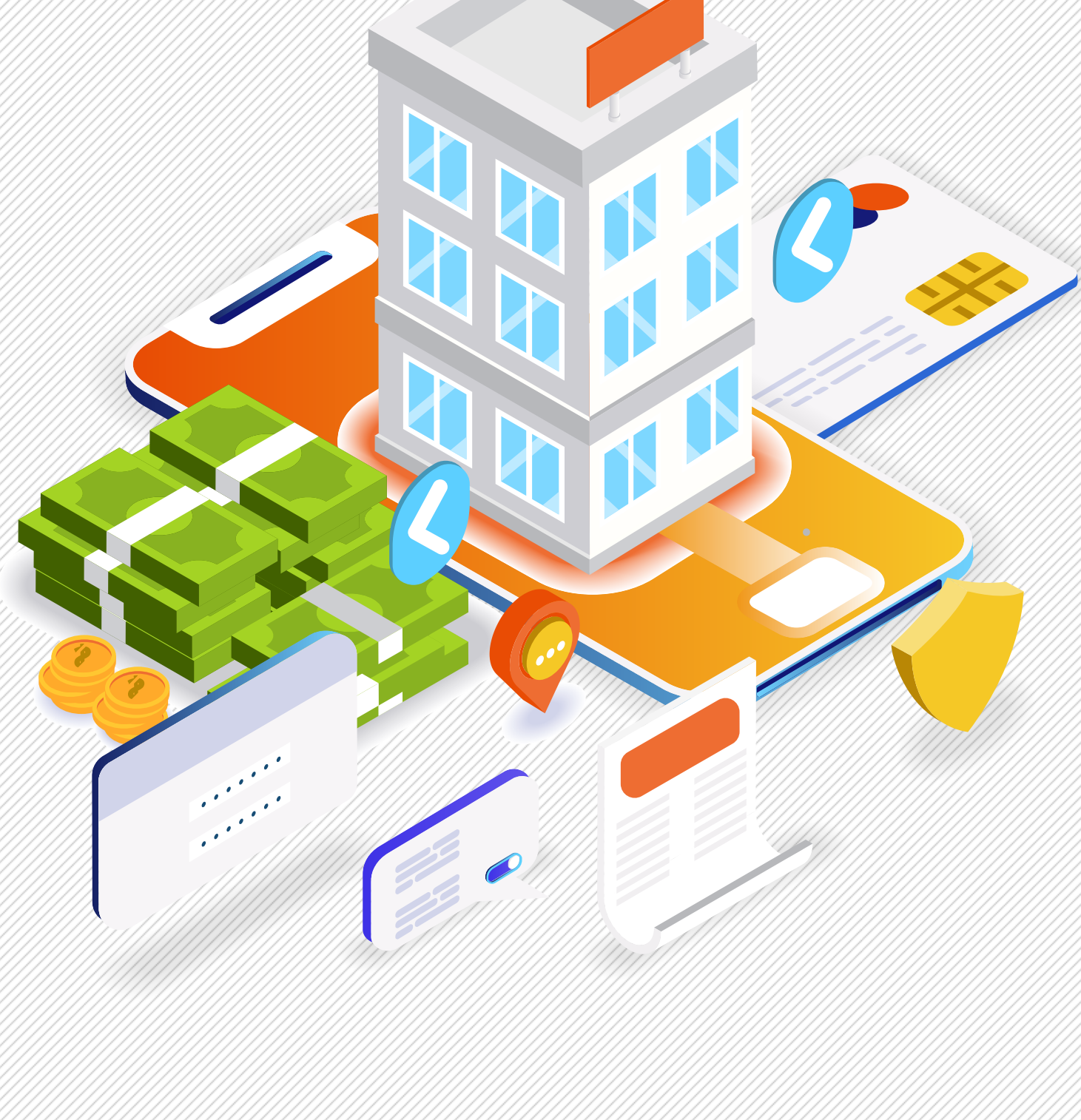




**Rohit Arora, Biz2Credit CEO**



high, according to the October NFIB Small Business Optimism Index, which has trended upward for the past few years. The NFIB reports that 2018 has produced 45-year record high measures of job openings, actual job creation, compensation increases, profit growth, and inventory investment. Further, capital spending has risen significantly in the past few month and small business owners have bulked up their inventories.

of Labor Statistics December / Jobs Report. Sectors that saw the largest job growth were health care, manufacturing, and transportation and warehousing.

a higher rate was in September 2014.

Yearly Comparison

Monthly Comparison



Institutional lenders dipped slightly from 64.8% in October to 64.7% in November, a reflection of the competitive marketplace in small business lending at the moment.



Loan approval rates among alternative lenders dropped from 60.5% in October to 56.7% in November.



percentage from October, according to the Biz2Credit Index.



**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

## About Biz2Credit

Founded in 2007, Biz2Credit has arranged more than \$2 billion in small business financing and has several times been named to Crain's New York's Fast 50 and was recently ranked among the top 200 fast-growing companies on Deloitte's 2018 Technology Fast 500. Biz2Credit is expanding its industry-leading technology in custom digital platform solutions for leading banks and other financial institutions, investors and service providers in the U.S. Visit