

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, June 16, 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>	0.37%	-0.54%	-0.66%	-0.06%	-0.23%	-2.56%	-0.24%	-0.77%
<b>5 Day</b>	1.14%	0.10%	-0.96%	-0.88%	-0.53%	-4.08%	0.92%	-1.20%
<b>Month-to-Date</b>	2.16%	2.62%	1.25%	4.20%	5.52%	-1.37%	5.56%	0.41%
<b>Year-to-Date</b>	18.46%	12.45%	17.32%	24.19%	17.21%	-0.02%	8.93%	11.20%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) posted a gain of +0.37% on Wednesday, June 16, 2021, to end with a value of 100.76. Major U.S. equity benchmarks share prices dropped and bond yields rose following the Fed's acknowledging the economic recovery, while at the same time signaling interest rates will hold steady until 2023. The Dow Jones Industrial Average (DJIA) fell -0.77% or -265.66 points to close at 34,033.67. The S&P 500 index (SPX) closed -0.54% or -22.89 points lower to 4,223.70. The Nasdaq Composite (COMP) declined -0.24% or -33.17 points, to end at 14,039.68. The Russell 200 index (RUT) that serves a gauge for the performance of small cap stocks dropped -0.23% or -5.38 points to register at 2,314.69. The yield for the 10-year Treasury note TMUBMUSD10Y, 1.580%, from 1.485% the day prior.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
6/16/21	XYF	X Financial	9.6	1.33	16.08%
6/16/21	YRD	Yiren Digital Ltd.	5.79	0.51	9.66%
6/16/21	LC	LendingClub Corporation	18.38	0.71	4.02%
6/16/21	JT	Jianpu Technology Inc.	2.85	0.095	3.45%
6/16/21	LU	Lufax Holding Ltd	12.68	0.38	3.09%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
6/16/21	JFU	9F Inc.	2.23	-0.4	-15.21%
6/16/21	JFIN	Jiayin Group Inc.	5.43	-0.52	-8.74%
6/16/21	HX	Xiaobai Maimai Inc.	1.55	-0.07	-4.32%
6/16/21	SOS	SOS Limited	3.81	-0.165	-4.15%
6/16/21	WEI	Weidai Ltd.	1.05	-0.04	-3.67%

### P2P Online Lending and Digital Banking Industry News

- Performance for twenty-four of the 48 CBLENDT index constituents was positive on Wednesday, June 16, 2021, with the change in share prices ranging from -15.21% to +16.08%.
- The top five heaviest-weighted constituents ended mixed including Upstart Holdings Inc. (UPST) -3.27%, Affirm Holding Inc. (AFRM) +0.22%, LendingTree (TREE) +0.67%, Lufax Holding Inc (LU) +3.09%, and LendingClub (LC) up 4.02%.
- JPMorgan Chase (JPM) +0.70% agrees to buy Nutmeg Saving and Investment, a U.K.-based digital wealth manager, as it prepares to launch a digital bank in the U.K. in 2021. Nutmeg launched in 2012, has £3.5B of assets under management, 140K client investors, and has grown 70% year-over-year. The new entity will retain the Chase brand while Nutmeg will "form the bedrock of the bank's retail digital wealth management offering internationally." Nutmeg CEO Neil Alexander said in a blog post.
- The PNC Financial Services Group, Inc. (PNC) +0.44% plans to release financial results for the second quarter 2021 at approximately 6:45 a.m. (Eastern), Wednesday, July 14, 2021, as previously announced. The Dial in numbers are (877) 402-9103 and (312) 429-1278 (international). The following will be accessible at [www.pnc.com/investorevents](http://www.pnc.com/investorevents).

### General Market News

- The Fed said it would keep its bond buying the same at \$80 billion of Treasuries and \$40 billion of mortgage-backed securities each month.
- In other economic news, U.S. housing permits declined 3% in May to 1.68 million. April U.S. housing starts dropped to 1.52 million from 1.76 million. While U.S. import prices advanced 1.1% in May and posted gains of 0.9% subtracting fuel which contributed to an 11.3% in the past 12 months.
- Oil futures CL00 settled higher, the West Texas Intermediate crude for July delivery gained 0.04% to close at \$72.15 a barrel. Gold futures GC00 rose to settle at \$1,861.40 a troy ounce.
- European equities advanced, the Stoxx Europe 600 SXXP added 0.2%, while at the same time, London's FTSE 100 UKX recorded 0.2% higher.
- In Asia, the Shanghai Composite SHCOMP shed 1%, Hong Kong's Hang Seng Index HSI finished lower 0.7%, and Japan's Nikkei 225 NIK declined 0.5%.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, climbed 0.8%.

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