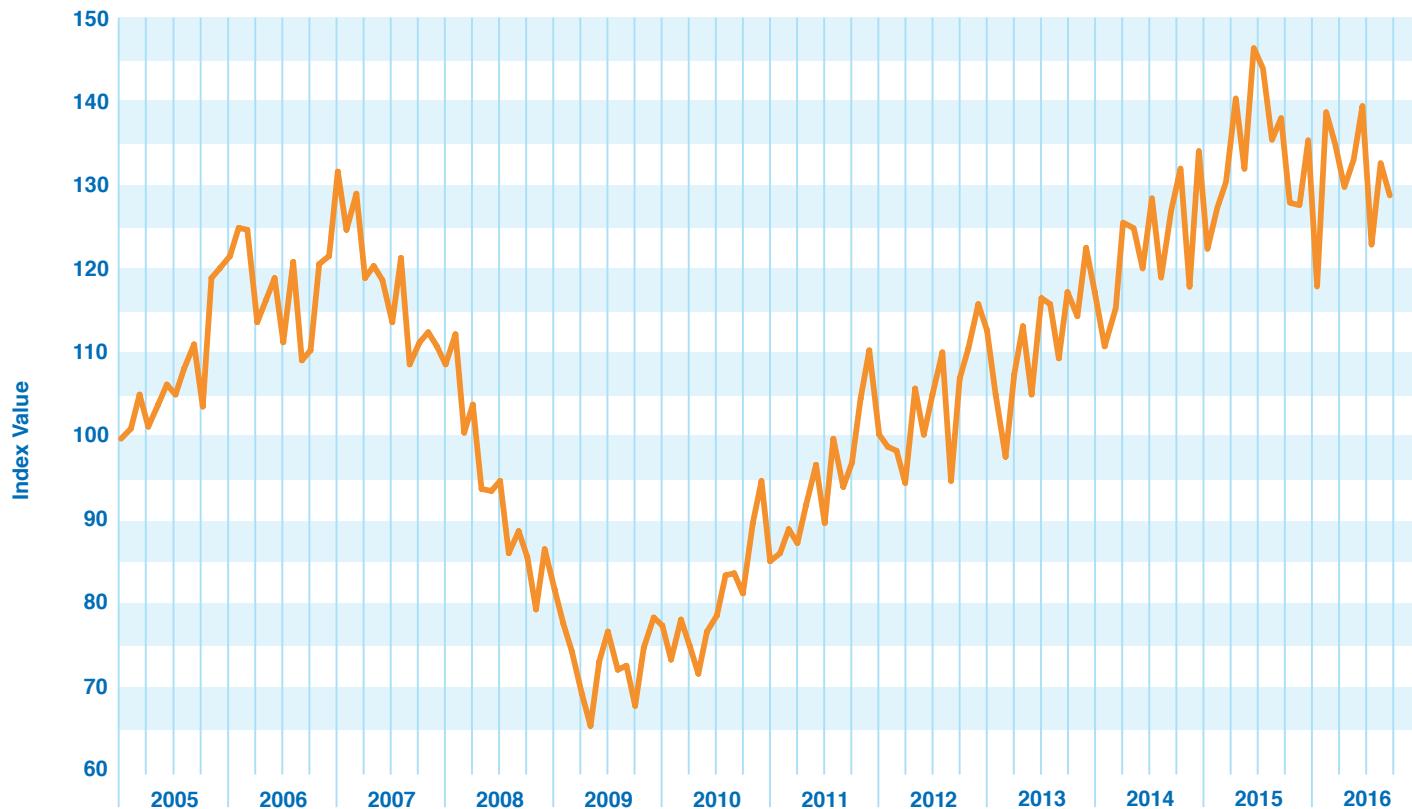


**Thomson Reuters/PayNet Small Business Lending Index (SBLI)**  
(January 2005 - September 2016)



**Thomson Reuters/PayNet SBLI Year-Over-Year Change**  
(January 2006 - September 2016)

