

THOMSON REUTERS/PAYNET SMALL BUSINESS LENDING INDEX (SBLI)

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This new indicator measures the net volume of loans to small businesses indexed so that January 2005 equals 100.

Because small businesses generally respond to changes in economic conditions more rapidly than larger businesses do, the **Thomson Reuters/PayNet Small Business Lending Index (SBLI)** serves as a leading indicator of the economy.

PUBLISHING SCHEDULE

Seasonally adjusted and presented both on an absolute index basis and on a change versus the same month one year prior basis, it is published monthly as follows:

PRELIMINARY data for current value reflecting most recent small business lending activity released

REVISED data for Month preceding Preliminary released

FINAL data for Month preceding Revised released

The index has its highest correlation with GDP change as a leading indicator, leading between 2 and 5 months in advance.

METHODOLOGY

All data is collected by PayNet, Inc. PayNet collects real-time loan information from more than 200 leading U.S. lenders. Its proprietary database -- updated weekly -- is the richest and largest collection of commercial loans and leases, encompassing more than 17 million current and historic contracts worth over \$740 billion.

PayNet primarily collects data from US Small Business lenders, conducts research and analysis, develops and implements estimation methodologies and disseminates statistics to customers.

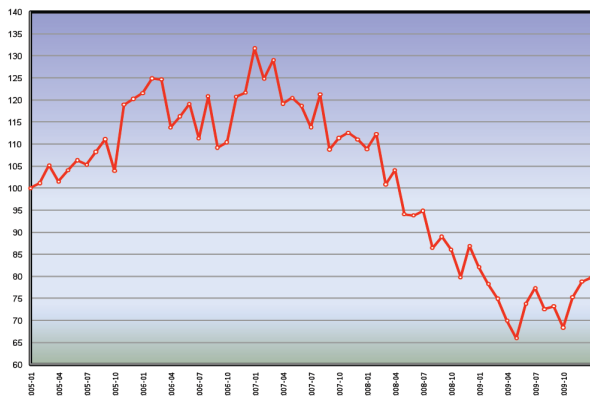
Because PayNet receives its source data over time, estimates are routinely revised to reflect more complete source data.

Preliminary and Revised estimates are reported as calculated without any reference to previously reported estimates for the same month.

In addition, PayNet undertakes periodic studies that examine the accuracy of the estimates over time and for the existence of any systemic overstatement or understatement.

INDEX PERFORMANCE

Base date Jan 05



AVAILABLE NOW

The **Thomson Reuters /PayNet Small Business Lending Index** is widely used in business planning and operations, providing a more in-depth understanding of where the economy stands in the business cycle.

Thomson Reuters / PayNet SBLI

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The index is regularly covered by Reuters news, Fox Business News and CNBC.

Contact the Thomson Reuters or PayNet team for more information and for access to the index data. More information is also available here: [Thomson Reuters/PayNet SBLI](#)

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