

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, July 6, 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>	-0.96%	-0.20%	-1.10%	-1.46%	-1.36%	-0.86%	0.17%	-0.60%
<b>5 Day</b>	-2.21%	1.23%	-0.74%	-1.83%	-2.06%	-3.65%	1.13%	0.86%
<b>Month-to-Date</b>	-1.88%	2.77%	-1.70%	-3.42%	-1.93%	-3.64%	5.63%	-0.15%
<b>Year-to-Date</b>	15.19%	15.64%	16.18%	20.63%	15.17%	0.66%	13.77%	12.97%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) shed -0.96% on Tuesday, July 6, 2021, to close with a value of 97.98. U.S. markets were closed Monday, July 5th in observance of the Fourth of July holiday. Major U.S. benchmarks were choppy on Tuesday as traders moved into tech stocks, while at the same time, bank shares and yields were pressured lower. The Dow Jones Industrial Average (DJIA) down -0.60% or -208.98 points to record at 34,577.37. The blue chip S&P 500 index (SPX) fell back -0.20% or -8.80 points to finish at 4,343.54. The Nasdaq Composite (COMP) gained 0.17% or 24.32 points, to advance to 14,663.64. Small cap stocks that are measured and tracked by the Russell 2000 index (RUT) dropped -1.36% or -31.26 points to lower at 2,274.50. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, pushed down yields, with the rate on the benchmark 10-year Treasury note 1.308%, shedding 6.5 basis points to settle at 1.369%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
7/6/21	XYF	X Financial	11.64	0.61	5.53%
7/6/21	AMZN	Amazon.com Inc.	3675.74	164.76	4.69%
7/6/21	ELVT	Elevate Credit Inc.	3.73	0.09	2.47%
7/6/21	SQ	Square Inc.	246.7	5.62	2.33%
7/6/21	WEI	Weidai Ltd.	1.53	0.03	2.00%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
7/6/21	JFU	9F Inc.	2.33	-0.16	-6.43%
7/6/21	GSKY	GreenSky Inc.	5.42	-0.27	-4.75%
7/6/21	CNF	CNFinance Holdings Limited	3.2912	-0.1588	-4.60%
7/6/21	HX	Xiaobai Maimai Inc.	1.52	-0.07	-4.40%
7/6/21	QFIN	360 DigiTech Inc.	34.28	-1.46	-4.09%

### P2P Online Lending and Digital Banking Industry News

- General News: The China government on Tuesday took a tougher position with companies that file high-profile U.S. initial public offerings from Chinese companies have come under scrutiny for allegedly violating data security rules.
- Performance of thirty-six out of the 47 constituents trended lower on Tuesday, with changes in share prices ranging from -6.43% to 5.53%. The top five heaviest weight members were mostly down China-based Lufax Holding Ltd. (LU) -1.70%, Affirm Holdings Inc. (AFRM) -1.28%, Upstart Holdings Inc. (UPST) -1.00%, LendingClub corporation (LC) -0.06%, and however, Lending Tree (TREE) added 0.14%.
- Low interest rates may boost share prices in technology and growth stocks as yields fall, undercutting Bank stocks in which all ten declined including Wells Fargo & Company shed -3.53%, Citigroup Inc. (C C) -3.12%, and Truist Financial Corporation -2.82%.
- Amazon (AMZN), +4.69% share price jumped to a new high after the Department of Defense canceled its \$10 billion JEDI cloud contract with Microsoft (MSFT). Instead, the department is launching a new contract and soliciting proposals from both Amazon and Microsoft.

### General Market News

- In U.S. economic data, the Institute for Supply Management, reported on Tuesday the service sector purchasing managers index declined to 60.1% in June from a high 64% in May. A reading of more than 50% indicates an expansion in activity. The IHS Markit final June services PMI decreased to 64.6, down from 70.4 the month prior.
- Commodities were mixed. The U.S. oil benchmark CL00, 0.75% lower, dropping -2.4% to settle at \$73.37 a barrel on the New York Mercantile Exchange. Gold futures GC00, 0.63% added 0.6% to register at \$1,794.20 an ounce.
- Global equity benchmarks mostly traded down. European equities recorded lower returns, London's FTSE 100 UKX, 0.23% tumbled 0.9%, and the Stoxx Europe 600 index SXXP, 0.51% ticked down 0.5%. In Asia, the Shanghai Composite SHCOMP, +0.66% dropped 0.1%, at the same time, Hong Kong's Hang Seng Index HSI, -0.40% shaved off 0.3%, and Japan's Nikkei 225 NIK, -0.96% ticked up 0.2%.
- The ICE U.S. Dollar Index DXY, 0.02%, a measure of the currency against a basket of six major currencies, advanced 0.3%.

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