

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Monday, May 10, 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	-3.36%	-1.04%	-1.19%	-2.17%	-2.59%	-0.96%	-2.55%	-0.10%
5 Day	-7.36%	-0.10%	-0.12%	-1.21%	-2.84%	-1.83%	-3.55%	1.85%
Month-to-Date	-7.33%	1.46%	2.16%	0.68%	-0.94%	0.73%	-3.24%	2.96%
Year-to-Date	5.29%	11.51%	18.67%	20.16%	12.04%	-2.77%	3.98%	13.51%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) dropped -3.36% on Monday, May 10, 2021, to record a value of 89.56. Despite the Federal Reserve reassuring monetary policy would remain unchanged, investors' confidence waned as increasing inflationary pressures stimulated a selloff in technology, communication and consumer spending stocks. Also some concerns loom over the key oil and gas line cybersecurity attack. The Dow Jones Industrial Average (DJIA) ticked down -0.10% or -34.94 points to 34,742.82. The S&P 500 index (SPX) declined by -1.04% or -44.17 points to finished at 4,188.43. The Nasdaq Composite (COMP) recorded -2.55% or -350.38 points lower to finish at 13,401.86. The Russell 2000 index (RUT) that measures shares in small cap stocks tumbled -2.59% or -58.93 points to 2,212.70. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.610% increased 2.5 basis point at 1.601% on Monday.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/10/21	AFRM	Affirm Holdings Inc.	57	3	5.56%
5/10/21	YRD	Yiren Digital Ltd.	3.79	0.12	3.27%
5/10/21	CNF	CNFinance Holdings Limited	3.55	0.0627	1.80%
5/10/21	DNB	Dun & Bradstreet Holdings Inc.	22.75	0.17	0.75%
5/10/21	TRU	TransUnion	106.53	0.32	0.30%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/10/21	JT	Jianpu Technology Inc.	2.71	-0.34	-11.15%
5/10/21	LC	LendingClub Corporation	12.89	-1.61	-11.10%
5/10/21	JFIN	Jiayin Group Inc.	5.25	-0.52	-9.01%
5/10/21	SOS	SOS Limited	3.575	-0.335	-8.57%
5/10/21	UPST	Upstart Holdings Inc.	88.21	-7.76	-8.09%

P2P Lending and Digital Banking Industry News

- Share prices in thirty-eight of the 48 CBLENDT index constituents decreased, with twelve constituents tumbled more than 5% including five of the top 10 constituents LendingClub (LC) -11.10%, Upstart Holdings Inc (UPST) -8.09%, LendingTree (TREE) -7.80%, and Lufax Holding Ltd. (LU) -7.53, GreenSky -5.66%.
- Upstart (UPST) is scheduled to announce first quarter financial results on Tuesday, May 11, 2021 after market close. The consensus earnings per share estimate is \$0.15 and the consensus revenue estimate is \$116.06.
- Twelve of the 15 China-based P2P lenders also fell during the trading session with Jianpu Technology -11.15%, Jiayin Group Inc (JFIN) -9.01%, SOS Limited -8.57%, Qudian Inc (QD) -6.60%, X Financial (XYF) -6.54%, also having losses greater than 5%.
- Further pressure on Social Networking platforms shares pushed Square (SQ) -7.11%, MercadoLibre (MELI) -6.53%, Facebook Inc (FB), -4.11% lower.

General Market News

- Oil futures closed higher; the U.S. benchmark settled at \$64.92 a barrel. Gold futures GC00, 0.15% registered 0.3% higher to settle at \$1,837.60 an ounce.
- International equity benchmarks ended mixed. The pan-European Stoxx Europe 600 SXXP, -2.15% posted a gain of 0.1%, while London's FTSE 100 UKX, declined by -2.33%. In Asia, Hong Kong's Hang Seng Index HSI, -2.03% dropped 0.1%, while Japan's Nikkei 225 NIK, -3.08% added 0.5% and the Shanghai Composite SHCOMP, +0.40% advanced 0.3%.
- The ICE U.S. Dollar Index DXY, -0.14%, a measure of the currency against a basket of six major currencies, was flat.

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