

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, June 14, 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>	0.67%	0.18%	-0.94%	-0.64%	-0.41%	-0.05%	0.74%	-0.25%
<b>5 Day</b>	-0.59%	0.68%	0.01%	-0.73%	0.30%	-1.83%	2.11%	-0.68%
<b>Month-to-Date</b>	1.62%	2.21%	0.29%	2.25%	4.45%	3.39%	5.94%	0.19%
<b>Year-to-Date</b>	17.83%	13.29%	18.20%	23.99%	17.79%	3.74%	9.98%	12.37%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.67% on Monday, June 14, 2021, to register a value of 100.23. On a month-to-date, the index is up 1.62%, and year-to-date 17.83%. Two of the three U.S. three major U.S. equity traded up, as technology stocks gained, at the same time, financial and materials shares traded down. The Dow Jones Industrial Average (DJIA) shed -0.25% or -85.85 points to close at 34,393.75. The S&P 500 index (SPX) rose 0.18% or 7.71 points, to end at 4,255.15. The Nasdaq Composite (COMP) gained 0.74% or 104.72 points, to record at 14,174.14. The Russell 200 index (RUT) that tracks small cap stocks tumbled -0.41% or -9.66 points to finish at 2,326.15. The yield for the 10-year Treasury note TMUBMUSD10Y, 1.483% yielding 1.499%, rising 3.7 basis points.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
6/14/21	XYF	X Financial	8.22	1.165	16.51%
6/14/21	QD	Qudian Inc.	2.43	0.325	15.44%
6/14/21	FINV	FinVolution Group	9.22	0.95	11.49%
6/14/21	ELVT	Elevate Credit Inc.	3.7	0.2	5.71%
6/14/21	SOS	SOS Limited	4.05	0.21	5.47%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
6/14/21	AIHS	Senmiao Technology Limited	1.01	-0.04	-3.81%
6/14/21	ALLY	Ally Financial Inc.	53.41	-1.365	-2.49%
6/14/21	TFC	Truist Financial Corporation	56.69	-1.3	-2.24%
6/14/21	GSKY	GreenSky Inc.	5.85	-0.11	-1.85%
6/14/21	C	Citigroup Inc.	75.1	-1.39	-1.82%

### P2P Online Lending and Digital Banking Industry News

- Twenty-eight of the 48 CBLENDT index constituents share prices rose on Monday, June 14, 2021, with eight constituents gaining more than 5%, including LexinFintech Holdings Ltd. (LX) 5.16%, Square Inc (SQ) 5.39%, Yiren Digital Ltd. (YRD) 5.39%, SOS Limited (SOS) 5.47%, Elevate Credit (ELVT) 5.71%, FinVolution Group (FINV) 11.49%, Qudian +15.44%, and X Financial (XYF) 16.51%.
- Performance ranged from -3.81% to +16.51, with all ten big banks stumbling back, including Citigroup Inc (C), JP Morgan Chase & Co (JPM) and Goldman Sachs falling -1.82%, 1.75%, and -1.35%, respectively. JPM CEO says the firm is sitting on more than \$500 billion to invest once interest rates rise. While GS announced plans to offer clients the opportunity to trade options and future in cryptocurrency Ethereum (ETH), according to the head of the banks digital asset division.
- Qudian (QD) added 15.44% reported unaudited first quarter 2021 earnings results including GAAP EPADS of \$0.28 misses by \$0.01. Revenue of \$78.7M (-41.8% year-on-year) missed by \$14.67M. Total outstanding loan balance from loan book business declined by 15.1% to RMB4.1 billion as of March 31, 2021, compared to the outstanding balance the prior quarter. The transaction amount from loan book business dropped by 8.4% to RMB4.4 billion from the fourth quarter of 2020.
- LexinFintech Holdings (LX) +5.15% and gained another stock gains 2.4% in after-hours trading after Morgan Stanley analyst Richard Xu upgraded the firm's stock to Overweight from Equal Weight. Regulatory uncertainties for Chinese online lenders is reducing along with the improved credit quality on economic recovery and better household leverage containment via regulatory efforts. Sees healthy loan volume growth rising up to 40%.

### General Market News

- In U.S. economic news, on Wednesday, the Federal Reserve will release its current monetary-policy decision regarding if the timeline to reduce the \$120 billion-a-month bond-buying program needs to be adjusted.
- Internationally, China and Hong Kong markets were closed for holidays. In Europe, the Stoxx Europe 600 added 0.2% on Monday, while Japan's Nikkei 225 advanced 0.7% in Tokyo.
- The yield for the 30-year Treasury bond TMUBMUSD30Y, 2.179% was at 2.189%, up 3.8 basis points, versus 2.151% to end last week. The 2-year Treasury note TMUBMUSD02Y, 0.161% rate was at 0.159%, compared with 0.151% on Friday.
- Oil futures CL00 tumbled, the West Texas Intermediate crude down 0.18% or 0.13 points, settling at \$70.78 a barrel.
- Gold futures GC00 ticked less than a 10th of a percent lower, to settle at \$1,879.50 a troy ounce.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major rivals, rose 0.48% to 90.51.

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