



Biz2Credit Small Business Lending Index – January 2013

Month	Big Bank Approval %	Small Bank Approval %	Credit Union Approval %	Alternative Lenders Approval %
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%
Nov. 2012	13.2%	49.2%	48.4%	64.5%
Dec. 2012	14.9%	49.8%	47.6%	63.8%
Jan. 2013	15.3%	49.9%	46.9%	63.7%

* 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 financers, merchant cash advance lenders, Community Development Financial Institutions (CDFI), micro lenders, and others.