

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, June 24, 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	1.42%	0.58%	0.94%	1.36%	1.31%	0.83%	0.69%	0.95%
5 Day	1.10%	1.06%	1.46%	-1.72%	2.02%	1.60%	1.47%	1.10%
Month-to-Date	3.34%	1.56%	-0.88%	0.82%	2.66%	-3.69%	4.61%	-0.78%
Year-to-Date	19.82%	13.59%	17.14%	24.00%	18.17%	2.47%	11.49%	11.73%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 1.42% on Thursday, June 24, 2021, to register with a value of 101.92. The three major U.S. equity benchmarks rallied after President Biden's infrastructure deal was announced which was bipartisan agreement in Washington. The Dow Jones Industrial Average (DJIA) added 0.95% or 322.58 points to close higher at 34,196.82. The S&P 500 index (SPX) gained 0.58% or 24.65 points to register at 4,266.49. The Nasdaq Composite (COMP) rose 0.69% or 97.98 points, to end at 14,368.71. Small cap stocks tracked by the Russell 2000 index (RUT) climbed 1.31% or 30.15 points to end at 2,333.62. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, was unchanged at 1.49%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
6/24/21	XYF	X Financial	11.74	2.08	21.53%
6/24/21	LX	LexinFintech Holdings Ltd.	13.31	0.85	6.82%
6/24/21	JFIN	Jiayin Group Inc.	5.58	0.32	6.08%
6/24/21	DNB	Dun & Bradstreet Holdings Inc.	22.5725	0.6125	2.79%
6/24/21	WFC	Wells Fargo & Company	45.18	1.22	2.78%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
6/24/21	ELVT	Elevate Credit Inc.	3.89	-0.08	-2.02%
6/24/21	AMZN	Amazon.com Inc.	3449.08	-54.7401	-1.56%
6/24/21	GSKY	GreenSky Inc.	5.72	-0.09	-1.55%
6/24/21	UPST	Upstart Holdings Inc.	123.42	-1.72	-1.37%
6/24/21	QFIN	360 DigiTech Inc.	42.92	-0.41	-0.95%

P2P Online Lending and Digital Banking Industry News

- Forty-one of the 48 CBLENDT index constituents share prices rose on Thursday with performance ranging from -2.02% to +21.53%.
- Performance for the top 5 heaviest weighted members mostly posted gains comprising of artificial intelligence powered Upstart Holdings Inc (UPST) fell -1.37%, China-based Lufax Holding Ltd (LU) +0.06%, point-of-sale lending Affirm Holdings Inc. (AFRM) +1.80%, LendingClub Corporation (LC) +1.95%, and LendingTree (TREE) +2.44%.
- Green Dot (GDOT) +0.82% and Walmart ([WMT]) +0.9%) have partnered to launch the Walmart MoneyCard, which offers demand deposit accounts to help the retailer's customers save money. Walmart's 1M+ MoneyCard holders can access Green Dot's digital banking platform and other money management features such as cash back, overdraft protection, direct deposit, interest on savings and more.
- Citigroup (C) +2.44% spun up a new digital asset unit dedicated to cryptocurrency and blockchain solutions within its wealth management division, Citi Global Wealth Investments. The decision follows other big Wall Street bank to give their wealthiest clients access to the crypto markets. In May, Goldman Sachs (GS) +2.13%, launched a crypto trading desk, and two months earlier, JPMorgan Chase (JPM) +0.92% filed to offer a structured note that offers clients crypto exposure.
- PayPal (PYPL) +1.77% announced that it will raise its processing fees for U.S. merchants starting on August 2, 2021. The rate increase for each online PayPal or Venmo transaction will rise to 3.49% plus \$0.49 -- compared to the current rate of 2.9% plus \$0.30 for most online transactions. However, PayPal's fees for in-person PayPal and Venmo QR code transactions will remain unchanged at 1.9% + \$0.10 for transactions over \$10, and 2.4% plus \$0.05 for transactions below \$10.

General Market News

- The 23 largest banks passed the Fed's liquidity tests and lenders are expected to share their plans for dividends and stock repurchase programs on next Monday afternoon.
- On the economic front, investors digested U.S. data from the morning releases, including first time applications for unemployment claims for the week ended June 19, which dropped by 7,000 to 411,000.
- A final reading of first quarter gross domestic product was unrevised 6.4% annual rate, while U.S. durable goods orders grew by 2.3% in May, while core capital goods orders ticked down 0.1% on the month.
- Also, a reading on U.S. advanced trade deficit in goods increased to \$88.1 billion in May up from \$85.7 in April.

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