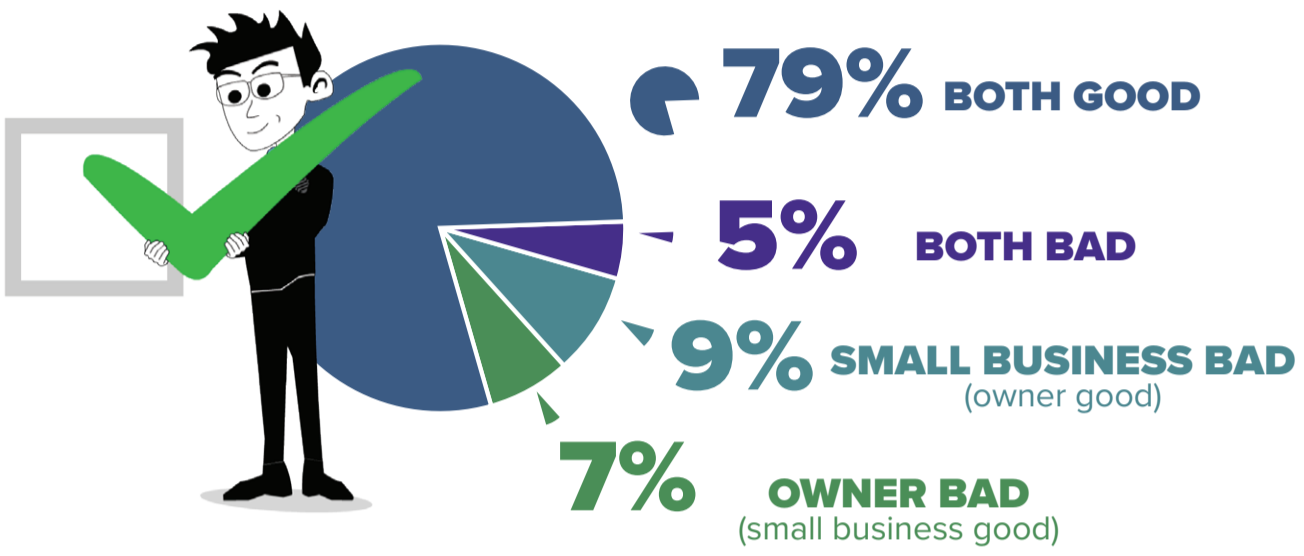


Small Business Fuels U.S. Economy Growth

Credit Profile of Small Business Owner vs Average Consumer*

CONSUMER ATTRIBUTES		CONSUMER AVERAGE	SMALL BUSINESS OWNER AVERAGE
TRADE	Open Trade count	3	8
	Trade open last 6 months	0.3	0.4
	Age of older trade (years)	16	21
	Utilization	38%	59%
PUBLIC RECORD	Derogatory public records	0.2	0.2
DELINQUENCY	Collection trades	1.6	0.3
	Percentage of trades 90+ days delinquent or derogatory	27%	4%

A guarantor's credit behavior can impact commercial credit profile*



THE BREAKDOWN

How Their Small Business Credit and Personal Credit Compare

TOTALS	SMALL BUSINESS CREDIT	OWNER'S PERSONAL CREDIT
79%		
5%		
9%		
7%		

*Source: Experian Commercial Pulse Small Business Impacts

Blended credit data gives more focused assessment of risk

BUSINESS BUREAU
Generic risk scores
Industry
Number of recent inquiries
Derogatory information such as past bankruptcies and collections
Delinquent trades
Months in business

APPLICATION
Business revenue
Household income
Consumer debt-to-income ratios
Utilization
Beneficial owner information
Identifying information

CONSUMER BUREAU
Generic risk scores
Number of recent inquiries
Derogatory information such as past bankruptcies and collections
Delinquent trades

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