

Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Wednesday, June 2, 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	1.28%	0.14%	-0.60%	-0.07%	0.13%	-0.81%	0.14%	0.07%
5 Day	3.52%	0.29%	0.73%	2.19%	2.16%	0.20%	0.13%	0.81%
Month-to-Date	2.76%	0.97%	0.06%	2.85%	2.52%	7.82%	1.28%	1.08%
Year-to-Date	19.15%	12.04%	18.28%	24.44%	16.35%	5.94%	6.74%	13.05%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) rose 1.28% on Wednesday, June 2, 2021, ending with a value of 101.35. Optimistic sentiment prevailed pushing all three major U.S. equity benchmarks higher, as investors and traders digested manufacturing data, and await economic data for jobs on Friday. The Dow Jones Industrial Average (DJIA) advanced 0.07% or 25.07 points to finish at 34,600.38. The S&P 500 index (SPX) added 0.14% or 6.08 points, to register 4,208.12. The technology-heavy Nasdaq Composite (COMP) ticked up 0.14% to 19.85 points, to close at 13,756.33. Small cap stocks tracked and measured by the Russell 2000 index (RUT) advanced 0.13% or 3.09 points to finish at 2,297.83. The 10-year Treasury note TMUBMUSD10Y yield fell to 1.588% down 3 basis points.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
6/2/21	JFU	9F Inc.	1.76	0.24	15.79%
6/2/21	UPST	Upstart Holdings Inc.	157.14	12.65	8.75%
6/2/21	HX	Xiaobai Maimai Inc.	1.57	0.1	6.80%
6/2/21	JFIN	Jiayin Group Inc.	6.83	0.34	5.24%
6/2/21	PAGS	PagSeguro Digital Ltd.	50.9	2.24	4.60%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
6/2/21	XYF	X Financial	5.27	-0.23	-4.18%
6/2/21	JT	Jianpu Technology Inc.	2.65	-0.1	-3.64%
6/2/21	ENVA	Enova International Inc.	37.84	-1.28	-3.27%
6/2/21	LX	LexinFintech Holdings Ltd.	11.4	-0.3	-2.56%
6/2/21	OMF	OneMain Holdings Inc.	59.01	-0.73	-1.22%

P2P Online Lending and Digital Banking Industry News

- Performance ranged from -4.18% to +15.79%, with positive returns recorded for thirty of the 48 CBLENDT constituents. The top 5 heaviest weighted constituents share prices rose including, LendingTree (TREE) +0.09%, Lufax Holdings Ltd (LU) +2.74%, Affirm Holdings Inc. (AFRM) +4.35%, Upstart Holdings Inc. (UPST) +8.75%, and LendingClub (LC) +1.31%.
- PagSeguro Digital (PAGS) gained +4.60% after first quarter 2021 total revenue and income of R\$2.07B exceeds the R\$1.96B consensus estimate and rose from R\$1.59B in Q1 2020. PagBank has 9.1M clients that represents 1.3M of growth in Q1 2021, and 5.4M of the 12-month period. First quarter non-GAAP earnings per share (EPS) of R\$0.9903 compares with R\$1.11 in 2020. Profit before income taxes of R\$360.4M fell from R\$496.2M, as cost of services and selling, administrative, and financial expenses increased year-over-year. First quarter net income of R\$271.3M, or R\$0.82 per share, dropped from R\$356.9M, or R\$1.08 per share, in the year-ago quarter.
- Goldman Sachs Group Inc. (GS) shares added 0.26% after Reuters said that the company was "planning to double its annual real estate investments in Japan."
- Ally Financial (ALLY) -0.87% announced it is abandoning overdraft fees on all accounts. Every customer is eligible, and there are no requirements or restrictions, the company said in a statement. "Nationwide, more than 80% of overdraft fees are paid by consumers living paycheck to paycheck or with consistently low balances -- precisely the people who need help stabilizing their finances," said Ally Financial CEO Jeffrey Brown. "Eliminating these fees helps keep people from falling further behind and feeling penalized as they catch up." In 2020, Americans paid \$12.4 billion in overdraft fees, according to the 2021 FinHealth Spend Report.
- PayPal Holdings, Inc. (PYPL) 1.12% announced it will provide \$135 million of its capital into mission-driven financial institutions and management funds that help underserved communities of color to fight barriers to economic equity, including OneUnited Bank, Self-Help Federal Credit Union, Hope Credit Union, CNote's Wisdom Fund and various smaller institutions through a CNote Promise Account. With these investment, PayPal has now committed more than \$500 million of capital through its racial equity initiatives, including an investment in Optus Bank; LISC's Black Economic Development Fund; and 19 Black and Latinx-led venture capital funds. The firm has also made grants to Black-owned small businesses and community nonprofits that support them.

General Market News

- No updates

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