

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, June 1, 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>	1.46%	-0.05%	0.63%	1.57%	1.14%	0.42%	-0.09%	0.13%
<b>5 Day</b>	4.47%	0.12%	1.57%	3.25%	3.03%	4.63%	0.55%	0.53%
<b>Month-to-Date</b>	1.46%	0.22%	0.16%	2.39%	0.76%	7.85%	-1.14%	1.35%
<b>Year-to-Date</b>	17.65%	11.87%	18.99%	24.53%	16.20%	6.81%	6.58%	12.97%

Monday, March 31, 2021, equity markets were closed in the U.S. in observance of the Memorial Day holiday. The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) added 1.46% on Tuesday, June 1, 2021, closed with a value of 100.07. For the month of May, the month-to-date, and year-to-date total returns advanced 2.72%, and 15.95%, respectively. Economic data and the Federal Reserve's comments on the temporary rise of inflation, left the three major U.S. benchmarks mixed on Tuesday. The Dow Jones Industrial Average (DJIA) recorded 0.13% or 45.86 points to finish at 34,575.31. The S&P 500 index (SPX) shed -0.05% or -2.07 points to end at 4,202.04. The Nasdaq Composite (COMP) was off -0.09% or -12.26 points, to finish at 13,736.48. The Russell 2000 index (RUT) that tracks small cap stocks added 1.14% or 25.77 points to close at 2,294.74. The 10-year Treasury note TMUBMUSD10Y yield rose to 1.61% up 3 basis points from 1.58 on Friday.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
6/1/21	LX	LexinFintech Holdings Ltd.	11.7	2.56	28.01%
6/1/21	QFIN	360 DigiTech Inc.	33.76	5.69	20.27%
6/1/21	JFU	9F Inc.	1.52	0.15	10.95%
6/1/21	FINV	FinVolution Group	8.3	0.78	10.37%
6/1/21	QD	Qudian Inc.	2.26	0.19	9.18%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
6/1/21	CNF	CNFinance Holdings Limited	3.19	-0.1095	-3.32%
6/1/21	UPST	Upstart Holdings Inc.	144.49	-3.73	-2.52%
6/1/21	DNB	Dun & Bradstreet Holdings Inc.	21.015	-0.455	-2.12%
6/1/21	FICO	Fair Isaac Corporation	498.96	-7.1	-1.40%
6/1/21	GDOT	Green Dot Corporation	40.04	-0.55	-1.36%

### P2P Online Lending and Digital Banking Industry News

- Thirty-two of the 48 CBLENDT constituents share prices rose. Performance ranged from -3.32% to 28.01%. The top 5 heaviest weighted members ended mixed including, LendingTree (TREE) -1.09%, Lufax Holdings Ltd (LU) 1.97%, Affirm Holdings Inc. (AFRM) 2.81%, Upstart Holdings Inc. (UPST) -2.52% and LendingClub (LC) added 5.30%.
- China-based LexinFintech (LX) soared 28.01% following earnings results for Q1 2021, user base and operational scale continues to grow, and risks stabilize and decline. In the first quarter, LX revenue were CNY 2.9 billion. Gross income was CNY 1.37 billion and non-GAAP net income reached CNY 771 million with EBIT, non-GAAP, reaching CNY 911 million. At the end of the first quarter, 90-day plus delinquency stands at 1.84%. The firm said that is fully confident in its ability to reach the loan origination target of CNY 240 billion to CNY 250 billion for the full year 2021.
- Amazon.com (AMZN) -0.14%, set its annual Prime Day shopping event for June 21-22.
- PNC Financial Services Group Inc (PNC) added 0.59%, completed the acquisition of BBVA USA Bancshares, pushing the bank to becoming the fifth largest U.S. Commercial Banks with \$560 billion in assets with a national franchise.
- GreenSky Inc. (GSKY) advanced 2.88%, released its version 6.5 mobile application that migrates its point-of-sale platform to a new cloud. The firm has financed \$29 billion in loans, have approximately 3.9 million consumers and servicing a loan portfolio of \$9.3 billion
- General Industry News - Digital banking firm SoFi Technologies (NASDAQ:SOFI) completed its SPAC merger with Social Capital Hedosophia Corp on Tuesday, meaning that SoFi — which formerly traded under the ticker symbol 'IPOE' — is now officially a public company trading on the Nasdaq under the symbol "SOFI." SOFI stock up more than 10% on the day.

### General Market News

- In U.S. economic data, the Purchasing Management Index (PMI) for May increased to 62.1, beating estimates of 61.5 and the previous reading of 61.5. Analyst and investors believe this signals inflation, and that bold yields could be lifted.
- The Institute of Supply Management released the ISM manufacturing index grew to 61.2 in May, despite supply shortages, which exceeded economist estimates of 60.6, despite.
- In China economic data China's official manufacturing Purchasing Managers' Index (PMI) declined for the second consecutive month by 0.1 point in May, but at 51.0 it remains in growth territory. Variations in performance were noted across sub-indices, with the imbalance between demand and supply recovery persisting. Demand continued to weaken as the new orders sub-index declined by 0.7 point to 51.3 and new export index dropped by 2.1 point.
- Oil futures posted gains, the price of WTI crude oil added 2.46% to settle at \$67.95 per barrel.
- DXY US dollar index closed -0.2% to settle at 89.83.
- Gold closed flat to settle at \$1,905 per ounce, silver +0.3% to settle \$28.10 per troy ounce, and copper -0.5% settled at \$4.65 per pound.
- All major European equity indices ended higher, while the U.S. and Asia Pacific were mixed. the Europe Stoxx 600 added 0.75%, South Korea +0.6%, China +0.3%, India unchanged, Japan -0.2%, and Australia -0.3%.

---

## ABOUT CROWDBUREAU CORPORATION

CrowdBureau Corporation provides data, analytics, asset and risk management tools, and research-based benchmarks and indexes that help investors build and manage better portfolios. Clients rely on our offerings for deeper insights into the drivers of performance and risk in their portfolios, broad asset class coverage and innovative research for the peer-to-peer lending and equity crowdfunding industry. Our line of products and services includes indexes, analytical models, data, peer-to-peer lending benchmarks and research. For more information, visit us at [www.crowdbureau.com](http://www.crowdbureau.com)

The information contained herein (the "Information") may not be reproduced or disseminated in whole or in part without prior written permission from CrowdBureau Corporation. The Information may not be used to verify or correct other data, to create indexes, risk models, or analytics, or in connection with issuing, offering, sponsoring, managing or marketing any securities, portfolios, financial products or other investment vehicles. Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the Information or CrowdBureau index or other product or service constitutes an offer to buy or sell, or a promotion or recommendation of, any security, financial instrument or product or trading strategy. Further, none of the Information or any CrowdBureau index is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. The Information is provided "as is" and the user of the Information assumes the entire risk of any use it may make or permit to be made of the Information. NONE OF CROWDBUREAU CORPORATION, OR ANY OF ITS SUBSIDIARIES OR ITS OR THEIR DIRECT OR INDIRECT SUPPLIERS OR ANY THIRD PARTY INVOLVED IN THE MAKING OR COMPILING OF THE INFORMATION (EACH, AN "CROWDBUREAU PARTY") MAKES ANY WARRANTIES OR REPRESENTATIONS AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, EACH CROWDBUREAU PARTY HEREBY EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING ANY OF THE FOREGOING AND TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL ANY OF THE CROWDBUREAU PARTIES HAVE ANY LIABILITY REGARDING ANY OF THE INFORMATION FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL (INCLUDING LOST PROFITS) OR ANY OTHER DAMAGES EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. The foregoing shall not exclude or limit any liability that may not by applicable law be excluded or limited.

© 2020 - 2021 CrowdBureau Corporation. All rights reserved