

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, May 3, 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%	0.27%	0.56%	1.15%	0.49%	-0.73%	-0.48%	-0.54%
<b>5 Day</b>	-3.99%	0.12%	-0.65%	0.28%	-0.89%	0.5%	-1.72%	-0.50%
<b>Month-to-Date</b>	0.04%	2.81%	2.832%	1.11%	0.55%	1.20%	1.38%	2.18%
<b>Year-to-Date</b>	13.66%	11.62%	18.80%	21.63%	15.32%	-0.96%	7.81%	10.68%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.04% on Monday, May 3, 2021, to close with a value of 96.68. The three U.S. major benchmarks recorded mixed results for the first day of trading in May after manufacturing data fell short of analyst forecast. The Dow Jones Industrial Average (DJIA) advanced 0.70% or 238.38 points to register 34,113.23. The S&P 500 index (SPX) posted a gain of 0.27% or 11.49 points to end at 4,192.66. The Nasdaq Composite (COMP) dropped -0.48% or -67.56 points to finish at 13,895.12. Shares in small cap stocks measured by the Russell 2000 index (RUT) rose 0.49% or 11.00 points to close at 2,277.45. The 10-year Treasury note yield TMUBMUSD10Y, 1.622% shed 2.6 basis points to 1.606%, following the weaker manufacturing data.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/3/21	UPST	Upstart Holdings Inc.	114.2	5.18	4.75%
5/3/21	ENVA	Enova International Inc.	35.54	1.3	3.80%
5/3/21	GSKY	GreenSky Inc.	6.28	0.19	3.12%
5/3/21	TREE	LendingTree Inc.	210.87	4.38	2.12%
5/3/21	EFX	Equifax Inc.	233.89	4.66	2.03%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/3/21	HX	Xiaobai Maimai Inc.	1.47	-0.12	-7.55%
5/3/21	AFRM	Affirm Holdings Inc.	66.78	-3.72	-5.28%
5/3/21	ELVT	Elevate Credit Inc.	3.2497	-0.1103	-3.28%
5/3/21	AIHS	Senmiao Technology Limited	1.19	-0.04	-3.25%
5/3/21	CNF	CNFinance Holdings Limited	3.5669	-0.1031	-2.81%

### P2P Lending and Digital Banking Industry News

- Thirty of the 48 CBLENDT index constituents fell back on Monday, but the combination of heaviest weighted members UPST +4.75%, ENVA +3.80%, GSKY +3.12%, TREE +2.12%, and five of banks that helped to tip the index into positive territory including WFC +0.91%, PNC +0.66%, COF +0.56%, and GS +0.49%.
- Global Payments (GPN): -1.01% to \$212.47 announced earnings results for first quarter 2021, non-GAAP earnings per share(EPS) was \$1.82 beating analyst forecast by \$0.05; GAAP EPS marked \$0.66 beating by \$0.01. Revenue grew to \$1.81B which is a +4.6% year-over-year return, beating by \$40M. CFO comment: "We are raising our expectations for full year 2021 adjusted net revenue to be in the range of \$7.55 billion to \$7.625 billion, reflecting growth of 12% to 13%, and we are increasing our adjusted earnings per share estimate to be in a range of \$7.87 to \$8.07, or growth of 23% to 26% over 2020."
- Elevate Credit (ELVT): -3.28% to \$3.24, a tech-enabled provider of innovative online credit solutions for non-prime consumers, announced financial results for the first quarter 2021. GAAP EPS of \$0.34 beats by \$0.20. Revenue of \$89.73M (-44.8% year-over-year) misses by \$1.76M.
- Enova International (ENVA), +3.80% to \$35.53, a financial technology company powered by machine learning and artificial intelligence, announced the postponement of its 2021 Annual Meeting of Stockholders that was previously to be held on May 11, 2021, at 9:30 a.m. Central Time. The meeting will be rescheduled for a date yet to be determined by the Board of Directors.
- Affirm Holdings, Inc. (AFRM), the point-of sale payment network for consumers and helps merchants drive growth, announced that it has completed its acquisition of Returnly, which serves more than 1,800 merchants, and has helped to process more than \$1 billion in returns according to the release.

### General Market News

- In U.S. economic data, the Institute for Supply Management released the manufacturing index that indicated a decline to 60.7% in April from 64.7% in the prior month. Any number above 50 means an increase in factory activity, April's reading fell short of analysts' forecasts for a reading of 65%.
- The Treasury Department said on Monday that it anticipates increasing borrowing to \$463 in the second quarter (April-June), which is \$368 billion more than previously estimated.
- Hong Kong's Hang Seng index HSI, +0.70% shed 1.3%. Exchanges in China, Shanghai and Japan, Tokyo were closed. The Stoxx Europe 600 SXXP, 0.16% added 0.6%.
- The U.S. dollar traded down 0.4% based on the ICE U.S. Dollar Index DXY, 0.40%.
- Prices for gold futures GC00, -0.50% closed 1.4% higher to settle at \$1,791.80 an ounce on Comex.
- U.S. crude futures CL.1, 2.05% advanced 1.4% to settle at \$64.49 a barrel.

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