

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, May 21, 2021

|                      | CBLEND Index | S&P 500 | S&P (mid cap) 400 | S&P (small cap) 600 | Russell 2000 | MSCI China A ETF | NASDAQ | DJIA   |
|----------------------|--------------|---------|-------------------|---------------------|--------------|------------------|--------|--------|
| <b>Daily</b>         | 1.27%        | -0.08%  | 0.24%             | 0.42%               | 0.34%        | -1.52%           | -0.48% | 0.36%  |
| <b>5 Day</b>         | 4.47%        | -0.43%  | -1.18%            | -0.84%              | -0.42%       | 0.26%            | 0.31%  | -0.51  |
| <b>Month-to-Date</b> | -0.64%       | -0.58%  | -2.03%            | -0.49%              | -2.49%       | 0.49%            | -3.89% | 0.48%  |
| <b>Year-to-Date</b>  | 12.89%       | 10.64%  | 16.61%            | 20.07%              | 12.17%       | 0.59%            | 4.52%  | 11.77% |

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) advanced 1.27% on Friday, May 21, 2021, to register a value of 96.02. The three major U.S. benchmarks ended the trading session mixed as investors shifted between growth and value stocks and economic data still pointed to inflationary concerns. The Dow Jones Industrial Average (DJIA) gained 0.36% or 123.69 points to end at 34,207.84. The S&P 500 index (SPX) lost -0.08% or -3.26 points to record 4,155.86. The Nasdaq Composite (COMP) shed -0.48% or -64.75 points to finish at 13,470.99. Small cap stocks tracked by the Russell 2000 index (RUT) rose 0.34% or 7.51 points to close at 2,215.27. The yield on the 10-year Treasury note TMUBMUSD10Y was flat at 1.63%.

### Index Performance 5 Top Gainers and 5 Bottom Laggards

#### Gainers

|         | Symbol | Name                    | Last    | \$ Chg | % Chg  |
|---------|--------|-------------------------|---------|--------|--------|
| 5/21/21 | UPST   | Upstart Holdings Inc.   | 153.85  | 14.77  | 10.62% |
| 5/21/21 | LC     | LendingClub Corporation | 13.8182 | 1.2282 | 9.76%  |
| 5/21/21 | ELVT   | Elevate Credit Inc.     | 3.76    | 0.12   | 3.30%  |
| 5/21/21 | XYF    | X Financial             | 4.5321  | 0.1421 | 3.24%  |
| 5/21/21 | JFU    | 9F Inc.                 | 1.35    | 0.04   | 3.05%  |

#### Laggards

|         | Symbol | Name                 | Last  | \$ Chg | % Chg  |
|---------|--------|----------------------|-------|--------|--------|
| 5/21/21 | SOS    | SOS Limited          | 2.98  | -0.18  | -5.70% |
| 5/21/21 | JFIN   | Jiayin Group Inc.    | 5.5   | -0.25  | -4.35% |
| 5/21/21 | QD     | Qudian Inc.          | 2.06  | -0.06  | -2.83% |
| 5/21/21 | AFRM   | Affirm Holdings Inc. | 53.36 | -1.53  | -2.79% |
| 5/21/21 | FINV   | FinVolution Group    | 7.52  | -0.19  | -2.46% |

### P2P Lending and Digital Banking Industry News

- Twenty-five of the 48 CBLENDT constituents share prices rose for the trading session pushing the Index higher. Upstart Holdings Inc (UPST) +10.62%, seems to be regaining market share after falling by half during April after the stock soared in March soon after it issued strong guidance, better than expected Q4 earnings, and an agreement to buy Prodigy Software.
- China-based lender Jianpu Technology (JT) -0.19% was notified NYSE regulation notified that it is not in compliance with filing its Annual Report on Form 20-F for the year ended Dec.31, 2020 with the Securities and Exchange Commission. The company has filed the 2019 Form 20-F on Apr. 30, 2021, and is making all efforts to prepare its financial statements and the related disclosures to file the 2020 Form 20F as soon as possible. Jianpu has also received a notice from NYSE Regulation acknowledging that the company furnished its delayed Form 6-K containing the semi-annual financial information for the half year ended June 30, 2020 with the SEC.
- Capital One Financial Corporation (COF) +0.82% traded at a new 52-week high on Friday, \$162.33. Approximately 1.3 million shares have been exchanged, as compared to an average 30-day volume of 3 million share. In the past 52 weeks, shares of Capital One Financial Corporation have traded between a low of \$57.30 and a high of \$162.33 and is now at \$161.00, which is 181% above that low price.

### General Market News

- In U.S. economic data, the National Association of Realtors reported that the real estate sector saw existing home sales fall 2.7% in April to a seasonally adjusted annual rate of 5.85 million.
- Inflation remains a concern. IHS Markit flash report on Friday, preliminary reading from the firm's PMO survey for manufacturing and services sectors indicates the U.S. Composite Output Index was 68.1 in May, up from 63.5 in the prior month.
- The precious metal gold ended lower. Gold futures GC00 ticked down -0.01% or -0.10 to settle at \$1,881.80.
- Crude oil futures CL00 (CL00) advanced, the West Texas Intermediate crude for July delivery increased by 2.7% or \$1.64 to settle at \$63.58.
- International stocks were mixed. In Europe, the STOXX Europe 600 Index Continuous Contract dropped -0.07% or -0.30 to finish at 443.30. While in Asia, Hong Kong's Hang Seng Index (HSI) rose 0.03% or 8.15 to 28,458.44, at the same time, China's Shanghai Composite Index declined by -0.58% or -20.39 to 3,486.56, Japan's Nikkei 225 ended up 0.8%.



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