

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, July 12, 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>	-0.04%	0.35%	0.26%	0.41%	0.08%	1.01%	0.21%	0.36%
<b>5 Day</b>	-2.45%	0.74%	0.14%	-0.33%	-1.04%	1.76%	0.64%	0.60%
<b>Month-to-Date</b>	-3.35%	3.04%	-0.48%	-1.60%	-1.91%	0.32%	3.94%	1.75%
<b>Year-to-Date</b>	13.46%	16.73%	17.63%	22.01%	15.54%	3.41%	14.31%	14.34%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) ticked down -0.04% on Monday, July 12, 2021, to record a value of 96.51. All three major U.S. benchmarks added to last week's gains as investor prepare for big bank financial results that are expected to show resilience, yet keeping an eye on inflationary signals. The Dow Jones Industrial Average (DJIA) rose 0.36% or 126.02 points to close at 34,996.18. The S&P 500 index (SPX) added 0.35% or 15.08 points to record at 4,384.63. The Nasdaq Composite (COMP) advanced 0.21% or 31.32 points, to end at 14,733.24. The Russell 2000 index (RUT) that tracks small cap stocks ticked up 0.08% or 1.82 points to register at 2,281.83. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, 1.365%, advancing less than a percentage point.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
7/12/21	UPST	Upstart Holdings Inc.	129.9	9.9	8.25%
7/12/21	GSKY	GreenSky Inc.	5.82	0.24	4.30%
7/12/21	HX	Xiaobai Maimai Inc.	1.59	0.06	3.92%
7/12/21	COF	Capital One Financial	164.85	4.3	2.68%
7/12/21	GS	Goldman Sachs Group Inc.	380.5	8.74	2.35%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
7/12/21	XYF	X Financial	11.21	-1.76	-13.57%
7/12/21	WEI	Weidai Ltd.	1.2	-0.08	-6.25%
7/12/21	LU	Lufax Holding Ltd	9.01	-0.54	-5.65%
7/12/21	JFU	9F Inc.	2.2	-0.12	-5.17%
7/12/21	SOS	SOS Limited	2.8	-0.13	-4.44%

### P2P Online Lending and Digital Banking Industry News

- Twenty-six out of the 47 CBLENDT index members slumped for the day, as total returns ranged from -13.75% to +8.25%. The five top heaviest-weighted member each traded down including China-based Lufax Holding Ltd. (LU) shedding -6.25%, Affirm Holdings Inc. (AFRM) -3.35%, LendingTree (TREE) -1.61%, and LendingClub (LC) edged -0.71% lower.
- The second quarter 2021 earnings results commence on Tuesday with financial institutions leading the way including JPM Morgan Chase (JPM) -1.43%, Goldman Sachs (GS) 2.35%. Wells Fargo & Co (WFC) 0.59%, and Citigroup (C) 1.45% are expected to report later in the week. Ahead of results Citi announced releasing a new product, Citi Self Invest, which is a self-directed digital wealth product to help clients achieve their financial goals.

### General Market News

- In U.S. economic data, Consumer prices rose higher in June, with the Consumer Price Index (CPI) increasing 0.9% for the month as compared to May, when prices grew by 0.6%. Over the same period for 2020, total CPI climbed 5.4% after adding 5% for May 2020. Demand for used cars, and trucks remained heightened despite supply for chips running short, rising 10.5% in June. The food index ticked up 0.8%, energy prices advanced 1.5%, and gas prices rose 2.5%. Minus the impacts of food and energy, the core CPI added 0.9% in June and when compared to June 2020, it is up 4.5%.
- Oil futures ended lower on Monday, the U.S. benchmark CL00 CL.1, +0.09% declined 0.6% settling at \$74.10 a barrel. Gold GC00 settled -0.3% at \$1,805.90 a troy ounce.
- In European equities, the Stoxx Europe 600 SXXP registered 0.7% higher, at the same time, London's FTSE 100 UKX advanced 0.05% on Monday.
- In Asia, the Shanghai Composite SHCOMP rose 0.7%, Hong Kong's Hang Seng Index HSI added 0.6%, and Japan's Nikkei 225 NIK jumped 2.3%.
- The ICE U.S. Dollar Index DXY, a measure of the currency against six major currencies, ticked up 0.1%.



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