



TAKING THE RISK OUT OF
SMALL BUSINESS LENDING

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Small Business Borrowing in Georgia Down in April

PayNet, the premier provider of small business credit assessments on private companies, announces that in April 2017 borrowing is deteriorating in Georgia, with 12 of the 18 major industries falling in the state.

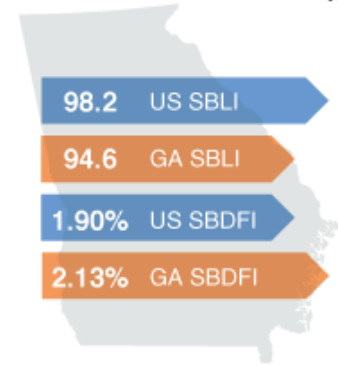
The PayNet Small Business Lending Index (SBLI) for Georgia was 94.6, down 1.6% from the previous month's level and 3.7% beneath this month's national SBLI level (98.2). Small business borrowers are behaving more cautiously by reducing investment.

Health Care and Social Assistance (-14.4%); Transportation and Warehousing (-11.9%); and Wholesale Trade (-10.6%) were the three industries with the most unfavorable performance over the past year in Georgia. Nationally, Health Care and Social Assistance fell by -13.4% year over year.

PayNet's Small Business Default Index (SBDFI) for Georgia registered 2.13%. After a comparable performance to last month, Georgia's SBDFI was 23 basis points greater than the national SBDFI level of 1.90%. The national SBDFI rose 26 basis points year-over-year, while Georgia's SBDFI climbed 20.

"Time will tell how these conditions will affect Georgia's economy going forward," explains the president of PayNet, William Phelan.

Georgia Small Business Credit Trends
April 2017



Source: SBinsights.net

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About

PayNet is the leading provider of credit ratings on small businesses enabling lenders to achieve optimal risk management, growth and operational efficiencies. PayNet maintains the largest proprietary database of small business loans, leases and lines of credit encompassing over 23 Million contracts worth over \$1.4 Trillion. Using state-of-the-art analytics, PayNet converts raw data into real-time marketing intelligence and predictive information that subscribing lenders use to make informed small business financial decisions and improve their business strategy. For more information, visit www.paynet.com.

PayNet Small Business Lending Index (SBLI)

The PayNet SBLI is based on new commercial loan and lease originations by major U.S. lenders in PayNet's proprietary database. This index measures the volume of loans to small businesses formulated on a rolling 12-month basis. Small businesses generally respond to changes in economic conditions more rapidly than do larger businesses; this statistic is a leading indicator of macroeconomic and industry trends

PayNet Small Business Default Index (SBDFI)

The PayNet Small Business Default Index (SBDFI) measures the percent of loans and leases to small businesses that have defaulted in the past 12 months.

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