

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, July 7, 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	-1.31%	0.34%	0.11%	-0.64%	-0.95%	2.45%	0.01%	0.30%
5 Day	-3.16%	1.41%	-0.49%	-2.46%	-2.50%	-0.48%	1.11%	0.52%
Month-to-Date	-3.16%	6.82%	-1.81%	-4.34%	-3.19%	-0.95%	5.41%	0.68%
Year-to-Date	13.68%	16.03%	16.31%	19.85%	14.08%	3.12%	13.79%	13.32%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) dropped -1.31% on Wednesday, July 7, 2021, to end with a value of 96.70. All three major U.S. benchmarks ended in positive territory, as signals the Fed was considering tapering monetary policies. The Dow Jones Industrial Average (DJIA) added 0.30% or 104.42 points to register at 34,681.79. The S&P 500 index (SPX) gained 0.34% or 14.59 points to end at 4,358.13. The technology-heavy Nasdaq Composite (COMP) ticked up 0.01% or 1.42 points, to record to 14,665.06. Small cap stocks measured by the Russell 2000 index (RUT) shuddered -0.95% or -21.66 points to close at 2,252.85. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, the benchmark 10-year Treasury note, yields continued to fall, and settled at 1.319%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
7/7/21	XYF	X Financial	13.13	1.49	12.80%
7/7/21	GSKY	GreenSky Inc.	5.55	0.13	2.40%
7/7/21	JFU	9F Inc.	2.37	0.04	1.72%
7/7/21	PYPL	PayPal Holdings Inc.	297.13	4.49	1.53%
7/7/21	TRU	TransUnion	113.64	1.19	1.06%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
7/7/21	WEI	Weidai Ltd.	1.32	-0.21	-13.73%
7/7/21	AIHS	Senmiao Technology Limited	0.8854	-0.09	-9.23%
7/7/21	JT	Jianpu Technology Inc.	2.34	-0.19	-7.51%
7/7/21	YRD	Yiren Digital Ltd.	4.91	-0.38	-7.18%
7/7/21	AFRM	Affirm Holdings Inc.	64.29	-3.7	-5.44%

P2P Online Lending and Digital Banking Industry News

- General News: China-based technology firms listed on U.S. stock exchanges have emerged as a concern, as the PBOC in Beijing reins its control over the region's biggest financial and technology companies over potentially breaching new data security rules.
- Share prices in thirty-one out of the 47 constituents lost on Wednesday, with changes in share prices ranging from -13.73% to +12.80%. The top five heaviest weight members declined with Affirm Holdings Inc. (AFRM) -5.44%, Upstart Holdings Inc. (UPST) -2.17%, LendingTree (TREE) -1.83%, LendingClub corporation (LC) -1.34%, and China-based Lufax Holdings Ltd. -1.26%. Lending Club reported that CTO Bahman Koohestani has agreed the terms of his termination of employment by the company without cause. His final day of employment will be September 1.
- Bank shares were mixed, with Goldman Sachs (GS), -0.59% stock ending lower, Wells Fargo & Co (WFC) -0.11%, and JPMorgan Chase (JPM), +0.13% as investors consider the possibility of lower bond yields spoiling the financial sector's record profitability.
- TransUnion (TRU) +1.06% traded at a new 52-week high today of \$113.64. The company is currently priced 17.2% above its average consensus analyst price target of \$94.15. Over the past year, TransUnion has traded in a range of \$78.02 to \$113.75.
- Shares of Square (SQ) -0.84% after the company announced yesterday that it was launching an early-access program for merchants in France, which is first time the company is allowing its payment processing services to merchants in Europe.

General Market News

- A Labor Department report Wednesday indicated job openings in the U.S. climbed to 9.21 million in May, reflecting a higher demand for workers as the economy recovers and businesses reopen.
- The U.S. oil benchmark CL00 declined 1.6% to settle at \$72.20 a barrel on the New York Mercantile Exchange.
- Gold futures GC00 advanced 0.4% to register at \$1,802.10 an ounce.
- European equities finished up, the Stoxx Europe 600 index SXXP rose 0.8%, while London's FTSE 100 UKX gained 0.7%.
- In Asia, Hong Kong's Hang Seng Index HSI tumbled 0.4%, China's Shanghai Composite SHCOMP advanced 0.7%, while Japan's Nikkei 225 NIK dropped 1% on the session.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, added 0.2%.

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