



November 21, 2012

## Small Business Owners Expect Zero Yearly Improvement In Black Friday And Cyber Monday Sales

### November 2012 SB Authority's Market Sentiment Survey Results

NEW YORK, Nov. 21, 2012 /PRNewswire/ -- [Newtek](#) Business Services (NASDAQ: NEWT), [The Small Business Authority](#), with a portfolio of over 100,000 business accounts, announced today the findings of its SB Authority Market Sentiment Survey, a monthly window into the concerns of independent business owners. Based on a poll of over 1,100 respondents, one of the key findings from the November survey is 60% of business owners expect Black Friday and Cyber Monday sales to remain unchanged from last year, 15% expect sales to decrease 4% or more from last year, and 25% expect holiday sales to increase 4% or more. Additionally, post-election, 62% of those polled expect that the economy will be better than it was in 2012.

The full November 2012 results showed the following:

Poll Question	Poll Answer	Percentage
Do you expect your sales on this year's Black Friday and Cyber Monday to be:	Down 4% or more from last year	15%
	Unchanged from last year	60%
	Up 4% or more	25%
Now that the election is over, do you see the economy being better or worse than 2012?	Better	62%
	Worse	38%

Barry Sloane, Chairman, President and CEO of [The Small Business Authority](#) commented, "Our survey, taken over the prior three weeks, shows business owners cautious in the near term but slightly optimistic over the course of 2013. Business owners do not think we will have any increase in Black Friday or Cyber Monday sales over the same day and results from the year prior. We believe that the election being over increased hope for optimism, and not going over the fiscal cliff has left the majority of business owners optimistic. We will establish our next survey on a discussion surrounding expectations of the fiscal cliff."

### 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® 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® 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>.*

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