

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, May 4, 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	-2.70%	-0.67%	-0.34%	-0.48%	-1.28%	-0.78%	-1.88%	0.06%
5 Day	-6.74%	-0.44%	-1.11%	-0.63%	-2.42%	-0.74%	-2.97%	0.92%
Month-to-Date	-2.66%	2.08%	3.14%	2.20%	1.14%	-0.14%	-0.40%	2.05%
Year-to-Date	10.59%	10.88%	18.40%	21.05%	13.85%	-1.74%	5.78%	11.52%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) registered -2.70% on Tuesday, May 4, 2021, to close with a value of 94.07. U.S. major benchmarks performance was mixed for Tuesday as investors weighed corporate earnings, economic recovery from the pandemic amid rising inflation concerns. The Dow Jones Industrial Average (DJIA) nudged up 0.06% or 19.80 points to end at 34,133.03. The blue-chip S&P 500 index (SPX) dropped -0.67% or -28.00 points to record at 4,164.66. Shares in the technology heavy Nasdaq Composite (COMP) sold-off -1.88% or -261.61 points to close at 13,633.50. Shares in small cap stocks measured by the Russell 2000 index (RUT) declined by -1.28% or -29.17 points to finish at 2,248.29. The 10-year Treasury note yield TMUBMUSD10Y fell 1.5 basis points to 1.591%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/4/21	XYF	X Financial	4.56	0.52	12.87%
5/4/21	ELVT	Elevate Credit Inc.	3.47	0.2203	6.78%
5/4/21	PNC	PNC Financial Services Group	193.32	5.2	2.76%
5/4/21	JT	Jianpu Technology Inc.	2.88	0.06	2.13%
5/4/21	QD	Qudian Inc.	2.06	0.04	1.98%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/4/21	JFIN	Jiayin Group Inc.	6.05	-0.53	-8.05%
5/4/21	TREE	LendingTree Inc.	196.07	-14.8	-7.02%
5/4/21	AFRM	Affirm Holdings Inc.	62.17	-4.61	-6.90%
5/4/21	HX	Xiaobai Maimai Inc.	1.38	-0.09	-6.12%
5/4/21	UPST	Upstart Holdings Inc.	107.36	-6.84	-5.99%

P2P Lending and Digital Banking Industry News

- Shares prices dropped in thirty-two of the 48 CBLENDT index constituents on Tuesday with the 3 top heaviest weighted members lagging, TREE-7.02%, AFRM -6.90% , and UPST -5.99%.
- Dun & Bradstreet (DNB) -1.12% to \$23.87 announced first quarter earnings results. First quarter 2021 non-GAAP earnings per share was \$0.23 beating by \$0.03; GAAP EPS was off -\$0.06 and missed target by \$0.01. Revenue rose to \$509.1M an increase of +28.7% year-over year beating by \$19.59M.
- GreenSky (GSKY) -2.39% to \$6.13 reported financial results for first quarter 2021. Q1 Non-GAAP EPS was \$0.08 beating estimates by \$0.11; GAAP EPS of \$0.05 beats by \$0.07. Revenue of grew \$125.17M a +3.3% year-over year rise but missed by \$7.62M.

General Market News

- In economic data Tuesday, the U.S. trade deficit increased by 5.6% in March to \$74.4 billion, demonstrating a rise for consumer goods as the economy recovers from the pandemic. Data also showed U.S. factory orders grew by 1.1% in March.
- In Europe, the Stoxx Europe 600 SXXP shed 1.5%, while London's FTSE 100 UKX, 1.11% tumbled 0.7%.
- In Asian trade, Hong Kong's Hang Seng Index HSI added 0.7%. Shanghai and Tokyo exchanges were closed.
- The U.S. dollar traded up 0.4% based on the ICE U.S. Dollar Index DXY.
- Gold futures GC00 declined \$15.80, or 0.9%, to settle at \$1,776 an ounce on Comex.
- U.S. crude futures CL.1 advanced \$1.20, or 1.9%, to settle at \$65.69 a barrel on the New York Mercantile Exchange.

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