

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, May 18, 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	0.30%	-0.85%	-1.03%	-1.11%	-0.73%	-0.16%	-0.56%	-0.78%
5 Day	3.97%	-0.58%	-0.83%	0.33%	0.18%	3.81%	-0.64%	-0.61%
Month-to-Date	-4.04%	-0.17%	0.89%	2.92%	1.04%	4.46%	-3.50%	0.71%
Year-to-Date	9.03%	9.90%	16.64%	19.91%	11.95%	1.71%	3.22%	11.29%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 0.30% on Tuesday, May 18, 2021, to end with a value of 92.74. Rising consumer inflationary fears drove investors away from technology and crypto sectors, that have been beneficiaries of low interest rates moving all three major U.S. benchmarks lower. The Dow Jones Industrial Average (DJIA) ticked down -0.78% or 267.13 points to 34,060.66. The S&P 500 index (SPX) declined -0.85% or -35.46 points to register at 4,127.83. The Nasdaq Composite (COMP) tumbled -0.56% or -75.41 points to end at 13,303.64. Small cap stocks tracked by the Russell 2000 index (RUT) fell back -0.73% or -16.24 points to end at 2,210.88. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.659% dipped 1.4 basis points to 1.639%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/18/21	LX	LexinFintech Holdings Ltd.	8.67	0.43	5.22%
5/18/21	AIHS	Senmiao Technology Limited	0.766	0.036	4.93%
5/18/21	QD	Qudian Inc.	2.045	0.095	4.87%
5/18/21	YRD	Yiren Digital Ltd.	3.81	0.15	4.10%
5/18/21	UPST	Upstart Holdings Inc.	119.49	4.49	3.90%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/18/21	WEI	Weidai Ltd.	1.01	-0.04	-3.81%
5/18/21	PNC	PNC Financial Services Group	194.01	-5.02	-2.52%
5/18/21	CNF	CNFinance Holdings Limited	3.32	-0.08	-2.35%
5/18/21	ELVT	Elevate Credit Inc.	3.53	-0.08	-2.22%
5/18/21	WFC	Wells Fargo & Company	46.89	-1.01	-2.11%

P2P Lending and Digital Banking Industry News

- Share prices in 29 of the 48 CBLENDT constituents ending in negative territory for Tuesday, however, it was the results of the 19 members that attributed to the Index's gains including five of the top 10 heaviest weighted members helping to tip the balance which comprise of LendingClub (LC) +0.39%, Fiserv (FISV) +0.88%, Affirm Holdings Inc (AFRM) +2.06%, LendingTree (TREE) +2.48% and Upstart Holdings Inc. +3.90%.
- Upstart an artificial intelligence (AI) lending platform, reported a tie-up with Customers Bank, a full-service super-community bank and subsidiary of Customers Bancorp, Inc. (NYSE: CUBI), will expand and extend its bank partnership to scale the personal loan program using the Upstart Referral Network.
- All ten financial institutions with dedicated digital lending platform lost market share including PNC Financial Services Group (PNC) -2.52%, Wells Fargo & Co (WFC) -2.11% taking positions two of the bottom 5 laggards board position, that said, approximately \$32 billion has flowed into broad financial stocks during first quarter 2021.
- Ally Financial (ALLY) -0.87%, now offers Ally Lending which is a retail point of sale platform through Sezzle. Shoppers can pay overtime using a longer-term, fixed-rate installment loan plan or Sezzle's buy-now-pay-later plan that extends to purchases up to \$40,000 with 3-60-month terms using the Ally lending program.

General Market News

- Economic stimulus fueled first-quarter retail results that were up 51.2% in April year over year—earnings results reported by the three largest brands were strong – indicating that retail consumers are shopping.
- The Census Bureau said U.S. home builders began construction on homes at a seasonally adjusted annual rate of 1.57 million in April, representing a decline by 9.5% from March.
- West Texas Intermediate crude CL00 for June delivery tumbled \$0.78, or 1.2%, to settle at \$65.49 a barrel on the New York Mercantile.
- June gold futures GC00 rose a modest \$0.40, or less than 0.1%, to settle at \$1,868 an ounce.
- The Stoxx Europe 600 index SXXP, -1.58% added 0.2%, while London's FTSE 100 UKX, -1.47% advancing fractionally.
- Hong Kong's Hang Seng Index (HSI), +1.42% advanced 1.4%, while Japan's Nikkei 225 NIK, -1.28% climbed 2.1% and the Shanghai Composite COMP, -0.56% eked out 0.3%.
- The ICE U.S. Dollar Index DXY, 0.28%, a measure of the U.S. currency against a basket of six major currencies, dipped lower, -0.4%.

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