



## Biz2Credit Small Business Lending Index – November 2012

Month	Big Bank Approval %	Small Bank Approval %	Credit Union Approval %	Alternative Lenders Approval %
Nov. 2011	10.0%	47.0%	57.0%	62.0%
Dec. 2011	9.7%	47.1%	57.4%	62.2%
Jan. 2012	11.7%	47.5%	57.6%	62.4%
Feb. 2012	11.7%	47.6%	57.8%	62.5%
Mar. 2012	10.9%	47.6%	57.9%	63.0%
Apr. 2012	10.6%	45.9%	57.4%	63.0%
May 2012	10.2%	45.5%	57.6%	63.2%
Jun. 2012	11.1%	47.5%	55.8%	62.9%
Jul. 2012	11.3%	47.4%	54.6%	64.1%
Aug. 2012	10.9%	47.8%	52.9%	64.5%
Sept. 2012	14.2%	47.6%	52.4%	64.6%
Oct. 2012	14.8%	50.1%	49.2%	64.7%
<b>Nov. 2012</b>	<b>13.2%</b>	<b>49.2%</b>	<b>48.4%</b>	<b>64.5%</b>

\* Banks with more than \$10 billion in assets are classified as "big banks."

\* Banks with less than \$10 billion in assets are classified as "small banks."

\* Credit Unions are considered a category unto themselves in the Biz2Credit Small Biz Lending Index.

\* "Alternative lenders" include accounts receivable financiers, merchant cash advance lenders, Community Development Financial Institutions (CDFI), micro lenders, and others.

### About the Biz2Credit Small Business Lending Index

Biz2Credit analyzed loan requests ranging from \$25,000 to \$3 million from companies in business more than two years with an average credit score above 680. Unlike other surveys, the results are based on primary data submitted by more than 1,000 small business owners who applied for funding on Biz2Credit's online lending platform. Biz2Credit's connects business borrowers with more than 1,100 lenders nationwide.

### About Biz2Credit

Founded in 2007, [Biz2Credit](#) is a leading credit marketplace connecting small- and medium-sized businesses with lenders, service providers, and complementary business tools. The company matches borrowers to financial institutions based on each business's unique profile -- completed in less than four minutes -- in a safe, efficient, price-transparent environment. Biz2Credit's network consists of 1.6 million users, 1,100+ lenders, credit rating agencies such as D&B and Equifax, and small business service providers including CPAs and lawyers. Having arranged \$750 million in funding throughout the U.S., Biz2Credit is widely recognized as the #1 online credit resource for small businesses.