



January 3, 2012

## A Majority of Business Owners Optimistic About the Future of Business in 2012

### SB Authority Releases December 2011 Market Sentiment Survey Results

NEW YORK, Jan. 3, 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 1,000 respondents, one of the key findings from the December survey is 55 percent of business owners are optimistic about the future. In addition, 64 percent are optimistic about their 2011-year end results. A majority of these business owners believe that, going forward, it will be easier to grow their sales rather than to reduce their expenses.

The full December 2011 results showed the following:

Poll Question	Poll Answer	Percentage
Looking into 2012, how do you feel about the future?	Optimistic	55%
	Pessimistic	20%
	Neutral	25%
Regarding your own business results, are you:	Optimistic	64%
	Pessimistic	20%
	Neutral	16%
Do you find it easier to:	Grow your sales	68%
	Reduce your costs	32%

Barry Sloane, Chairman, President and CEO of [The Small Business Authority](#) commented, "To be frank, we are pleasantly surprised at the optimism that is being generated by over 1,000 of our small business clients. Optimism about their business and the economy and their ability to grow sales has not been apparent in recent months or years. We attribute this optimism to the recent headline drop in the unemployment rate, the growth in consumer spending and small gains in hiring in the fourth quarter. Whether this optimism will continue in the first quarter of 2012 is anyone's guess, given that consumer spending growth has not been accompanied by personal income growth."

"Putting that aside, the positive sentiment is clearly a positive sign for the market. If independent business owners become positive about the economy and their own businesses they will hire, spend and make capital investments. It is potentially very good news for business going into 2012," Sloane added.

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

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

- 1 **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.
- | **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>.*

Rubenstein Public Relations  
Telephone: (212) 843-9335  
Contact: Liz Petrova / [lpetrova@rubensteinpr.com](mailto:lpetrova@rubensteinpr.com)

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