

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, July 23, 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	-0.89%	1.01%	0.87%	0.72%	0.46%	-1.16%	1.04%	0.68%
5 Day	-0.16%	1.96%	2.13%	1.62%	2.15%	0.41%	2.84%	1.08%
Month-to-Date	-8.14%	3.06%	-1.97%	-5.05%	-5.34%	-1.29%	3.32%	1.82%
Year-to-Date	7.84%	17.46%	15.87%	17.84%	11.89%	2.49%	15.12%	14.56%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) ended -0.89% on Friday, July 23, 2021, to close with a value of 91.73. On a month-to-date basis the index is down -8.14%, and performance for year to-date stands at 7.84%. Strong second quarter 2021 earnings results advanced the three major U.S. equity benchmarks for the fourth consecutive session after a turbulent beginning of the week, despite concerns of the economy slipping backward over the spread of the Delta variant of Covid-19. The Dow Jones Industrial Average (DJIA) 0.68% or 238.20 points and clears 35,061.55 for its highest milestone to date. The S&P 500 index (SPX) gained 1.01% or 44.31 points to close at 4,411.79. The Nasdaq Composite (COMP) rose 1.04% or 152.39 points, to finish at 14,836.99. Small cap stocks that are tracked by the Russell 2000 index (RUT) advanced 0.46% or 10.17 points to finish at 2,209.65. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, was flat to record 1.276%, for the week down 1.74 basis points.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
7/23/21	FB	Facebook Inc.	\$369.79	18.6	5.30%
7/23/21	OMF	OneMain Holdings Inc.	\$61.51	1.93	3.24%
7/23/21	ELVT	Elevate Credit Inc.	\$3.59	0.1	2.87%
7/23/21	FIS	Fidelity National Information	\$148.83	2.72	1.86%
7/23/21	PYPL	PayPal Holdings Inc.	\$308.53	4.84	1.59%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
7/23/21	XYF	X Financial	\$7.31	-1.32	-15.30%
7/23/21	LX	LexinFintech Holdings Ltd.	\$8.65	-1.14	-11.64%
7/23/21	QFIN	360 DigiTech Inc.	\$25.97	-2.39	-8.43%
7/23/21	QD	Qudian Inc.	\$1.86	-0.17	-8.37%
7/23/21	HX	Xiaobai Maimai Inc.	\$1.34	-0.12	-8.22%

P2P Online Lending and Digital Banking Industry News

- Share prices ranged from -15.30% to +5.30, with twenty-five out of the 47 CBLENDT Index members ending lower. Lufax Holding Ltd (LU), Lending Club (LC), LendingTree (TREE) Affirm Holdings Inc (AFRM), and Upstart Holdings Inc. (UPST) which comprise of the 5 top heaviest weighted constituents lost market share, ending in following order -7.90%, -1.73%, -1.43%, -0.53%, -0.29%.
- Big Banks also retreated with seven of the ten members falling back including, Wells Fargo & Company (WFC) -0.98%, Capital One Financial Corporation (COF) -0.84%, Bank of America Corporation (BAC) -0.68%, Ally Financial Inc. (ALLY) -0.61%, Citigroup Inc. (C) -0.33%, JPMorgan Chase (JPM) -0.19%. However, Truist Financial Corporation (TFC), Goldman Sachs Group Inc. (GS), and Toronto Dominion Bank (TD) each made gains, 0.24%, 0.36%, and 0.38%, respectively
- The crypto asset market continues to draw interest from firms seeking to capitalize on disruption to traditional trading for alternative investments including Amazon (AMZ) +0.81%, posted a job requirement seeking to hire a digital currency and blockchain product lead. JP Morgan Chase (JPM) announced that will become the first large bank to allow all wealth management clients an opportunity to invest in Grayscale and Osprey crypto trusts. While Goldman Sachs (GS) conducted research on 150 family offices via a survey and over 50 percent of clients worldwide either invested in crypto or are anticipating entering the market.

General Market News

- U.S. existing home median sales prices advanced to a 363,300 in June, up 23.4% year-on-year, while home sales rose 1.4% to 5.86 million for the same month.
- Oil futures U.S. benchmark Crude Oil WTI (CL00), settled at \$72.17, ticking up 0.14% or 0.10 points.
- Gold futures, Gold Continuous Contract (GC00), advanced 0.02% or 0.30 points to settle at 1,802.10.
- European equities ended higher, the Stoxx 600 Europe (SXXP), closed 1.09% or 4.98 points to end at 461.51, at the same time, London's FTSE 100 (UKX), attracted 0.89% or 0.71 points to settle at 80.82.
- In the Asia Pacific region markets ended lower, Hong Kong's Hang Seng Index (HSI), declined 1.45% or -401.86 points closing at 27,321.98. While China's Shanghai Composite (SHCOMP), shed -0.68% or -24.34 points to end at 3,550.40 and Japan's Nikkei 225 (NIK), added 0.58% to 27,548.
- The ICE U.S. Dollar Index (DXY), 0.09%, a measure of the currency against a basket of six major currencies, was up 0.08 points from the prior day.

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