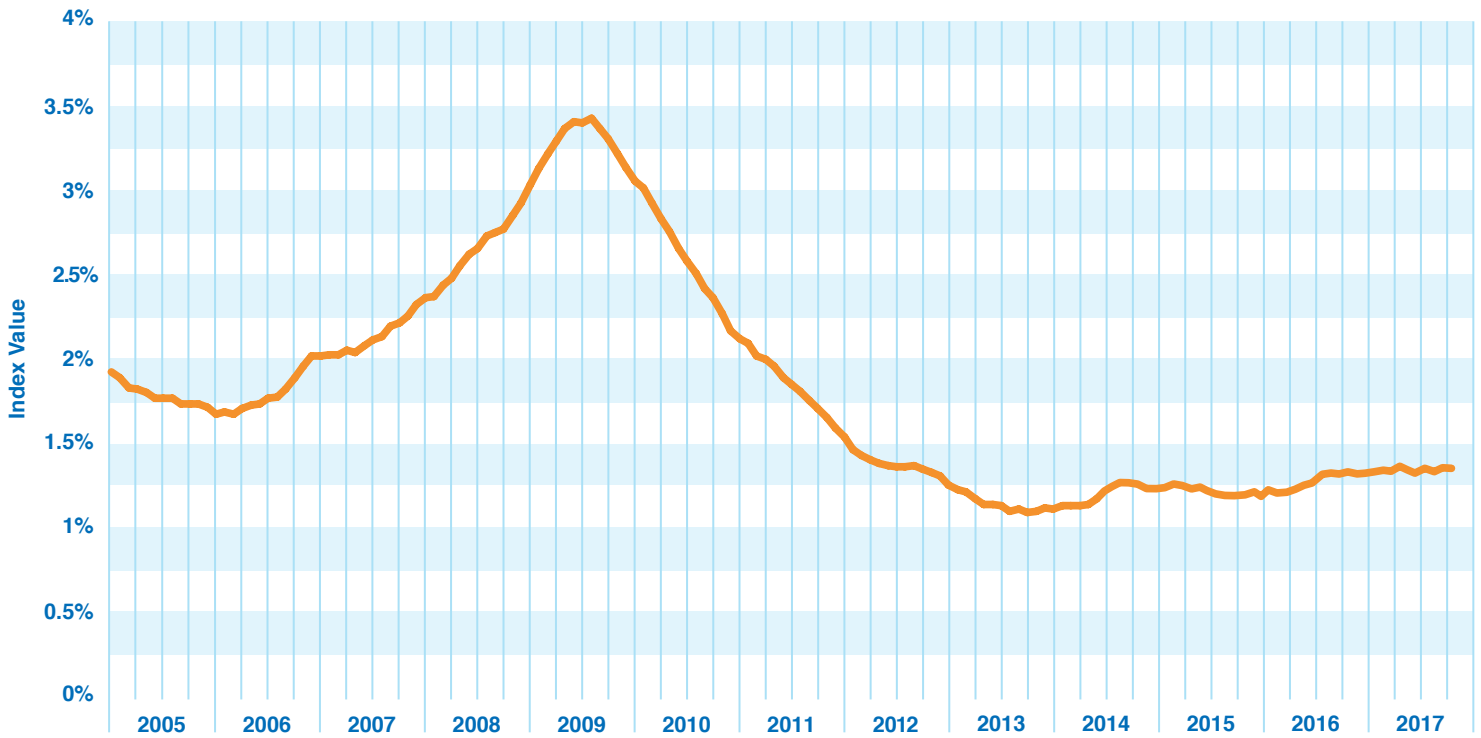


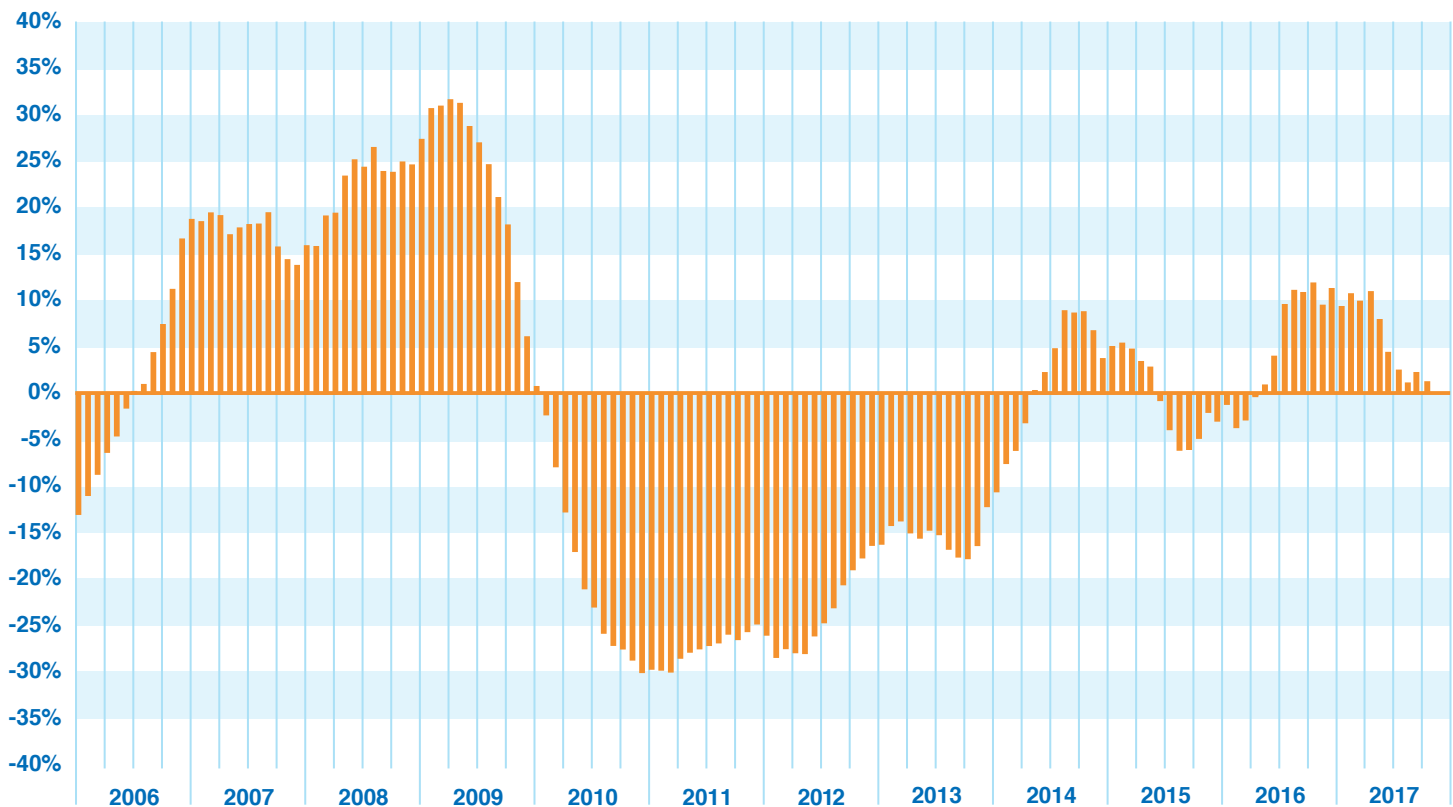
Thomson Reuters/PayNet Small Business Delinquency Index (SBDI)

(31 - 90 Days Past Due)
(January 2005 - October 2017)



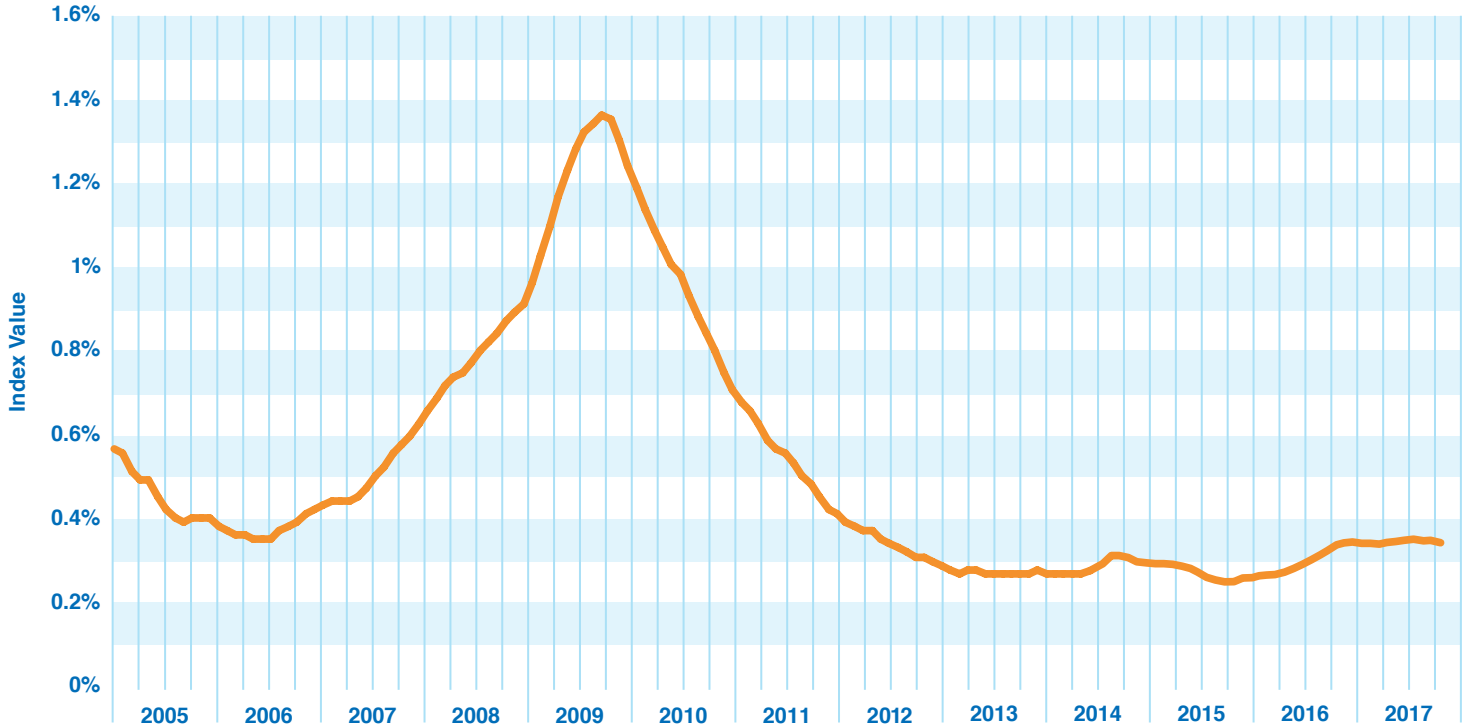
Thomson Reuters/PayNet SBDI Change vs. Year Prior

(31 - 90 Days Past Due)
(January 2006 - October 2017)



Thomson Reuters/PayNet Small Business Delinquency Index (SBDI)

(91 - 180 Days Past Due)
(January 2005 - October 2017)



Thomson Reuters/PayNet SBDI Change vs. Year Prior

(91 -180 Days Past Due)
(January 2006 - October 2017)

