

THE FACE OF SMALL BUSINESS

SMALL BUSINESS OWNERS OUTSHINE CONSUMERS IN CREDIT MANAGEMENT

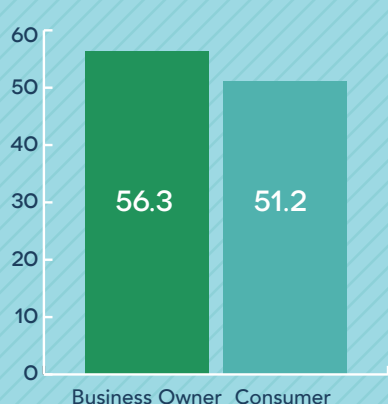


NEW STUDY HIGHLIGHTS CREDIT AND DEMOGRAPHIC DIFFERENCES OF THE AVERAGE CONSUMER AND SMALL BUSINESS OWNER

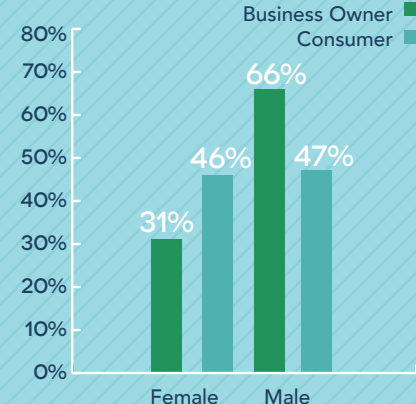
DEMOGRAPHICS



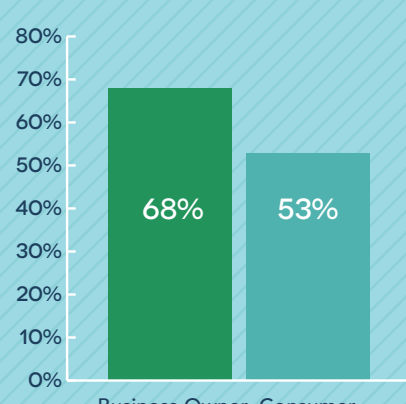
AVERAGE AGE



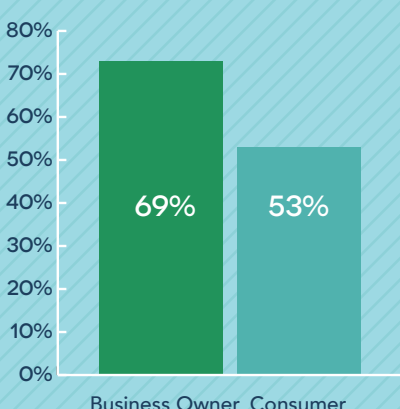
GENDER



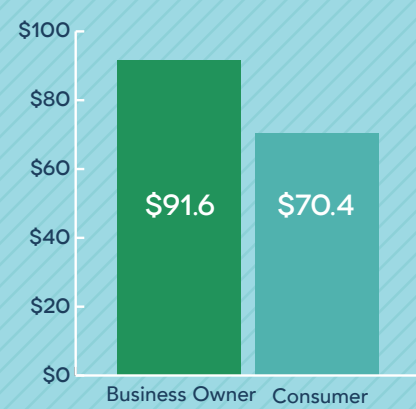
MARRIED



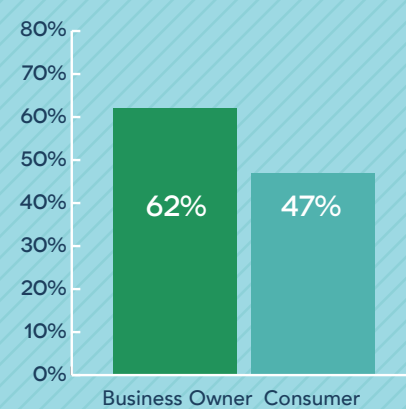
SOME COLLEGE OR MORE



AVERAGE INCOME



HOMEOWNERSHIP



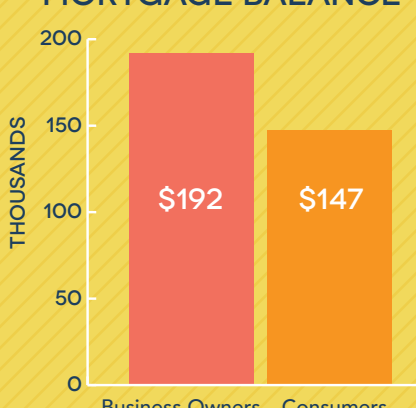
CREDIT ATTRIBUTES



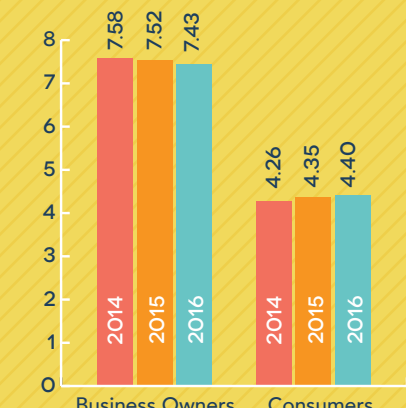
AVERAGE CREDIT SCORE



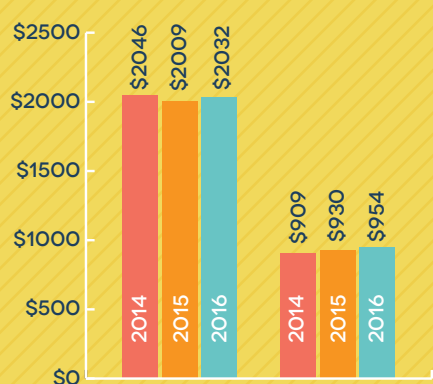
AVERAGE MORTGAGE BALANCE



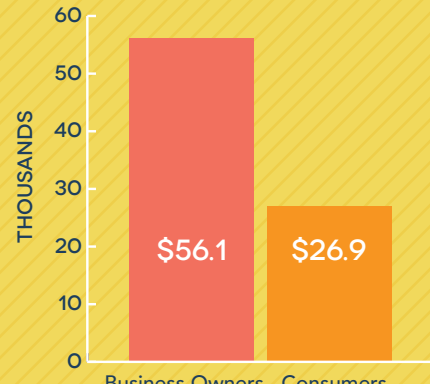
OF OPEN TRADES



AVERAGE MONTHLY PAYMENT OF TRADES



AVERAGE CREDIT LIMIT



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The analysis is based on a statistically relevant sampling of data from Experian's consumer and business credit database from December 2015. The sample was based on a select business population where ethnic background was identifiable. Average scores are an average of the sample and are not representative of national averages of the consumer or small business. Ethnic background was obtained from Ethnic Technologies, a provider of multicultural marketing data, ethnic identification software and ethnic data appending services.

*Based on a scale of 1 to 100 (with 100 being least risky); predicts the likelihood of severe delinquency (more than 91 days past due) within the next 12 months