

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, May 19, 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	0.70%	-0.29%	-0.66%	-0.61%	-0.78%	-0.35%	-0.03%	-0.48%
5 Day	7.49%	1.30%	1.67%	3.02%	2.74%	3.98%	2.06%	0.92
Month-to-Date	-3.36%	-1.38%	-1.43%	0.09%	-2.05%	2.45%	-4.66%	-0.71%
Year-to-Date	9.79%	9.57%	15.87%	19.18%	11.08%	1.36%	3.19%	10.75%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 0.70% on Wednesday, May 19, 2021, to end with a value of 93.39. The three major U.S. benchmarks fell on Wednesday as inflationary pressure mounted, that said, the Federal Reserve intimated it may consider changing monetary policy sooner rather than later. The Dow Jones Industrial Average (DJIA) declined by -0.48% or -164.62 points to 33,896.04. The S&P 500 index (SPX) ticked down -0.29% or -12.15 points to end at 4,115.68. The Nasdaq Composite (COMP) nudged lower -0.03% or -3.90 points to end at 13,299.74. Small cap stocks tracked by the Russell 2000 index (RUT) tumbled -0.70% or -17.24 points to record at 2,193.64. Treasury yields see biggest daily rise in a week as Fed minutes suggest officials are 'thinking about' tapering. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.639% rose ~1 basis points to 1.675%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
5/19/21	UPST	Upstart Holdings Inc.	132.91	13.42	11.23%
5/19/21	TREE	LendingTree Inc.	196.01	6.31	3.33%
5/19/21	QFIN	360 DigiTech Inc.	25.66	0.73	2.93%
5/19/21	GDOT	Green Dot Corporation	40.8	1.14	2.87%
5/19/21	CNF	CNFinance Holdings Limited	3.41	0.09	2.71%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
5/19/21	JT	Jianpu Technology Inc.	2.62	-0.2	-7.09%
5/19/21	SOS	SOS Limited	3.23	-0.14	-4.15%
5/19/21	GSKY	GreenSky Inc.	5.74	-0.22	-3.69%
5/19/21	XYF	X Financial	4.37	-0.12	-2.67%
5/19/21	AFRM	Affirm Holdings Inc.	50.45	-1.19	-2.30%

P2P Lending and Digital Banking Industry News

1. Nineteen of the 48 CBLENDT constituents share prices rose on Wednesday that contributed to the index finishing in the black with Upstart Holdings (UPST) up 11.23%, LendingTree (TREE) +3.33%, China-based lender Lufax Holding Ltd. (LU) +1.09%, and Enova International Inc (ENVA) +1.01%.
2. Ahead of first quarter 2021 earnings results scheduled for June 2, 2021, after market close at 5pm EST, social networking platform PagSeguro (PAGS) released a teaser that indicates the firms consolidated total payment volume increased by 102% year-over-year to \$15,324 million (BL R\$81.4 billion) in 1Q21. Total active merchants was 7.3 million, with net additions of 301k for the quarter. PagBank active users rose
3. Wells Fargo & Co. (WFC) stock dropped 1.39% after getting downgraded to Neutral from Buy at UBS. Also, Wells Fargo is the latest big bank to give its high net worth clients the opportunity to invest in cryptocurrencies. Improved regulatory clarity and rising interest in digital technologies led to the change, the Wells Fargo Investment Institute said in "The Investment Rationale for Cryptocurrencies."

General Market News

1. U.K. economic data indicates consumer prices grew by 1.5% over the year in April, double the rate of inflation reported in March, according to the Office for National Statistics.
2. In the minutes of the Federal Open Market Committee meeting of Apr. 27-28, the U.S. Central Bank intimated it may soon consider reducing the size of its bond purchases, which would lower bond prices, lift yields and put downward pressure on stock valuations.
3. The cryptocurrency markets continued to sell-off with Bitcoin prices sliding more after dropping below the \$40,000 level earlier on Wednesday, following the People's Bank of China's signaling that digital currencies cannot be used as payments or lending mechanism.

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