

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, June 7, 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>	0.70%	-0.08%	-0.09%	0.99%	1.43%	-0.44%	0.49%	-0.36%
<b>5 Day</b>	2.22%	0.53%	-0.05%	1.87%	2.21%	-0.75%	0.97%	0.29%
<b>Month-to-Date</b>	2.22%	0.91%	-0.40%	3.95%	4.81%	7.51%	3.58%	-0.32%
<b>Year-to-Date</b>	18.53%	12.53%	18.19%	24.90%	17.44%	5.54%	7.71%	13.15%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose +0.70% on Monday, June 7, 2021, finishing with a value of 100.82. On a year-to-date basis the index is up 18.53%. U.S. equity markets ended mixed in anticipation of economic data for consumer prices, volatile food, and energy costs expected later in the week that may influence the Federal Reserve's stance on monetary policy. The Dow Jones Industrial Average (DJIA) shed -0.36% or -126.15 points to close at 34,630.24. The S&P 500 index (SPX) tumbled -0.08% or -3.37 points, to register at 4,226.52. The Nasdaq Composite (COMP) advanced 0.49% or 67.23 points, to record at 13,881.72. The Russell 200 index (RUT) the gauge that tracks and measures small cap stocks added +1.43% or 32.76 points to end 2,319.18. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y rose 1.1 basis point to 1.570%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
6/7/21	XYF	X Financial	6.5	0.96	17.33%
6/7/21	SOS	SOS Limited	3.94	0.31	8.54%
6/7/21	AIHS	Senmiao Technology Limited	0.9099	0.0428	4.94%
6/7/21	LC	LendingClub Corporation	16.32	0.69	4.41%
6/7/21	JFU	9F Inc.	2.02	0.08	4.12%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
6/7/21	JFIN	Jiayin Group Inc.	6.28	-0.46	-6.82%
6/7/21	LX	LexinFintech Holdings Ltd.	12.08	-0.7	-5.48%
6/7/21	FINV	FinVolution Group	8.28	-0.35	-4.06%
6/7/21	ELVT	Elevate Credit Inc.	3.79	-0.16	-4.05%
6/7/21	QFIN	360 DigiTech Inc.	35.36	-1.21	-3.31%

### P2P Online Lending and Digital Banking Industry News

- Share prices in the top ten heaviest-weighted index constituents ended mixed with Providers of Technology and Software Solutions ticking down and P2P Online Lenders mostly rising including LendingTree (TREE) +2.78%, China-based Lufax Holdings Ltd (LU) +0.76%, Affirm Holdings Inc. (AFRM) -0.32%, Upstart Holdings Inc. (UPST) 3.63%, and LendingClub (LC) +4.41%, Enova International (ENVA) +0.14%, Fidelity National Information Services Inc (FIS) -2.27%, Fiserv Inc (FISV) -3.30%, Global Payments Inc. (GPN) -1.63%, and GreenSky (GSKY) +2.86%.
- Digital Banking stocks traded down during the session including Capital One Financial Corporation (COF), -1.63%, Goldman Sachs (GS) -0.84%, JP Morgan Chase & Co (JPM) -0.50%, Ally Financial Inc. (ALLY) -0.47%, PNC Financial Services Group Inc (PNC) -0.46%, Bank of America (BAC) -0.28%, Truist Financial Corporation (TFC) -0.22%, Citigroup (C) -0.19%, Toronto Dominion Bank (TD) -0.07%.
- Jiayin Group Inc. (JFIN), a fintech online lending platform in China registered -6.82% following the release of its unaudited financial results for the first quarter ended March 31, 2021, including loan origination volume of RMB4,172 million (US\$636.8 million), representing growth of 44.1% from the same period of 2020. Average borrowing amount per borrower fell to RMB6,198 (US\$946.0), representing a decline of 20.6% from the same period of 2020. Repeat borrowing rate dropped to 74.2%, compared with repeat borrowing rate of 85.4% in the same period of 2020. Net revenue rose RMB343.1 million (US\$52.4 million), representing an increase of 9.4% from the same period of 2020. Operating income was higher RMB113.8 million (US\$17.4 million), compared with operating income of RMB51.1 million in the same period of 2020. Net income grew to RMB93.7 million (US\$14.3 million), compared with net income of RMB39.5 million in the same period of 2020.
- Shares of Amazon.com Inc. (AMZN), -0.26% fell 0.3% after the G7 decides to tax the firms AWS cloud computing division as separate company.
- Facebook Inc. (FB) +1.89% touched an intraday high, as a couple of analysts reported the social media platform's new two-year ban on former President Donald Trump "likely won't carry any financial consequences." Also, the European Commission said it is analyzing if Facebook violated EU competition rules.

### General Market News

- On Thursday (June 10), U.S. consumer price data is expected to show its impact on inflation. A survey conducted by Bloomberg forecast prices rising 4.7% in May as compared to the prior year.
- In commodities trading, oil futures CL00 registered modest losses, the West Texas Intermediate crude for July delivery CLN21, -0.74% down \$0.39 or -0.6%, to settle at \$69.23 a barrel. Gold futures GC00 for August delivery GCQ21, -0.09% rose \$6.80, or 0.4%, to settle at \$1,898.80 an ounce.
- In European equities trading, the pan-Continental Stoxx Europe 600 SXXP advanced 0.2% to register at 453.56. London's FTSE 100 UKX added 0.1%, as investors traded into cheaper European stocks.
- In Asia equities, China's Shanghai Composite SHCOMP, -0.54% rose 0.2%, while Hong Kong's Hang Seng Index HSI, -0.02% shed 0.5%, and Japan's Nikkei 225 NIK, -0.19% ticked up 0.3%.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major rivals, declined by 0.2%.

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