

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Thursday, July 8, 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	-2.67%	-0.86%	-1.28%	-1.24%	-0.94%	-1.82%	-0.72%	-0.75%
5 Day	-5.96%	0.02%	-2.53%	-4.29%	-4.19%	-2.95%	0.26%	-0.61%
Month-to-Date	-5.75%	1.93%	-3.01%	-4.22%	-3.45%	-3.90%	3.85%	-0.13%
Year-to-Date	10.65%	15.04%	14.82%	18.36%	13.00%	1.25%	12.97%	12.47%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) tumbled -2.67% on Thursday, July 8, 2021, to record a value of 94.12. The three major U.S. benchmarks closed in negative territory, as traders confidence waned over slowing economic recovery, supply chain bottlenecks, and lower bond yields. The Dow Jones Industrial Average (DJIA) shed -0.75% or -259.86 points to close at 34,421.93. The S&P 500 index (SPX) ticked down -0.86% or -37.31 points to register at 4,320.82. The Nasdaq Composite (COMP) declined -0.72% or 105.28 points, to end at 14,559.78. The Russell 2000 index (RUT) that tracks small cap stocks decreased -0.94% or -21.17 points to end at 2,231.68. Long dated yields curves have flattened, the yield on the 10-year U.S. Treasury note TMUBMUSD10Y, fell sharply 3.4 basis points settling at 1.287%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
7/8/21	UPST	Upstart Holdings Inc.	119.75	2.35	2.00%
7/8/21	YRD	Yiren Digital Ltd.	4.97	0.06	1.22%
7/8/21	AMZN	Amazon.com Inc.	3731.41	34.8299	0.94%
7/8/21	DNB	Dun & Bradstreet Holdings Inc.	21.43	0.15	0.70%
7/8/21	LC	LendingClub Corporation	16.99	0.09	0.53%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
7/8/21	QFIN	360 DigiTech Inc.	26.02	-7.12	-21.48%
7/8/21	LU	Lufax Holding Ltd	9	-1.56	-14.77%
7/8/21	LX	LexinFintech Holdings Ltd.	9.26	-1.35	-12.72%
7/8/21	FINV	FinVolution Group	8.01	-0.79	-8.98%
7/8/21	WEI	Weidai Ltd.	1.21	-0.11	-8.33%

P2P Online Lending and Digital Banking Industry News

- Six of the 47 CBLENDT index constituents share prices rose including two of the top 5 heaviest weighted members including LendingClub (LC) added 0.53%, and Upstart Holdings Inc. (UPST) advanced 2%. Conversely, performance for 41 constituents ended in negative territory including China-based Lufax Holding Ltd. (LU) -14.77% which may be due to regulatory challenges faced by China companies listed in the U.S., LendingTree (TREE) -2.11%, and Affirm Holdings Inc. (AFRM) ticked down -0.47%.
- Share prices in China-based online lenders fell sharply after recent news that the Chinese government is cracking down on data protection rules for China firms that trade on U.S. stock exchanges. Shares of the consumer finance company 360 DigiTech Inc. (QFIN) dropped 21.48%, LexinFintech Holdings Ltd (LX) fell 12.72%, and FinVolution Group shed -8.96%.
- Second quarter earnings reporting start next Tuesday with big banks Goldman Sachs (GS) -2.37%, and JPMorgan Chase (JPM), -1.65% expected to set the tone. On Thursday, Bank of America (BAC) -2.54%, Wells Fargo & Co (WFC) -2.51% and Citigroup (C) -1.77% will release results. WFC reported that it is shutting down all personal lines of credit immediately, with the goal of pushing clients towards credit cards and loans.

General Market News

- The U.S. Labor Department reported revising the number of claims to 373,000 from 371,000.
- The U.S. oil futures picked up, the benchmark CL00 added 1.21% to settle at \$72.94 a barrel on the New York Mercantile Exchange.
- Gold futures shifted down, erasing gains from the prior trading session, the benchmark GC00 -0.05%, to settle at \$1,800.20 a troy ounce.
- European equities made modest , the Stoxx Europe 600 index SXXP 0.92%, and London's FTSE 100 UKX 0.76%.
- In Asia benchmarks were mixed. China's Shanghai Composite SHCOMP tumbled -0.04%, Hong Kong's Hang Seng Index HSI rose 0.70%, while Japan's Nikkei 225 NIK shed -0.631%.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, fell back -0.16%.

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