares prices dropped in twenty-four of the 48 CBLENDT index constituents sold off, moving the Index down for the fourth consecutive day with performance ranging from -7.04% to 7.40% as constituents continued to report quarter earnings for the first quarter.
- Square (SQ) -3.41% to \$223.96 reported strong year-over year gross growth profit in April with seller gross payment volume (GPV) was up 144% year-over-year. The two-year compound annual growth rate for seller GPV in April was 21%, consistent with March. Q1 adjusted EPS of 41 cent vs. average analyst estimate of \$0.16 compares with \$0.02 in the prior quarter. Excluding bitcoin, total net revenue was \$1.55B, up 44% year-over-year. Cash App gross profit grew to \$495M, up 171%; Cash App revenue of \$4.04B rose 66% year-over-year.
- PayPal (PYPL) +1.87% to \$252.02 released record Q1 2021 results overnight (Wednesday). Revenue growth in the first quarter was 31%, EBIT margin expanded and EPS increased 84% year-on-year. The firms Q1 growth stems from lines of business including Buy Now Pay Later, QR codes, Venmo credit cards and crypto, also a new global agreement with Alibaba.
- Equifax (EFX) -1.12% to \$237.16 declares \$0.39 per share quarterly dividend, in line with previous. Forward yield 0.66% will be payable on June 15 for shareholders of record as on May 25, 2021.
- Latin American e-commerce giant MercadoLibre (MELI) -5.50% to \$1,446.34 disclosed a \$7.8 million bitcoin purchase on Wednesday, making it the latest publicly traded company to add BTC on its balance sheet.
- Senmiao Technology (AIHS) +2.63% to \$1.17 announced operating metrics for its proprietary online ride-hailing platform for the month of April 2021. From March 2021 to April 2021, number of completed orders growth stood at ~16%, and growth of number of drivers completing rides via the platform (known as Active Drivers) was ~44%.

General Market News

- In other U.S. economic news, U.S productivity grew by 5.4% annual rate in first quarter, while unit labor costs decreased at a 0.3% rate during the same period.
- Markets gained some momentum forward after Atlanta Federal Reserve head Bolistic doubled down that holding short term interest rates near zero and maintaining the central bank's bond buying program until more progress is made on lowering unemployment and maintaining an inflation rate near 2% would remain as policy.
- Internationally, In Europe, the Stoxx Europe 600 SXXP ticked down 0.2%, while London's FTSE 100 UKX, added 0.5%. In Asian trade, Hong Kong's Hang Seng Index HSI added 0.8%. China's Shanghai Composite SCHOMP dropped -0.65% to 0.2%, while Japan's Nikkei 225 NIK up 0.09% advanced 1.8%.
- The U.S. dollar tumbled -0.4%, based on the ICE U.S. Dollar Index DXY.
- In precious metals, gold future GC00 jumped 1.8% or \$31.40, to settle at \$1,815.70 an ounce on Comex. U.S. crude futures CL.1 fell \$0.92 or 1.4%, to settle at \$64.71 a barrel on the New York Mercantile Exchange.

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