

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, May 12, 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>	-2.60%	-2.14%	-3.10%	3.21%	-3.26%	-0.53%	-2.67%	-1.99%
<b>5 Day</b>	-6.33%	-2.51%	-3.59%	-4.39%	-4.74%	-1.19%	-4.05%	-1.88%
<b>Month-to-Date</b>	-10.10%	-1.49%	-1.93%	-3.36%	-5.01%	2.55%	-5.96%	-0.42%
<b>Year-to-Date</b>	2.14%	8.17%	13.97%	15.58%	8.12%	-2.51%	1.11%	9.74%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) recorded -2.60% on Wednesday, May 12, 2021, to finish with a value of 86.88. All three U.S. major benchmarks sold-off, as U.S. consumer-price index rose 4.2% from a year ago, and fears mount over the Fed's position on interest rates. The Dow Jones Industrial Average (DJIA) shed -1.99% or -681.50 points to 33,587.66. The S&P 500 index (SPX) dropped -2.14% or -89.06 points to end at 4,063.04. The Nasdaq Composite (COMP) posted a loss of -2.67% or -357.75 points to close at 13,031.68. Small cap stocks measured by the Russell 2000 index (RUT) declined -3.26% or -71.85 points to 2,135.14. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, rose 7 basis points at 1.693%.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/12/21	UPST	Upstart Holdings Inc.	91.82	2.38	2.66%
5/12/21	CNF	CNFinance Holdings	3.5	0.05	1.45%
5/12/21	LU	Lufax Holding Ltd	10.8301	0.0701	0.65%
5/12/21	TD	Toronto Dominion Bank	70.71	-0.01	-0.01%
5/12/21	CLGX	CoreLogic Inc.	79.55	-0.04	-0.05%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/12/21	AFRM	Affirm Holdings Inc.	49.82	-5.63	-10.15%
5/12/21	SOS	SOS Limited	3.26	-0.36	-9.94%
5/12/21	AIHS	Senmiao Technology Limited	0.8	-0.078	-8.88%
5/12/21	GSKY	GreenSky Inc.	5.73	-0.44	-7.13%
5/12/21	WEI	Weidai Ltd.	0.9589	-0.0711	-6.90%

### P2P Lending and Digital Banking Industry News

- Only three of the 48 CBLENDT constituents landed in positive territory for the day, including Upstart Holdings Inc. U.S. P2P online lender (UPST) +2.66%, and China-based lenders CN Finance Holdings (CNF) +1.45%, and Lufax Holdings Ltd. (LU) +0.65%.
- The remaining 45 constituents underperformed, total return performance ranged from -10.15% by Affirm Holdings Inc. (AFRM) to Toronto Dominion Bank (TD) ticking down -0.01%. Ten constituents lost more than 5% including GreenSky (GSKY) -7.13%, LendingClub (LC) -6.74%, Square (SQ) -6.33%, MercadoLibre Inc. (MELI) -5.71%, PagSeguro Digital Ltd. -5.17%.
- Heavier weighted LendingTree (TREE) and Enova International ended -2.19%, and -3.94%, represented in the order of the index weight.
- Facebook (FB) -1.30% and Silvergate Capital (SI), a bank focused on cryptocurrencies announced a partnership for the bank to be the exclusive issuer of the FB Diem U.S. dollar stablecoin and will also manage the Diem reserve.
- Europe's second-highest court canceled a European Commission ruling that demanded Amazon.com Inc. (AMZN), -2.23% to pay €250 million (\$303.3 million) to Luxembourg, in an attempt to crack down on unfair tax breaks extended to big multinationals by European Union member states.

### General Market News

- In U.S. economic data, the core Consumer Price Index (CPI) increased by 3% from the same period in 2020 that was 2.3%, this reading excluded food and energy prices.
- Colonial Pipeline reopened some of the lines after the cybersecurity attack temporarily shut a major corridor for fuel transport in the U.S. Prices for U.S. gasoline RBM21, -1.77% jumped up to \$3 a gallon Wednesday for the first time in more than six years.
- Oil futures closed up, the U.S. benchmark CL00 added 1.5% to settle at \$66.25 a barrel on the New York Mercantile Exchange.
- Gold futures GC00 dropped -0.7% to settle at \$1,822.80 an ounce.
- In European equities, the Stoxx Europe 600 SXXP ended 0.3% higher and London's FTSE 100 UKX rose 0.8%.
- Hong Kong's Hang Seng Index (HIS) registered 0.8% higher, while the Shanghai Composite (SHCOMP) advanced 0.6%, and Japan's Nikkei 225 (NIK) tumbled 1.6%.
- The ICE U.S. Dollar Index DXY, a measure of the currency against a basket of six major currencies, gained 0.7%, climbed after the CPI reading.

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