



Biz2Credit Small Business Lending Index – November 2013

| Month | Big Bank Approval % | Small Bank Approval % | Credit Union Approval % | Alternative Lenders Approval % |
|------------|---------------------|-----------------------|-------------------------|--------------------------------|
| Nov. 2012 | 13.2% | 49.2% | 48.4% | 64.5% |
| Dec. 2012 | 14.9% | 49.8% | 47.6% | 63.8% |
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| Jan. 2013 | 15.3% | 49.9% | 46.9% | 63.7% |
| Feb. 2013 | 15.9% | 50.3% | 45.9% | 63.7% |
| Mar. 2013 | 15.7% | 50.8% | 45.5% | 63.6% |
| Apr. 2013 | 16.8% | 50.9% | 45.2% | 63.4% |
| May 2013 | 17.3% | 49.5% | 45.0% | 63.3% |
| Jun. 2013 | 16.9% | 49.8% | 44.8% | 63.4% |
| Jul. 2013 | 17.4% | 49.4% | 45.1% | 63.2% |
| Aug. 2013 | 17.6% | 50.7% | 45.3% | 63.1% |
| Sept. 2013 | 17.5% | 50.1% | 45.4% | 63.2% |
| Oct. 2013 | 14.3% | 44.3% | 43.4% | 67.3% |
| Nov. 2013 | 17.4% | 49.7% | 44.5% | 67.2% |

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, which connects business borrowers with more than 1,200 lenders nationwide.

About Biz2Credit

Founded in 2007, Biz2Credit has arranged more than \$1 billion in small business funding throughout the U.S. and is widely recognized as the #1 online credit resource for startup loans, lines of credit, equipment loans, working capital and other funding options. Using the latest technology, Biz2Credit matches borrowers to financial institutions based on each company'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, 1,200+ lenders, credit rating agencies such as D&B and Equifax, and small business service providers including CPAs and lawyers. Visit www.biz2credit.com, follow on Twitter @Biz2Credit, and Facebook at www.facebook.com/biz2credit.