

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, May 24, 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>         | 0.11%        | 0.99%   | 0.46%             | 0.46%               | 0.54%        | 1.28%            | 1.41%  | 0.54%  |
| <b>5 Day</b>         | 3.97%        | 0.81%   | -0.60%            | -0.53%              | 0.01%        | 0.00%            | 2.11%  | 0.19   |
| <b>Month-to-Date</b> | -0.53%       | 0.23%   | -2.03%            | -0.56%              | -3.08%       | 3.38%            | -3.38% | 1.21%  |
| <b>Year-to-Date</b>  | 13.01%       | 11.74%  | 17.15%            | 20.62%              | 12.78%       | 1.88%            | 6.00%  | 12.37% |

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 0.11% on Monday, May 24, 2021, to register a value of 96.13. Investors sentiment was positive pushing all the three major U.S. benchmarks up across most sectors. The Dow Jones Industrial Average (DJIA) climbed 0.54% or 186.14 points to end at 34,393.98. The S&P 500 index (SPX) added 0.99% or 41.19 points to end at 4,197.05. The Nasdaq Composite (COMP) rose 1.41% or -190.18 points to close at 13,661.17. Small cap stocks tracked by the Russell 2000 index (RUT) advanced 0.54% or 12.07 points to register at 2,227.34. The 10-year Treasury note TMUBMUSD10Y, 1.63% was yielding 1.61%, down ~2 basis points. The 30-year Treasury bond rate TMUBMUSD30Y, 2.292% was at 2.294%, off 0.8 basis point.

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

#### Gainers

|         | Symbol | Name               | Last   | \$ Chg | % Chg |
|---------|--------|--------------------|--------|--------|-------|
| 5/24/21 | XYF    | X Financial        | 4.9    | 0.36   | 7.93% |
| 5/24/21 | SQ     | Square Inc.        | 210.95 | 10.94  | 5.47% |
| 5/24/21 | YRD    | Yiren Digital Ltd. | 4      | 0.14   | 3.63% |
| 5/24/21 | FINV   | FinVolution Group  | 7.77   | 0.25   | 3.32% |
| 5/24/21 | LU     | Lufax Holding L    | 12.63  | 0.4    | 3.27% |

#### Laggards

|         | Symbol | Name                       | Last   | \$ Chg | % Chg  |
|---------|--------|----------------------------|--------|--------|--------|
| 5/24/21 | UPST   | Upstart Holdings Inc.      | 139.77 | -14.08 | -9.15% |
| 5/24/21 | JT     | Jianpu Technology Inc.     | 2.5    | -0.11  | -4.21% |
| 5/24/21 | AIHS   | Senmiao Technology Limited | 0.784  | -0.021 | -2.61% |
| 5/24/21 | QD     | Qudian Inc.                | 2.02   | -0.05  | -2.42% |
| 5/24/21 | SOS    | SOS Limited                | 2.9    | -0.07  | -2.36% |

### P2P Lending and Digital Banking Industry News

- Thirty-five of the 48 CBLENDT constituents share prices advanced for the first trading day of the week. The top five heaviest weighted constituents was mixed in the order of weight comprising of including LendingTree (TREE) 1.18%, Lufax Holdings Ltd. (LU) 3.27%, Affirm Holdings Inc (AFRM) -0.39%, Upstart Holding (UPST) -9.15%, and Lending Club (LC) 0.59%.
- Lufax Holding (LU) has authorized a share repurchase program up to \$300M of its American depositary shares for the next six months. Chairman, Co-Chief Executive Officer and other members of senior management intends to use their personal funds to buy up to \$5M of the ADSs over the next six-month period. The company plans to fund repurchases from its existing cash balance.
- X Financial (XYF) 7.93% appointed Mr. Kan (Kent) Li as President to succeed Mr. Shaoyong (Simon) Cheng, who has been appointed as the Vice Chairman of the Board of Directors, effect today. Mr. Shaoyong (Simon) Cheng has joined the company in 2015 and served as Director since December 2017. Mr. Kan (Kent) Li has joined in 2015 and served as Chief Risk Officer starting from November 2017.

### General Market News

- No updates

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