

grow with the small business economy

Tap Into the Often-Overlooked Potential of the Small Business Economy



34.8M

small businesses in the U.S.

4.6x

larger deposit balance in SMB accounts than the average retail account.



\$130B

annual revenue pool



\$242B

in unsecured loans is generated by small businesses.

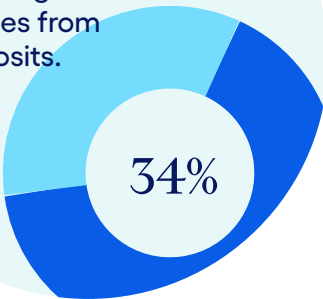
9%

of small businesses bank with a community bank or credit union.

15%

of small businesses under \$5M bank with community banks and credit unions.

34% of business banking revenue comes from deposits.



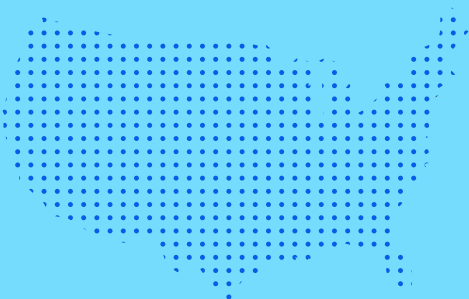
\$65B

of small business banking revenue comes from cards – **that's 50%.**



99.9%

of all U.S. businesses are small businesses.



\$424B

in estimated revenue pool from providing accounting payments services to small businesses.

60%

of small businesses seek accounting and payment services.

46%



rank cash flow analysis and forecasting as a top priority.

dive deeper into the small business opportunity

See how your competitors are pivoting to the SMB market – and what this could mean for your financial institution.

For more information about Jack Henry, visit jackhenry.com.

sources:

[Blueprint for a Model Small Business Bank](#), Celent, accessed July 11, 2025.

[Jack Henry Financial Sentiment Study](#), Jack Henry, accessed July 11, 2025.

[US Small Business Administration Office of Advocacy](#), accessed July 11, 2025.

[What's Going On In Banking 2025](#), Cornerstone Advisors, accessed July 11, 2025.