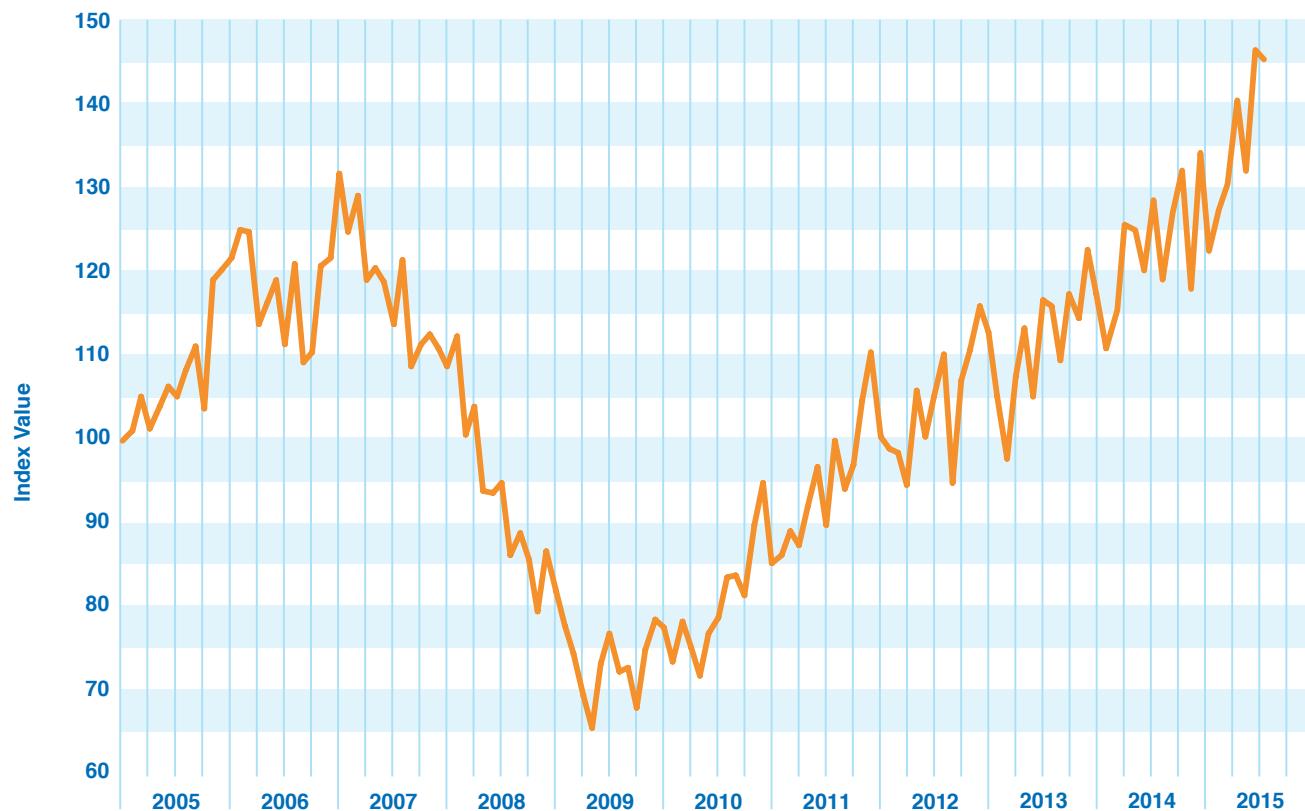


Thomson Reuters/PayNet Small Business Lending Index (SBLI)
(January 2005 - July 2015)



Thomson Reuters/PayNet SBLI Year-Over-Year Change
(January 2006 - July 2015)

