

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, May 27, 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	1.62%	0.12%	0.63%	0.99%	1.06%	0.02%	-0.01%	0.41%
5 Day	4.93%	1.00%	1.58%	2.87%	2.96%	4.16%	1.48%	1.12%
Month-to-Date	2.95%	0.25%	-1.32%	0.92%	-0.98%	6.29%	-2.46%	1.19%
Year-to-Date	16.96%	11.84%	18.18%	22.99%	15.10%	6.39%	6.59%	12.61%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 1.62 % on Thursday, May 27, 2021, to register with a value of 99.49. The three U.S. major benchmarks recorded mixed results after strong economic data and initial unemployment claims of 406K. The Dow Jones Industrial Average (DJIA) ticked up 0.41% or 141.59 points to record at 34,464.64. The S&P 500 index (SPX) rose 0.12% or 4.89 points to close at 4,200.88. The Nasdaq Composite (COMP) tumbled -0.01% or -1.72 points to record at 13,736.28. The Russell 2000 index (RUT) that tracks small cap stocks climbed 1.06% or 23.80 points to end at 2,273.07. The 10-year Treasury note TMUBMUSD10Y, closed +3 basis points to 1.61% yield and 30 year bonds +2basis points to 2.28% yield

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/27/21	SOS	SOS Limited	3.7902	0.5302	16.26%
5/27/21	UPST	Upstart Holdings Inc.	166.83	20.25	13.81%
5/27/21	JT	Jianpu Technology Inc.	2.9	0.24	9.02%
5/27/21	FINV	FinVolution Group	7.95	0.515	6.93%
5/27/21	LX	LexinFintech Holdings Ltd.	9.64	0.5	5.47%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/27/21	JFU	9F Inc.	1.38	-0.04	-2.82%
5/27/21	MELI	MercadoLibre Inc.	1355	-30.47	-2.20%
5/27/21	TD	Toronto Dominion Bank (The)	71.9	-1.43	-1.95%
5/27/21	LU	Lufax Holding Ltd	12.36	-0.235	-1.87%
5/27/21	ELVT	Elevate Credit Inc.	3.74	-0.06	-1.58%

P2P Lending and Digital Banking Industry News

- Share prices in thirty-two of the 48 constituents outperformed with returns ranging from -2.82% to +16.26%. The top 5 heaviest weighted constituents ended mixed with LendingTree (TREE) -0.58%, Lufax Holdings Ltd. (LU) -1.87%, Affirm Holdings Inc (AFRM) +0.51%, Upstart Holdings Ltd. (UPST) +13.81%, and Lending Club (LC) +3.04%.
- 360 DigiTech (QFIN) +2.99% announced first quarter 2021 unaudited earnings results, financial institutional partners originated 23,347,135 loans totaling RMB74,149 million, an increase of 40.4% from RMB52,807 million in the same period of 2020. Of the loans originated by financial institutions, RMB37,245 million was under capital-light model and other technology solutions, representing 50.2% of the total, an increase of 211.9% from RMB11,941 million in the same period of 2020.
- CN Finance (CNF) +1.12% reported unaudited Q1 2021 financial results, Net income/(losses) was a net income of RMB85.6 million (US\$13.1 million) in the first quarter of 2021, compared to the net losses of RMB65.7 million in the same period of 2020. Basic earnings/(losses) per ADS and diluted earnings/(losses) per ADS were RMB1.25 (US\$0.19) and RMB1.19 (US\$0.18), respectively, in the first quarter of 2021, compared to RMB(0.96) and RMB(0.96), respectively, in the same period of 2020. Financial institutional partners retained total outstanding loan balance of RMB101,920 million as of March 31, 2021, an increase of 37.5% from RMB74,125 million as of March 31, 2020.
- All ten financial institutions with a dedicated digital lending platform ended in mostly positive territory comprising of Toronto Dominion Bank (TD) -1.95%, Wells Fargo & Co (WFC) +0.78%, Goldman Sachs (GS) 1.08%, JPMorgan Chase (JPM) +1.15%, PNC Financial Services Group (PNC) +1.16%, Bank of America Co (BAC) +1.17%, Capital One Financial Corporation (COF) +1.24%, Citigroup (C) +1.59%, Truist Financial Corporation (TFC) +2.34%, Ally Financial Inc. (ALLY) +2.47%.

General Market News

- President Biden is expected to propose a \$6 trillion budget on Friday that would lay the foundation for to modernize the country's infrastructure and widen the government's role in providing healthcare, education and other social services, according to people familiar with the plans.
- In economic data, the Commerce Department released gross domestic product growth revisions, that held steady at 6.4%. Durable goods orders declined by 1.3% month-over-month in April.
- Gold closed -0.3% to settle at \$1,899 per troy ounce, silver +0.2% settled at \$27.94 per ounce, and copper +2.9% settled at \$4.66 per pound.
- Crude oil recorded +1.0% to settle at \$66.85 per barrel and natural gas registered -2.3% to settle at \$2.96 per mmbtu.
- European equity benchmarks finished choppy. The Stoxx Europe 600 index SXXP, rose 0.3%. Italy +1.1%, France +0.7%, Spain -0.1%, and Germany -0.3%.
- In Asia equity markets performance was mixed, the Nikkei 225 easing 0.3% in Tokyo and the Hang Seng slipping 0.2%, while the Shanghai Composite rose 0.4%.

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