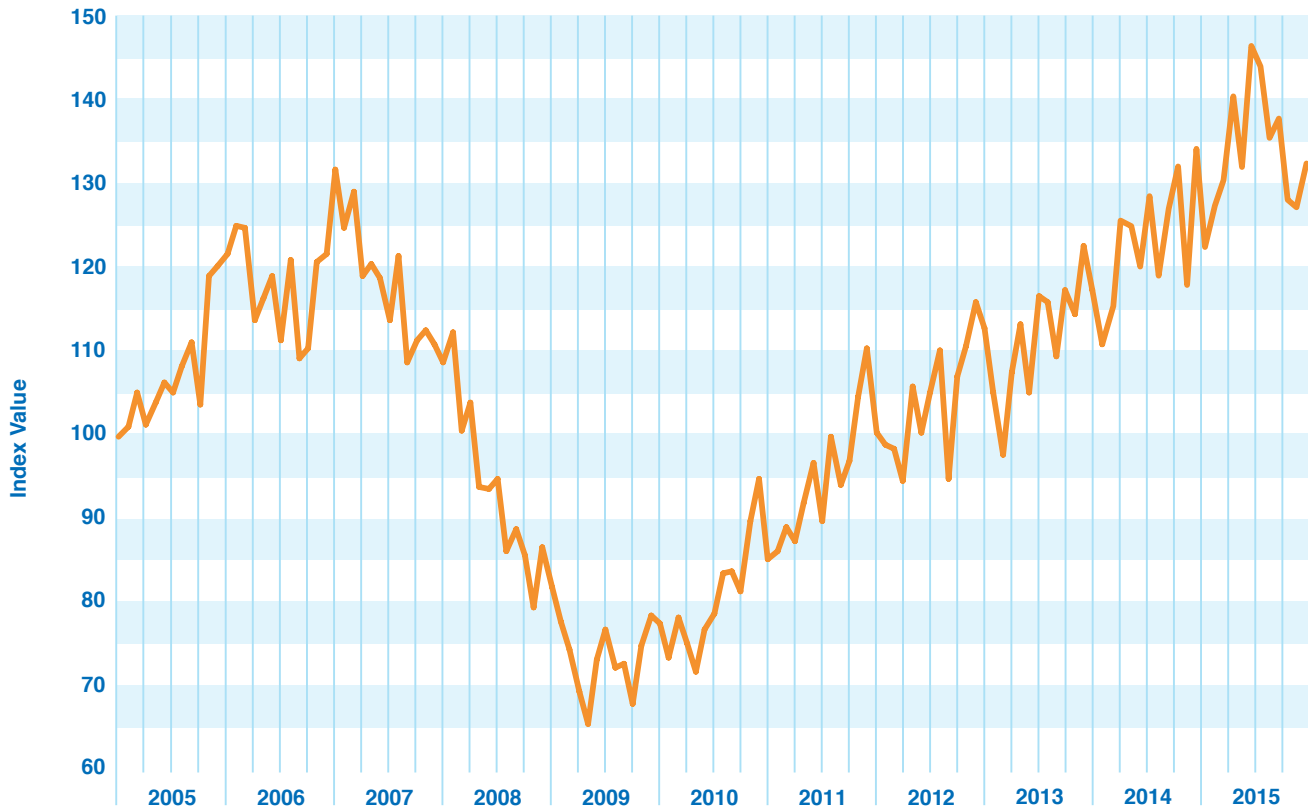


Thomson Reuters/PayNet Small Business Lending Index (SBLI) (January 2005 - December 2015)



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

