

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, May 17, 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	0.60%	-0.25%	-0.12%	0.15%	0.11%	1.55%	-0.38%	-0.16%
5 Day	3.24%	-0.60%	-0.68%	0.92%	0.65%	4.54%	-0.17%	-1.19%
Month-to-Date	-4.33%	0.00%	0.53%	1.76%	-0.22%	6.27%	-3.85%	0.73%
Year-to-Date	8.70%	10.84%	17.86%	21.26%	12.77%	1.88%	3.81%	12.16%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 0.60% on Monday, May 17, 2021, to close with a value of 92.46. Share prices in the three major U.S. equity benchmarks started the first day of trading down, which may be stem from ongoing concerns over rising inflation. The Dow Jones Industrial Average (DJIA) advanced 1.06% or 360.68 points to 34,382.13. The S&P 500 index (SPX) subtracted -0.25% or -10.56 points to record at 4,163.29. The Nasdaq Composite (COMP) shed -0.38% or -50.93 points to close at 13,379.05. Small cap stocks tracked by the Russell 2000 index (RUT) added 0.11% or 2.49 points to end at 2,227.12. The yield on the 10-year Treasury note TMUBMUSD10Y was flat at 1.639%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/17/21	XYF	X Financial	4.57	0.56	13.97%
5/17/21	WEI	Weidai Ltd.	1.05	0.12	12.90%
5/17/21	UPST	Upstart Holdings Inc.	115	11.64	11.26%
5/17/21	HX	Xiaobai Maimai Inc.	1.411	0.101	7.71%
5/17/21	FINV	FinVolution Group	7.18	0.34	4.97%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/17/21	AFRM	Affirm Holdings Inc.	50.6	-3.4	-6.30%
5/17/21	ENVA	Enova International Inc.	35.81	-1.04	-2.82%
5/17/21	SQ	Square Inc.	203.11	-4.74	-2.28%
5/17/21	FISV	Fiserv Inc.	112.82	-1.59	-1.39%
5/17/21	DNB	Dun & Bradstreet Holdings Inc.	21.855	-0.285	-1.29%

P2P Lending and Digital Banking Industry News

1. NShare prices in 29 of the 48 CBLENDT constituents ending in positive territory for Monday. Performance ranged from point-of-sale online lender Affirm Holdings Inc. (AFRM) declining -6.30% to China-based X Financial (XYF) adding +13.97%.
2. Square (SQ) traded lower -2.28% after announcing two series private placements offered at ~\$2B principal amount of senior notes. Negotiations are underway for interest rate, redemption provisions, maturity date and other terms between Square and the initial purchasers. Net proceeds to be used for general corporate purposes, which may include potential acquisitions and strategic transactions, capex, investments and working capital.
3. Amazon.com (AMZN) added +1.47%, said it's in discussions to acquire MGM Holdings (MGMB). MGM is a boutique-major film studio, also the owner of the Epix channel, and produces television shows including The Handmaid's Tale (a Hulu hit) and Fargo, as well as reality shows Shark Tank and Survivor.
4. JPMorgan Chase (JPM) +0.45%, declares \$0.90/share quarterly dividend, in line with the previous. Forward yield 2.19%, and will be payable on July 31, 2021 for shareholders of record as of July 6, 2021.
5. China-based data driven, technology empowered digital P2P online lender 360 DigiTech (QFIN) +3.51% will release first quarter unaudited earnings results on May 27, 2021 after U.S. markets close on Thursday.
6. China-based P2P online lender CN Finance (CNF) -0.10% will hold their Annual General Meeting on June 7, 2021.

General Market News

1. West Texas Intermediate crude for June delivery CL.1, 0.89% registered \$0.90, or 1.4%, to settle at \$66.27 a barrel on the New York Mercantile Exchange. June gold GCM21 added \$29.50, or 1.6%, settling at \$1,867.60 an ounce on Comex, the greatest gain in the past four months.
2. European equities tumbled, the Stoxx 600 SXXP dropped -0.1%, and London's FTSE 100 UKX slid -0.2% lower.
3. In Asia Pacific markets, China's Shanghai Composite Index (SHCOMP) rose 0.8%, while at the same time, Hong Kong's Hang Seng Index (HSI) ticked up 0.6%. In Japan, markets have retreated due to the rise in coronavirus, the Nikkei 225 NIK shed -0.9%.
4. The ICE U.S. Dollar Index DXY, a measure of the U.S. currency against a basket of six major currencies, declined by 0.2% to ~90.18.

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