

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, June 21, 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	-0.02%	1.40%	2.29%	2.27%	2.16%	0.82%	0.79%	1.76%
5 Day	-0.79%	-0.71%	-2.00%	-1.91%	-1.72%	-2.40%	-0.23%	-1.50%
Month-to-Date	0.82%	0.66%	-1.13%	0.83%	2.64%	0.65%	3.52%	-1.50%
Year-to-Date	16.91%	12.48%	15.83%	21.62%	15.76%	1.25%	9.72%	10.69%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) ticked down -0.02 % on Monday, June 21, 2021, to end with a value of 99.44. Share prices in the three major U.S. benchmarks rose as progress towards economic recovery bolstered investors' confidence after last week's sell-off. The Dow Jones Industrial Average (DJIA) advanced 1.76% or 586.89 points to end at 33,876.97. The blue chip S&P 500 index (SPX) added 1.40% or 58.34 points to finish at 4,224.79. The technology heavy Nasdaq Composite (COMP) posted a gain of 0.79% or 111.10 points, to close at 14,141.48. Small cap stocks tracked by the Russell 2000 index (RUT) rose 2.16% or 48.35 points to register at 2,286.09. The yield on the 10-year Treasury note TMUBMUSD10Y yielded 1.481%, adding 3.2 basis points.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
6/21/21	JFIN	Jiayin Group Inc.	5.68	0.35	6.57%
6/21/21	OMF	OneMain Holdings Inc.	59.01	2.31	4.07%
6/21/21	ELVT	Elevate Credit Inc.	3.92	0.15	3.98%
6/21/21	WFC	Wells Fargo & Company	43.29	1.54	3.69%
6/21/21	ENVA	Enova International Inc.	34.63	1.17	3.50%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
6/21/21	JFU	9F Inc.	2.26	-0.39	-14.72%
6/21/21	QD	Qudian Inc.	2.38	-0.3	-11.19%
6/21/21	FINV	FinVolution Group	9	-0.9	-9.09%
6/21/21	AFRM	Affirm Holdings Inc.	63.8	-4.38	-6.42%
6/21/21	QFIN	360 DigiTech Inc.	40.43	-2.77	-6.41%

P2P Online Lending and Digital Banking Industry News

- Performance for the CrowdBureau P2P Online Lending and Digital Banking Index (CBLENDT) ranged from -14.72% to 6.57%, with shares prices in 19 of the 48 constituents ending in negative territory, including 11 of the China-based online lenders after regulators tightened their grip on the cryptocurrency industry to shudder. SOS Limited (SOS) -6.42%, announced that it has entered into a joint venture agreement with Niagara Development LLC, a New Jersey limited liability company, for a joint venture to be based in Niagara, Wisconsin. The joint venture, FD LLC, is expected to take on cryptocurrency mining operations and construct an international standardized Digital Super Computing Custody Operation Center.
- The top 5 heaviest weighted constituents ended mixed including Affirm Holdings Inc (AFRM) -6.42%, Lufax Holding Ltd. (LU) -2.32%, Upstart Holding Inc. (UPST) -2.03%, LendingClub (LC) +1.55%, and LendingTree (TREE) +2.19%.
- Share prices in the ten Financial Institutions with a Dedicated Digital Lending Platform reversed course from last week's sell-off including Toronto Dominion Bank (TD) +1.29%, Citigroup (C) +1.29%, Ally Financial Inc. (ALLY) +1.45%, JP Morgan Chase & Co (JPM) +1.70%, Goldman Sachs Group Inc. (GS) +2.50%, the U.S. Supreme Court on Monday sent a case involving a shareholder class-action lawsuit against Goldman Sachs back to a lower court. Investors led by the Arkansas Teacher Retirement System filed the suit, which accused the bank of hiding conflicts of interest related to mortgage-backed securities. Bank of America (BAC) +2.53%, Truist Financial Corporation +3.20%, Capital One Financial Corporation (COF) +3.25%, PNC Financial Services Group Inc. (PNC) +3.26%, and Wells Fargo & Company (WFC) +3.69%.

General Market News

- Following on Federal Reserve Chairman Powell's comments last week, the New York Fed President John Williams said Monday "he's not ready yet for a scale back of central bank support, even if the spike in inflation looks mostly due to temporary factors."
- Commodity markets made gains. Oil futures CL00 ended higher, the West Texas Intermediate crude for July delivery rose 2.8% to settle at \$73.66 a barrel. Gold futures GC00 added 0.8% on Monday, to settle at \$1,782.90 a troy ounce.
- In Europe, the pan-Continental Stoxx Europe 600 SXXP advanced 0.51% or 2.30 points to end at 455.40. At the same time, London's FTSE 100 UKX rose 0.64% or 44.82 points, to close at 7,062.29.
- In Asia Pacific region, the Shanghai Composite SHCOMP ticked up 0.12% or 4.09 points to 3,529.18, and Hong Kong's Hang Seng Index HSI registered lower -1.08% or -312.27 points to 28,489.00. While Japan's Nikkei 225 NIK shed 3.3% to 28,010.93.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies declined 0.4%.

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