



TAKING THE RISK OUT OF  
SMALL BUSINESS LENDING

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## **PayNet Expands Small Business Lending Index Capturing U.S. Small Business Lending Data by State & Industry**

### ***Leading Economic Indicators Provide Insight Into Future Economic Growth***

(CHICAGO, IL — February 18, 2015) — PayNet, the nation’s leading small business credit expert in small business analytics and risk management solutions announces enhancements to the Small Business Lending Index (SBLI), which is a leading economic indicator of GDP. In addition to the national Thomson Reuters/PayNet Small Business Lending Index, the SBLI have been expanded to provide 988 total individual indices available by 18 different industries and all 50 states.

Because small businesses tend to be more responsive to changes in financial and economic conditions than larger businesses, the SBLI serves as reliable leading indicators of macroeconomic and industry trends. A gauge of small business lending activity provides early signals of future economic growth, demand for capital, and business fixed investment across multiple sectors of the economy.

“The expansion of the Small Business Lending Index into state and industry marks a major advance in the knowledge of the small business market,” says William Phelan, president and co-founder of PayNet. “These 988 separate indices tell us where investment and growth is occurring in the private company economy, which makes up about 50% of U.S. GDP.”

PayNet’s Small Business Lending Indices available in charts by industry and state are available to the public at no cost through registration at [www.sbinsights.net](http://www.sbinsights.net).

The expanded Small Business Lending Index (SBLI) is based on new commercial loan and lease originations by major U.S. lenders in PayNet’s proprietary database. These indices measure the volume of loans to small businesses.

PayNet Inc. is the leading provider of credit ratings on small businesses enabling lenders to achieve optimal risk management, growth and operational efficiencies. PayNet maintains the largest proprietary database of small business loans, leases and lines of credit encompassing over 23 Million contracts worth over \$1.3 Trillion. Using state-of-the-art analytics, PayNet converts raw data into real-time marketing intelligence and predictive information that subscribing lenders use to make informed small business financial decisions and improve their business strategy. For more information visit PayNet Risk Insight Suite at [sbinsights.net](http://sbinsights.net).

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EDITOR’S NOTE: The attached chart lists PayNet SBLI Index Industry Breakdown Sectors available at [sbinsights.net](http://sbinsights.net)



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**PayNet SBLI Index Industry Breakdown Sectors Available at [sbinsights.net](http://sbinsights.net)**

<b>1. Agriculture, Forestry, Fishing and Hunting</b>	<b>10. Health Care and Social Assistance</b>
<b>2. Real Estate and Rental and Leasing</b>	<b>11. Retail Trade</b>
<b>3. Mining, Quarrying, and Oil and Gas Extraction</b>	<b>12. Arts, Entertainment, and Recreation</b>
<b>4. Professional, Scientific, and Technical Services</b>	<b>13. Transportation and Warehousing</b>
<b>5. Construction</b>	<b>14. Accommodation and Food Services</b>
<b>6. Administrative and Support and Waste Management and Remediation Services</b>	<b>15. Information</b>
<b>7. Manufacturing</b>	<b>16. Other Services (except Public Administration)</b>
<b>8. Educational Services</b>	<b>17. Finance and Insurance</b>
<b>9. Wholesale Trade</b>	<b>18. Public Administration</b>
<b>15. Information</b>	<b>16. Other Services (except Public Administration)</b>
<b>17. Finance and Insurance</b>	<b>18. Public Administration</b>