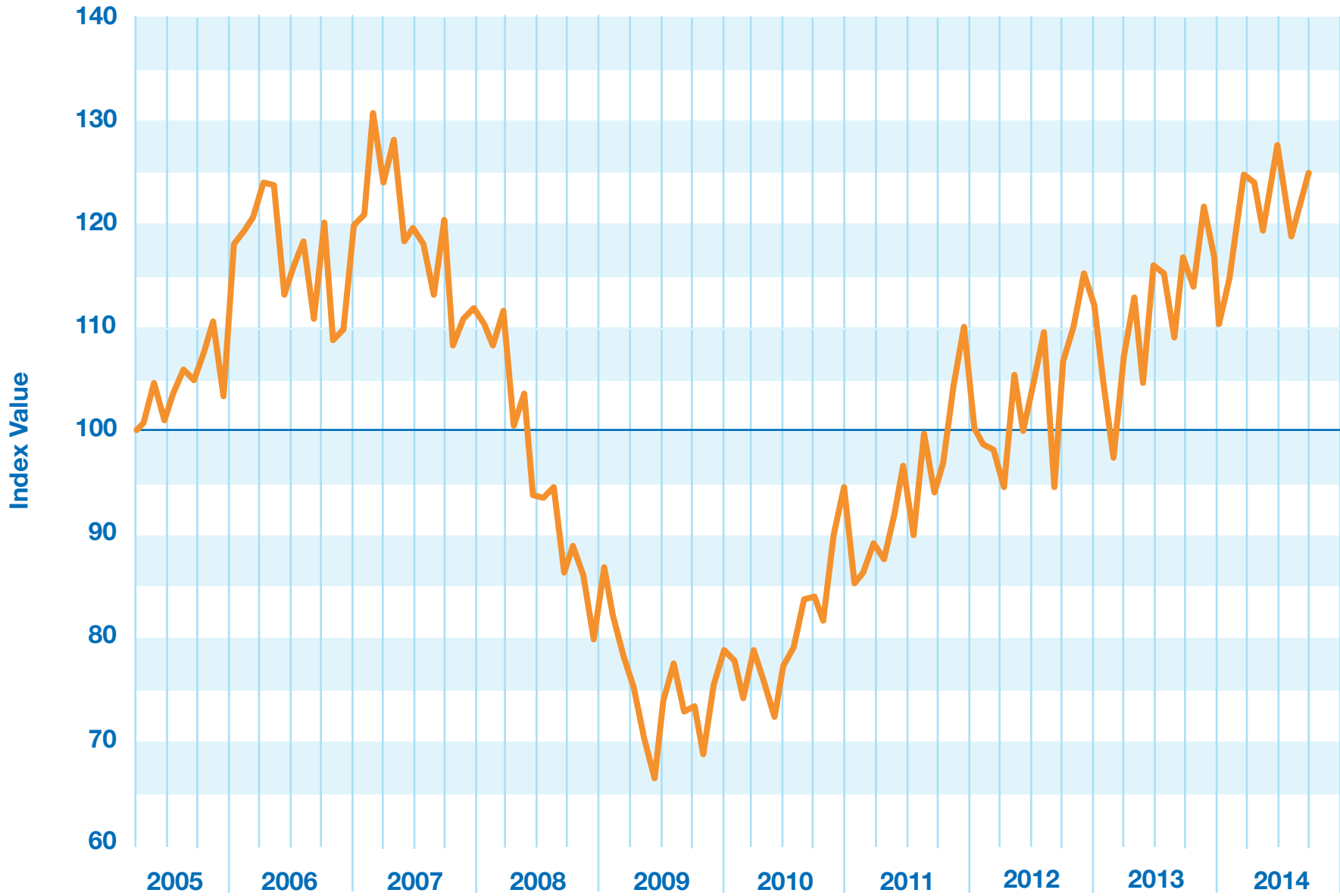


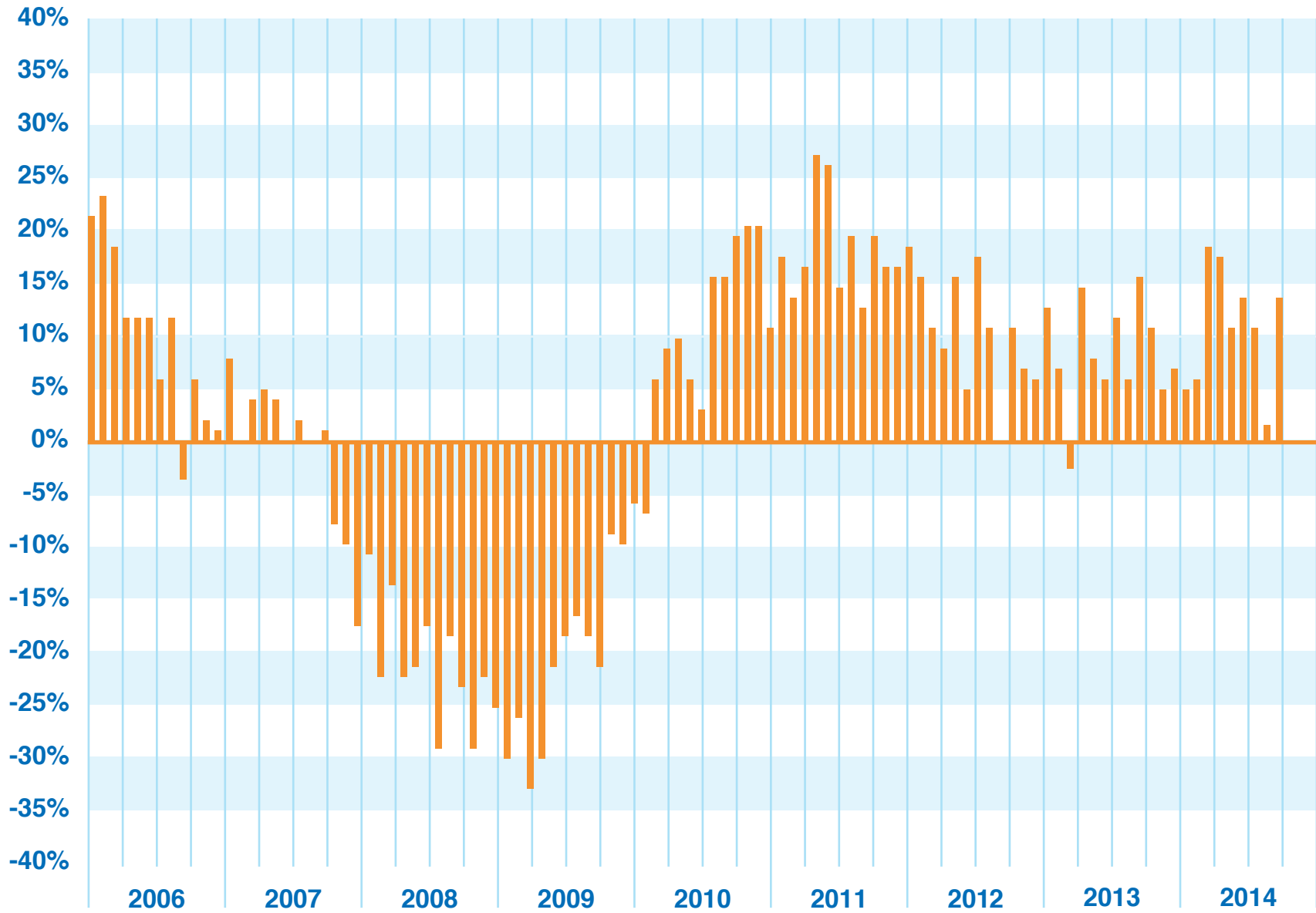
Thomson Reuters/PayNet Small Business Lending Index (SBLI)

(January 2005 - September 2014)



Thomson Reuters/PayNet SBLI Year-Over-Year Change

(January 2005 - September 2014)



Thomson Reuters/PayNet SBDI Change vs. Year Prior

(31 - 90 Days Past Due)

