

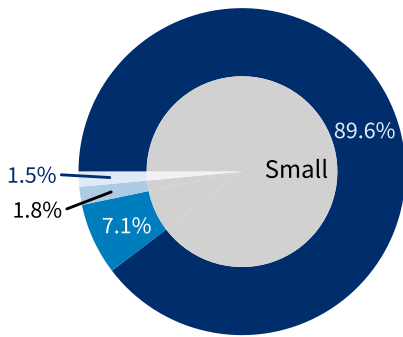
# 2025 Small Business Profile

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

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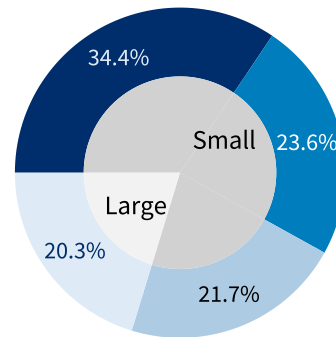
## Northern Mariana Islands

**1,388** small businesses with employees  
**98.5 percent** of employers



**Employers by size**

**11,322** employees of small businesses  
**79.7 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
Retail Trade	247	17	2	6
Accommodation and Food Services	147	13	7	4
Other Services (except Public Administration)	156	*	*	0
Real Estate and Rental and Leasing	114	7	0	3
Administrative, Support, and Waste Management	109	7	3	4
Construction	92	11	2	1
Professional, Scientific, and Technical Services	84	5	0	3
Wholesale Trade	61	11	7	4
Industries not classified	71	0	0	0
Finance and Insurance	36	6	2	1
Health Care and Social Assistance	34	9	0	3
Educational Services	34	5	0	0
Manufacturing	29	4	1	2
Transportation and Warehousing	24	5	4	3
Arts, Entertainment, and Recreation	27	5	1	0
Information	10	*	*	3
Management of Companies and Enterprises	5	*	*	1
All industries	1,263	100	25	21

\* Not reported by the Census Bureau

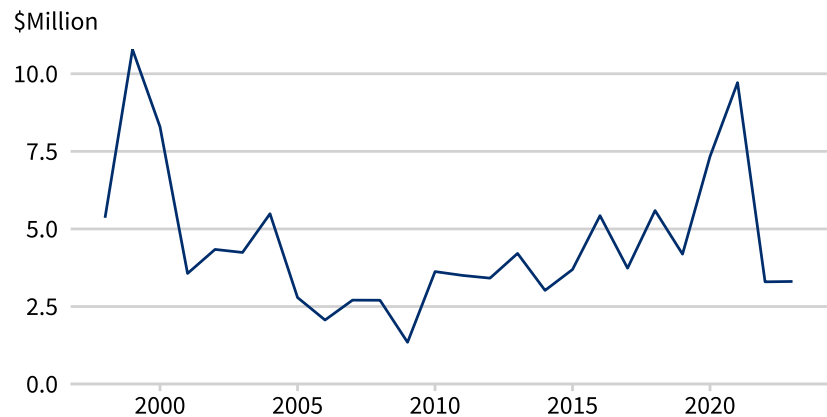
Source of original data: [Statistics of U.S. Businesses](#), 2022 (Census)

## Small business loans

The Community Reinvestment Act requires large banks to report new small business loans. In 2023, reporting banks issued \$3.3 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 \$13.1 million. Total reported new lending to businesses through loans of \$100,000 or less was \$4.0 million.

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

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



## Small business employment and payroll by industry

Industry	Employers		Employees		Payroll (\$1,000s)	
	Small	%	Small	%	Small	%
Retail Trade	266	97.8	1,586	76.8	28,016	71.4
Accommodation and Food Services	167	97.7	2,231	90.1	37,284	90.9
Other Services (except Public Administration)	159	100.0	548	100.0	11,322	100.0
Real Estate and Rental and Leasing	121	97.6	448	71.6	8,239	70.3
Administrative, Support, and Waste Management	119	96.7	770	79.6	11,682	79.3
Construction	105	99.1	1,105	99.8	24,374	98.2
Professional, Scientific, and Technical Services	89	96.7	390	84.8	12,103	80.6
Wholesale Trade	79	95.2	698	77.7	13,696	74.2
Industries not classified	71	100.0	183	100.0	3,122	100.0
Finance and Insurance	44	97.8	258	93.1	8,305	94.7
Health Care and Social Assistance	43	93.5	555	35.7	16,708	22.6
Educational Services	39	100.0	269	100.0	6,685	100.0
Manufacturing	34	94.4	374	70.3	6,390	55.4
Transportation and Warehousing	33	91.7	755	79.1	18,217	82.2
Arts, Entertainment, and Recreation	33	100.0	278	100.0	5,011	100.0
Information	13	81.2	231	72.0	7,678	74.5
Management of Companies and Enterprises	6	85.7	136	99.3	2,422	100.0
All industries	1,388	98.5	11,322	79.7	237,247	70.3

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.