

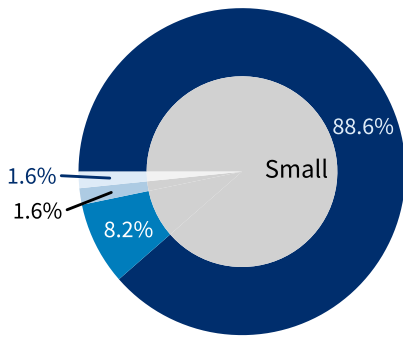
# 2025 Small Business Profile

U.S. SMALL BUSINESS ADMINISTRATION  
**OFFICE OF ADVOCACY**

REGULATION • RESEARCH • OUTREACH

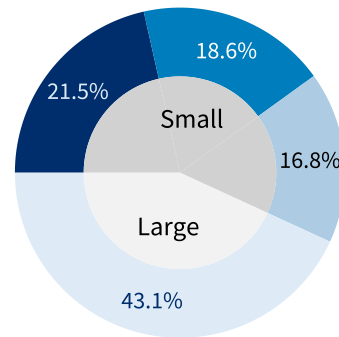
## Puerto Rico

**41,362** small businesses with employees  
**98.4 percent** of employers



**Employers by size**

**407,296** employees of small businesses  
**56.9 percent** of employees



**Employment by size**

Employer size

■ Less than 20 ■ 20 to 99 ■ 100 to 499 ■ 500 or more employees

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

### Employer count by size and industry

Industry	1-19 employees	20-99 employees	100-499 employees	500+ employees
Health Care and Social Assistance	6,794	354	82	57
Retail Trade	6,465	552	123	115
Professional, Scientific, and Technical Services	5,246	249	48	76
Accommodation and Food Services	3,864	566	55	36
Other Services (except Public Administration)	3,216	115	20	24
Construction	2,223	297	42	15
Wholesale Trade	1,578	223	50	106
Administrative, Support, and Waste Management	1,494	221	95	90
Manufacturing	1,428	255	77	87
Real Estate and Rental and Leasing	1,431	80	15	24
Finance and Insurance	871	129	30	59
Transportation and Warehousing	822	104	42	58
Educational Services	502	247	40	17
Arts, Entertainment, and Recreation	455	43	9	6
Information	417	56	12	29
Industries not classified	388	3	0	0
Utilities	32	5	0	1
Mining, Quarrying, and Oil and Gas Extraction	24	11	0	0
Management of Companies and Enterprises	12	7	12	24
Agriculture, Forestry, Fishing and Hunting	11	*	*	0
All industries	37,235	3,443	684	682

\* Not reported by the Census Bureau

Source of original data: [Statistics of U.S. Businesses](#), 2022 (Census)

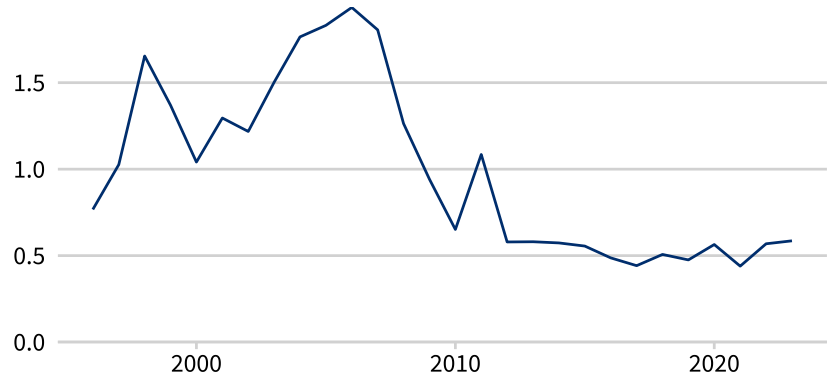
## Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$585.5 million in loans to territory businesses with revenues of \$1 million or less. Total reported new lending to businesses through loans of \$1 million or less was \$1.5 billion. Total reported new lending to businesses through loans of \$100,000 or less was \$573.7 million.

Source: [CRA Aggregate Data](#) (FFIEC)

### New lending to businesses with revenues under \$1 million

\$Billion



## Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Health Care and Social Assistance	7,230	99.2	58,939	66.2	1,715,713	64.1
Retail Trade	7,140	98.4	71,022	54.6	1,683,322	55.5
Professional, Scientific, and Technical Services	5,543	98.6	30,867	74.8	1,374,338	71.5
Accommodation and Food Services	4,485	99.2	50,994	61.8	856,856	57.7
Other Services (except Public Administration)	3,351	99.3	16,411	89.8	364,614	88.4
Construction	2,562	99.4	28,512	87.0	771,275	74.5
Wholesale Trade	1,851	94.6	23,207	70.2	858,977	61.1
Administrative, Support, and Waste Management	1,810	95.3	30,962	35.5	743,035	38.3
Manufacturing	1,760	95.3	28,913	37.3	842,086	26.0
Real Estate and Rental and Leasing	1,526	98.5	9,307	70.4	265,288	69.5
Finance and Insurance	1,030	94.6	12,547	39.9	654,481	34.8
Transportation and Warehousing	968	94.3	11,314	62.5	315,985	51.9
Educational Services	789	97.9	21,420	66.3	469,418	58.4
Arts, Entertainment, and Recreation	507	98.8	4,242	95.5	113,325	95.5
Information	485	94.4	6,441	40.1	280,973	35.9
Industries not classified	391	100.0	596	100.0	22,220	100.0
Utilities	37	97.4	265	69.7	17,271	59.4
Mining, Quarrying, and Oil and Gas Extraction	35	100.0	655	100.0	17,552	100.0
Management of Companies and Enterprises	31	56.4	604	8.2	31,330	7.0
Agriculture, Forestry, Fishing and Hunting	12	100.0	78	100.0	1,573	100.0
All industries	41,362	98.4	407,296	56.9	11,399,632	51.3

Percentages were calculated by dividing industry totals for small employers by industry totals for all employers.

Source: [Statistics of U.S. Businesses](#), 2022 (Census)

### About this profile

Small businesses are generally defined here as firms with fewer than 500 employees. Statistics of U.S. Businesses are produced through a partnership between the Office of Advocacy and the Census Bureau. Where notes say "Source of original data," values may have been approximated because of missing values in the original data. Electronic versions of this and other [geographic profiles](#) are available online, along with technical notes about data, methods, and definitions. Visit [advocacy.sba.gov](https://advocacy.sba.gov) for additional resources.