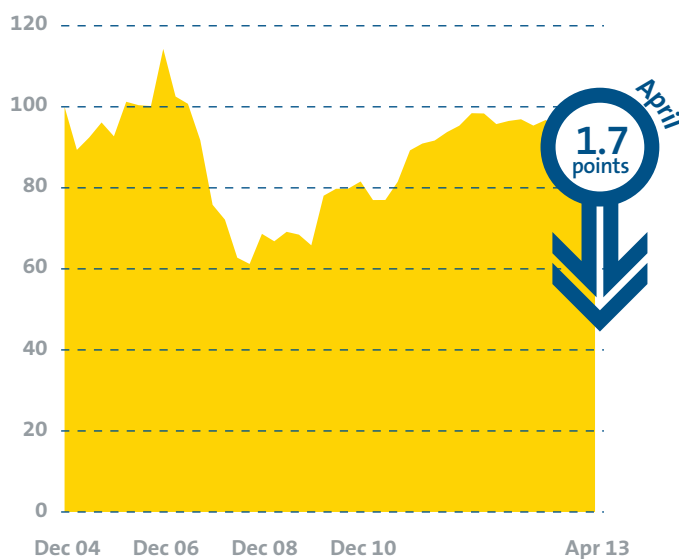


What's driving the US small business sector?

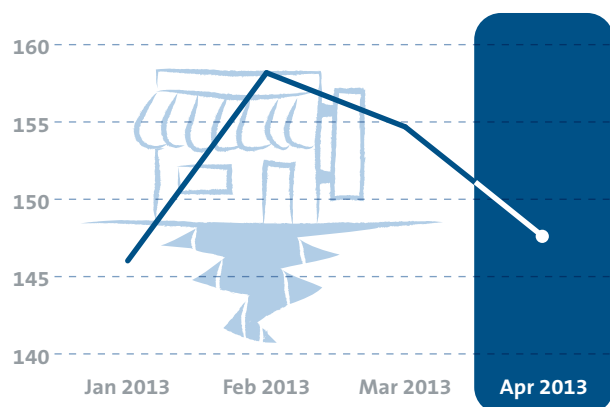
After hitting pre-recession levels earlier in 2013, the small business sector struggled for the second consecutive month in April, according to D&B's monthly Small Business Health Index. The overall index registered a nearly 2-point drop in April compared to March, with all major sectors declining. The real estate market, which had previously shown signs of hope, boasted the largest decline of any sector, while manufacturing, retail, transportation, and automakers also struggled. In contrast, the business services and construction segments each showed strong improvement. As the U.S. Small Business Administration celebrates the 50th anniversary of National Small Business Week in June, the overall stability of small business remains tenuous.

Small Business Health Index: Overall



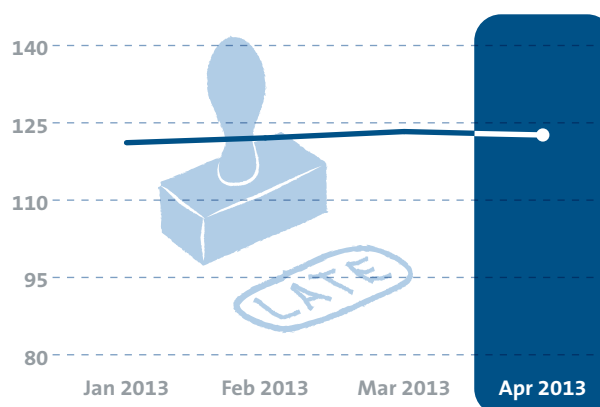
Source: D&B Global Data, Insights & Analytics

Small Business Failures



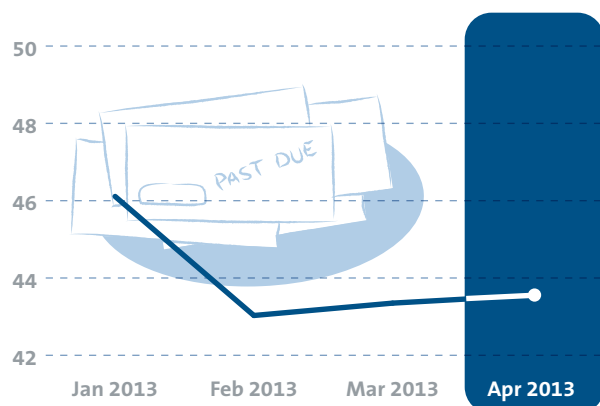
Small businesses in all major sectors continued to close their doors in April, underscoring their challenge in regaining a full pre-recession footing.

Payment Delinquency



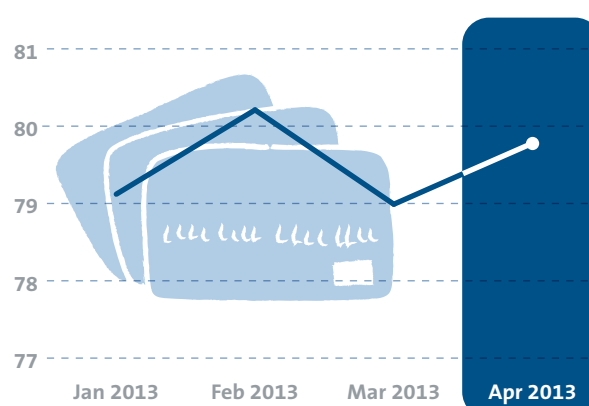
Fewer small businesses were able to pay their bills on time in April, a somber decline after three months of improvement.

Credit Card Delinquency



On-time credit card payments ramped up in the small business sector for the second consecutive month in April, a positive development following poor credit card performance in 2012.

Credit Card Utilization



Small businesses were less reliant on credit cards in April, signaling a potential easing of access to traditional forms of credit and lending.

What can we expect for small business?

Combined with downturns in the Industrial Production Index and construction spending, the Small Business Health Index's April 2013 decline highlights the continuing struggle small businesses face in a volatile economic environment. Nevertheless, key indicators like falling unemployment are promising for the sector. D&B proudly supports small businesses – the lifeblood of the U.S. economy – during the SBA's National Small Business Week, June 17 to 21, 2013.

What is the Small Business Health Index?

D&B's monthly Small Business Health Index (SBHI) measures small business health through payment patterns, failure rates, and credit utilization. The SBHI follows a sampling of all active small businesses with fewer than 100 employees

and combines pro- and counter-cyclical elements to provide a simple, representative number. Using 2004 as the base year (Index value 100), improvement is designated by an Index value above 100.

D&B's informed perspective puts the future in focus, helping you protect, grow, and empower your business. To learn more, visit www.dnb.com