

## Daily Internal Update: CrowdBureau® P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday, July 13, 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>	-2.42%	-0.35%	-1.53%	-1.92%	-1.88%	-0.30%	-0.38%	-0.31%
<b>5 Day</b>	-3.89%	0.59%	-0.30%	-0.79%	-1.57%	2.50%	0.10%	0.90%
<b>Month-to-Date</b>	-5.70%	2.89%	-1.92%	-3.70%	-3.50%	0.48%	4.30%	1.72%
<b>Year-to-Date</b>	10.71%	16.32%	15.83%	19.67%	13.37%	3.10%	13.88%	13.99%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) dropped -2.42% on Tuesday, July 13, 2021, to finish with a value of 94.17. Strong earnings results from big banks for the second quarter 2021 was not enough to keep the three major U.S. benchmarks from turning negative after the Consumer Price Index reported total CPI climbed 5.4% for June and investors became jittery. The Dow Jones Industrial Average (DJIA) slid -0.31% or -107.39 points to settle at 34,888.79. The S&P 500 index (SPX) erased -0.35% or 15.42 points to end at 4,369.21. The Nasdaq Composite (COMP) shed -0.38% or 55.59 points, to post lower at 14,733.24. Small cap stocks that are tracked by the Russell 2000 index (RUT) declined -1.88% or -42.96 points to record at 2,238.86. The yield on the 10-year U.S. Treasury note TMUBMUSD10Y, 1.423%, gained 5.3 basis point.

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

#### Gainers

	Symbol	Name	Last	\$ Chg	% Chg
7/13/21	XYF	X Financial	12.48	1.27	11.33%
7/13/21	LX	LexinFintech Holdings Ltd.	9.66	0.56	6.15%
7/13/21	QFIN	360 DigiTech Inc.	27.96	1.26	4.72%
7/13/21	LU	Lufax Holding Ltd	9.42	0.41	4.55%
7/13/21	YRD	Yiren Digital Ltd.	5.18	0.16	3.19%

#### Laggards

	Symbol	Name	Last	\$ Chg	% Chg
7/13/21	AFRM	Affirm Holdings Inc.	58.21	-6.79	-10.45%
7/13/21	UPST	Upstart Holdings Inc.	119.38	-10.52	-8.10%
7/13/21	JT	Jianpu Technology Inc.	2.13	-0.1	-4.48%
7/13/21	GSKY	GreenSky Inc.	5.57	-0.25	-4.30%
7/13/21	LC	LendingClub Corporation	16.68	-0.66	-3.81%

### P2P Online Lending and Digital Banking Industry News

- Performance for thirty-three out of the 47 CBLENDT index constituents fell into negative territory with total returns ranging from -10.45% to +11.33%. Three of the five top heaviest-weighted members landed on the bottom laggards table, including Affirm Holdings Inc. (AFRM) -10.45% after Goldman Sachs and Apple partnership through ApplePay announced the buy-now-pay-later product to rival Affirm's point-of-sale product. Upstart Holdings Inc. -8.10%, and LendingClub (LC) down -3.81%. In contrast, Lufax Holding Ltd (LU) ranked on the +4.55% on the top 5 gainers table. While LendingTree (TREE) shed -2.29%.
- JPMorgan Chase (JPM) -1.43% after reporting mixed second quarter 2021 earnings results, the company added \$30.50 billion in net consolidated revenue which beat consensus reports by \$790 million; however, revenue was down 5.4% from the prior quarter and 7.9% from year-over-year.
- Goldman Sachs (GS) underperformed -1.19% following strong Q2 2021 financial results, plus the firm outlined a \$5 billion capital benefit from existing investments that can be used for share buybacks, dividends, and business investments after selling interest in companies and real estate holdings as valuations increased.

### General Market News

- Oil futures U.S. benchmark CL00, -0.09% advanced 1.6%.
- Gold futures GC00, added +0.90% ending 0.2% higher.
- International equities were mostly positive. In Europe, the Stoxx 600 Europe SXXP, -0.00% ticked up less than 0.1%, while London's FTSE 100 UKX, -0.21% fell less than 0.1%. In Asia, the Hang Seng Index HSI, -0.63% climbed 1.6%, at the same time, Hong Kong's Shanghai Composite SHCOMP, -1.07% and Japan's Nikkei 225 NIK, -0.38% each adding 0.5%.
- The ICE U.S. Dollar Index DXY, -0.33%, a measure of the currency against a basket of six major currencies, was up 0.6%.



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