Cyber Risk

The Hidden Line Item in *Every* Business Loan Banks Make

The Problem:

Small businesses everywhere are under attack by cybercriminals, including here in NWA. It's a risky and costly problem not only for SMBs but for the commercial banks that lend them money.

56% | *% of U.S. small businesses hit by cyberattack in the past 12 months*

1-in-4 | *Number of SMBs that said cyberattacks threatened solvency of business*

2.38 | *Average number of cyberattacks per business in 12 months time*

$255K | *Average financial impact of cyberattack to SMBs*

Sources: Hiscox Cyber Readiness Report 2026; Microsoft Security

The Effect on Banks & Loans

- Higher Risk of Loan Default
- Collateral Deterioration
- "Interconnected" Effects

When cyberattacks strike business-loan clients, the lending bank is impacted in at least three major ways: (1) the borrower may struggle to pay back the loan under the burden of a costly attack; (2) collateral pledged on the loan may lose value as the attack disrupts business operations; (3) cybercriminals may gain a foothold into the bank's systems through their clients.

The Solution:

The solution to the cyber risk problem for businesses and banks alike is the one-two punch of (1) thorough, proactive risk analysis (i.e., ensuring the borrower is protected against attack) and, in the event of a breach, (2) fast, complete remediation by the experts.

Before an Attack
Thorough Risk Analysis

After an Attack
Remediation By Experts

You're Not Alone, Bankers.

TekTrendz is your local, trusted IT and cybersecurity partner for cyber risk analysis + cyberattack remediation. We're here to help banks protect their investments even as we help their clients protect their businesses.

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