

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Friday, May 7, 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%	0.74%	1.13%	0.93%	1.35%	-0.36%	0.88%	0.66%
<b>5 Day</b>	-4.11%	1.23%	1.66%	2.13%	0.23%	-1.53%	-1.51%	2.67%
<b>Month-to-Date</b>	-4.11%	2.51%	3.74%	2.97%	1.25%	1.70%	-1.06%	2.89%
<b>Year-to-Date</b>	8.95%	12.69%	20.10%	22.82%	15.03%	-1.83%	6.70%	13.63%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) decreased by -0.04% on Friday, May 7, 2021, to end with a value of 92.67. U.S. major benchmarks advanced despite the less than stellar jobs report, and the rise of inflation as the Fed held firm on monetary policy. The Dow Jones Industrial Average (DJIA) added 0.66% or 229.23 points to 34,777.76. The blue-chip S&P 500 index (SPX) rose 0.74% or 30.98 points to finished at 4,232.60. The Nasdaq Composite (COMP) closed 0.88% or 119.39 points higher to end at 13,752.24. The Russell 2000 index (RUT) that measures shares in small cap stocks recorded 1.35% or 30.21 points to 2,271.63. Treasury's rallied, and yields fell, with the rate on the benchmark 10-year note TMUBMUSD10Y, 1.577% moving below 1.5%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/7/21	UPST	Upstart Holdings Inc.	95.97	3.93	4.27%
5/7/21	ENVA	Enova International Inc.	36.83	1.47	4.16%
5/7/21	SQ	Square Inc.	233.19	9.23	4.12%
5/7/21	QD	Qudian Inc.	1.97	0.07	3.68%
5/7/21	HX	Xiaobai Maimai Inc.	1.44	0.05	3.60%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/7/21	LU	Lufax Holding Ltd	11.14	-0.71	-5.99%
5/7/21	AIHS	Senmiao Technology Limited	1.1	-0.07	-5.98%
5/7/21	ELVT	Elevate Credit Inc.	3.55	-0.17	-4.57%
5/7/21	JT	Jianpu Technology Inc.	3.05	-0.1399	-4.39%
5/7/21	JFIN	Jiayin Group Inc.	5.77	-0.2	-3.35%

### P2P Lending and Digital Banking Industry News

- Seventeen of the 48 CBLENDT index constituents lost market share on Friday, with five of the top 10 constituents by weight falling short including marketplace lenders Lufax Holding Inc. (LU) -5.99% to \$11.14, LendingTree (TREE) -2.16% to \$187.32, Affirm Holdings Inc. (AFRM) -0.81% to \$54, and Providers of Technology and Software Solutions, Fiserv Inc (FISV) -0.41% to \$117.65, and Fidelity National Information Services Inc. (FIS) -0.11% to \$151.63.
- Financial Institutions with a dedicated digital lending platform made gains for the day, JPMorgan Chase & Co (JPM) 0.29% to \$161.15, Bank of America (BAC) 0.33% to \$42.15, Citigroup Inc (C) 0.33% to \$75.03, Toronto Dominion Bank (TD) 0.41% to \$70.93, PNC Financial Services Group (PNC) 0.41% to \$199, Truist Financial Corporation (TFC) 0.77% to \$61.52, Capital One Financial Corporation (COF) .82% to \$157.72, Goldman Sachs (GS) 1.37% to \$370.99 and Ally Financial Inc. (ALLY) 2.21% to \$54.10.
- Amazon (AMZN) -0.45% to \$3,291.61 announced it will open its first robotics fulfillment center in Shreveport Louisiana with a 650,000 square-foot facility that is expected to create over 1,000 new full-time jobs.

### General Market News

- The U.S. economy created just 266,000 jobs in April, the Labor Department reported, far short of the consensus forecast for a rise of 1 million. The unemployment rate also rose to 6.1%.
- The drop in yields lifted the precious metal gold, GC00 gained by 0.9% to settle at \$1,831.30 an ounce on Comex.
- Global equities ended mixed. In Asia, the China CSI 300 shed 1.3%. The Nikkei 225 index was unchanged. In Europe, the Stoxx Europe 600 index rose 0.9% as shares in Adidas and Siemens rose after strong earnings results.
- China on Friday reported exports and imports grew by more than 32% from a year earlier to almost \$264bn (£190bn). The rise can be attributed to stalled factory production in India, as the country fight against the Covid-19 crisis, buoyed the global market for Chinese goods. Over a one year period, the pace accelerated, rising 43%.

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