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## The Small Business Authority Releases The August 2012 SB Authority Index

### The SB Authority Index Shows Continuous Progress in the Small Business Segment

NEW YORK, Oct. 2, 2012 /PRNewswire/ -- Newtek Business Services, Inc., NASDAQ: NEWT, [The Small Business Authority](#), announced the release of the SB Authority Index of small business indicators for August 2012, reaching 113.57 points, up .60% from July 2012. Activity in Newtek's merchant processing volume scale and the Russell Microcap Index data led the increase.

President and CEO, Barry Sloane said, "The SB Authority Index is showing some signs of life in the results for the month of August. Two components in particular showed good gains, pulling the index higher in a tough economy. Both the Russell Microcap Stock Index and Newtek's own proprietary merchant processing data showed strong growth among small and medium-sized businesses, leading the index higher with a .60% gain for the month of August. Strong consumer spending led the merchant processing index higher. The Russell Microcap Index rising is, in our opinion, a function of Federal Reserve Bank easing of monetary conditions, forcing interest rates lower and creating liquidity which invariably runs into equities. The stock market's rise is good for the incumbent President in his re-election bid, as people feel richer in their retirement accounts and cost of capital becomes cheaper for business. A great question is, will this pump priming last for the long term? Based on the data we have today, it is hard to determine if the up-tick in the SB Authority Index reflects a moment in time or a slight continuing uptrend."

#### **About Newtek Business Services, Inc.**

Newtek Business Services, [The Small Business Authority](#), provides the following products and services:

- | **[Electronic Payment Processing](#)**: eCommerce, electronic solutions to accept non-cash payments, including credit and debit cards, check conversion, remote deposit capture, ACH processing, and electronic gift and loyalty card programs.
- | **[Managed Technology Solutions \(Cloud Computing\)](#)**: Full-service web host, which offers eCommerce solutions, shared and dedicated web hosting and related services including domain registration and online shopping cart tools.
- | **[eCommerce](#)**: A suite of services that enable small businesses to get up and running on-line quickly and cost effectively, with integrated web design, payment processing and shopping cart services.
- | **[Business Lending](#)**: Broad array of lending products including SBA 7(a) and SBA 504 loans through our lending subsidiary, Newtek Small Business Finance, Inc.
- | **[Insurance Services](#)**: Commercial and personal lines of insurance, including health and employee benefits in all 50 states, working with over 40 insurance carriers.
- | **[Web Services](#)**: Customized web design and development services.
- | **[Data Backup, Storage and Retrieval](#)**: Fast, secure, off-site data backup, storage and retrieval designed to meet the specific regulatory and compliance needs of any business.
- | **[Accounts Receivable Financing](#)**: Receivable purchasing and financing services.
- | **[Payroll](#)**: Complete payroll management and processing services.

Newtek Business Services, Inc., [The Small Business Authority](#), is a direct distributor of a wide range of business services and financial products to the small- and medium-sized business market under the Newtek<sup>®</sup> brand. Since 1999, Newtek has helped small- and medium-sized business owners realize their potential by providing them with the essential tools needed to manage and grow their businesses and to compete effectively in today's marketplace. Newtek provides its services to over 100,000 business accounts and has positioned the Newtek<sup>®</sup> brand as a one-stop-shop provider of such business services. According to the U.S. Small Business Administration, there are over 27.5 million small businesses in the United States, which in total represent 99.7% of all employer firms.

#### ***Note Regarding Forward Looking Statements***

*Statements in this press release including statements regarding Newtek's beliefs, expectations, intentions or strategies for the future, may be "forward-looking statements" under the Private Securities Litigation Reform Act of 1995. All forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from the plans, intentions and expectations reflected in or suggested by the forward-looking statements. Such risks and uncertainties*

*include, among others, intensified competition, operating problems and their impact on revenues and profit margins, anticipated future business strategies and financial performance, anticipated future number of customers, business prospects, legislative developments and similar matters. Risk factors, cautionary statements and other conditions, which could cause Newtek's actual results to differ from management's current expectations, are contained in Newtek's filings with the Securities and Exchange Commission and available through <http://www.sec.gov>.*

<http://www.thesba.com>

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