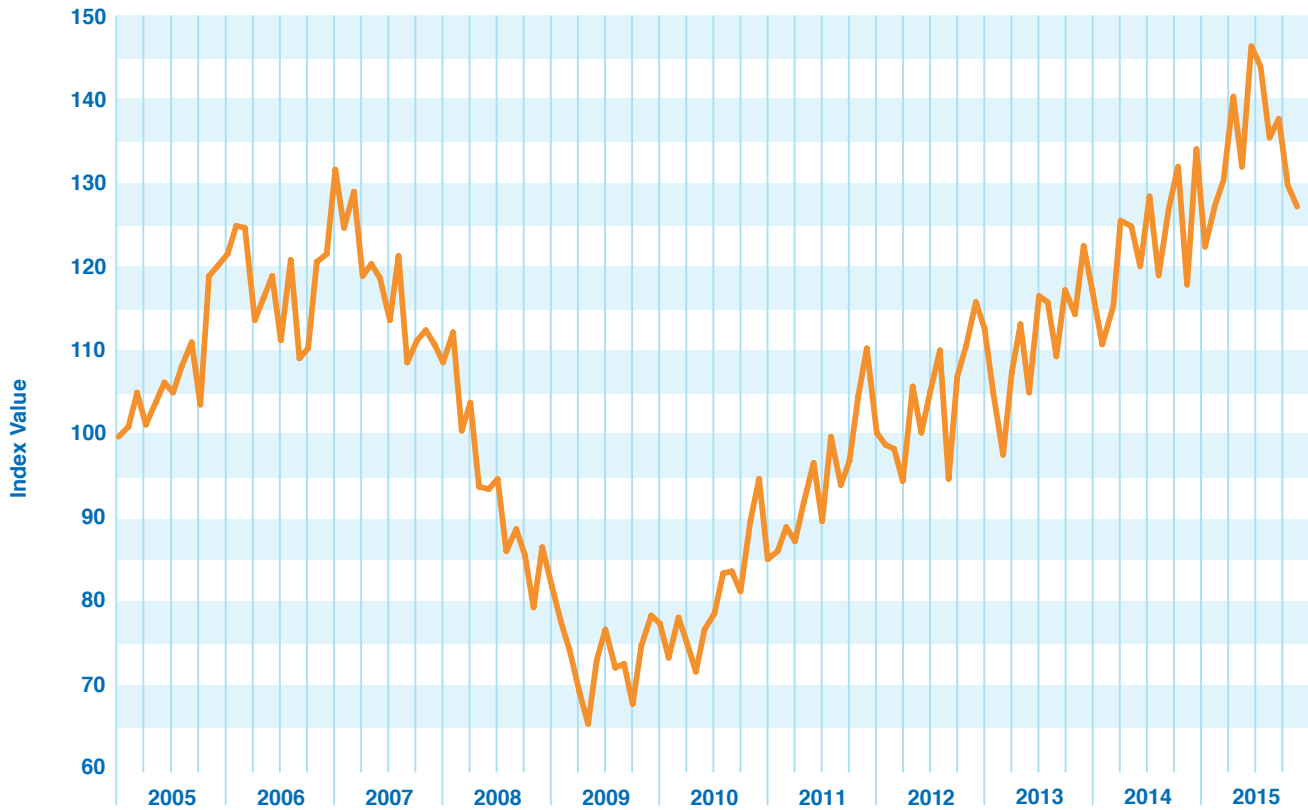


Thomson Reuters/PayNet Small Business Lending Index (SBLI)

(January 2005 - November 2015)



Thomson Reuters/PayNet SBLI Year-Over-Year Change

(January 2006 - November 2015)

