

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, May 13, 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	0.24%	1.22%	1.81%	2.41%	1.68%	0.17%	0.72%	1.29%
5 Day	-6.06%	-2.12%	-2.30%	-2.64%	-3.14%	-0.91%	-3.73%	-1.53%
Month-to-Date	-9.88%	-1.39%	-0.88%	-1.36%	-3.82%	2.18%	-6.51%	-0.04%
Year-to-Date	2.39%	9.49%	16.03%	18.47%	9.93%	-2.35%	1.85%	11.16%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.24% on Thursday, May 13, 2021, to register a value of 87.09. Pressure on all three U.S. major benchmarks abated after Fed officials reiterated they believe the surge in inflation will be temporary, and equities marginally rebounded. The Dow Jones Industrial Average (DJIA) recorded 1.29% or 433.79 points to 34,021.45. The S&P 500 index (SPX) rose 1.22% or 49.46 points to close at 4,112.50. The Nasdaq Composite (COMP) gained 0.72% or 93.31 points to end at 13,124.99. Small cap stocks tracked by the Russell 2000 index (RUT) advanced 1.68% or 35.81 points to 2,170.95. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.643% declined by 3.3 basis points to 1.666%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/13/21	ENVA	Enova International Inc.	35.37	1.17	3.42%
5/13/21	ELVT	Elevate Credit Inc.	3.27	0.1	3.15%
5/13/21	ALLY	Ally Financial Inc.	52.75	1.51	2.95%
5/13/21	PNC	PNC Financial Services Group	196.01	5.615	2.95%
5/13/21	JPM	JP Morgan Chase & Co.	161.51	4.06	2.58%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/13/21	AIHS	Senmiao Technology Limited	0.7211	-0.0789	-9.86%
5/13/21	JFU	9F Inc.	1.21	-0.12	-9.02%
5/13/21	UPST	Upstart Holdings Inc.	84.05	-7.77	-8.46%
5/13/21	SOS	SOS Limited	3.02	-0.24	-7.36%
5/13/21	YRD	Yiren Digital Ltd.	3.5	-0.1892	-5.13%

P2P Lending and Digital Banking Industry News

- Twenty-eight of the 48 CBLENDT index members moved higher, including six of the top 10 heaviest-weighted constituents comprising of Enova International (ENVA) +3.42%, Fidelity National Information Services Inc (FIS) +2.58%, LendingClub (LC) +2.07%, Fiserv (FISV) +0.42%, LendingTree (TREE) +0.23%, and Lufax (LU) +0.18%.
- All ten financial institutions with a dedicated digital lending platform rose, and the leader board included PNC Financial Services Group Inc. (PNC) +2.95%, Ally Financial Inc. (ALLY) +2.95%, and JP Morgan Chase (JPM) +2.58%. Also, ~10 large U.S. banks have agreed to be part of a pilot program to extend credit services to people who do not have any credit score and thus, have been locked out of borrowing opportunities in the past, according to a Wall Street Journal story.
- Cryptocurrencies shaved over \$365 billion off markets on Thursday after Elon Musk commented on energy usage for Bitcoin, which may have influenced the performance of Index constituents China-based P2P lender and bitcoin miner SOS Limited (SOS) -7.36%, Square (SQ) -4.62%, and MercadoLibre (MELI) -0.45%.
- 360 DigiTech, Inc. (QFIN) -2.63%, a data driven, technology empowered digital platform, announced that it will report its unaudited financial results for the first quarter ended March 31, 2021, after U.S. markets close on Thursday, May 27, 2021. United States: +1-646-722-4977, International: +65-6408-5782 and the PIN: 18454785#.

General Market News

- U.S. weekly data on jobless claims, kept the attention of investors as first-time benefits application fell to 473,000 for the week of May 8, 2021.
- ICE U.S. Dollar Index DXY, -0.33%, a measure of the U.S. currency against a basket of six major currencies, remained unchanged.
- Oil futures dropped, the U.S. benchmark CL00, 1.30% registered lower 3.5% to settle at \$63.82 a barrel.
- Gold futures GC00, advanced 0.68% to settle at \$1,824 an ounce.
- Global equities traded down, in Europe, the Stoxx 600 SXXP, fell 0.67% and London's FTSE 100 UKX, lost 0.71% down 0.6%. In Asia equities, China's Shanghai Composite SHCOMP, +1.77% declined 1%, Hong Kong's Hang Seng Index HSI, +1.11% fell 1.8%, and Japan's Nikkei 225 NIK, +2.32% declined 2.5%.

ABOUT CROWDBUREAU CORPORATION

CrowdBureau Corporation provides data, analytics, asset and risk management tools, and research-based benchmarks and indexes that help investors build and manage better portfolios. Clients rely on our offerings for deeper insights into the drivers of performance and risk in their portfolios, broad asset class coverage and innovative research for the peer-to-peer lending and equity crowdfunding industry. Our line of products and services includes indexes, analytical models, data, peer-to-peer lending benchmarks and research. For more information, visit us at www.crowdbureau.com

The information contained herein (the "Information") may not be reproduced or disseminated in whole or in part without prior written permission from CrowdBureau Corporation. The Information may not be used to verify or correct other data, to create indexes, risk models, or analytics, or in connection with issuing, offering, sponsoring, managing or marketing any securities, portfolios, financial products or other investment vehicles. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the Information or CrowdBureau index or other product or service constitutes an offer to buy or sell, or a promotion or recommendation of, any security, financial instrument or product or trading strategy. Further, none of the Information or any CrowdBureau index is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. The Information is provided "as is" and the user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF CROWDBUREAU CORPORATION, OR ANY OF ITS SUBSIDIARIES OR ITS OR THEIR DIRECT OR INDIRECT SUPPLIERS OR ANY THIRD PARTY INVOLVED IN THE MAKING OR COMPILING OF THE INFORMATION (EACH, AN "CROWDBUREAU PARTY") MAKES ANY WARRANTIES OR REPRESENTATIONS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH CROWDBUREAU PARTY HEREBY EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING ANY OF THE FOREGOING AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL ANY OF THE CROWDBUREAU PARTIES HAVE ANY LIABILITY REGARDING ANY OF THE INFORMATION FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL (INCLUDING LOST PROFITS) OR ANY OTHER DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited.

© 2020 - 2021 CrowdBureau Corporation. All rights reserved