

Table 3A Expanded. Small Business Lending Institutions in U.S. Virgin Islands Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	
Bank of St. Croix, Inc.	Christiansted	90.0	0.130	0.988	14,900	80	100M-500M	90.0	678	30	0.000
Merchants Commercial Bank	St Thomas	70.0	0.112	0.479	10,883	38	<100M	70.0	571	12	0.000

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in U.S. Virgin Islands Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)
Bank of St. Croix, Inc.	Christiansted	90.0	0.006	0.045	678	30	100M-500M	90.0	14,900	80	0.000
Merchants Commercial Bank	St Thomas	70.0	0.006	0.025	571	12	<100M	70.0	10,883	38	0

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.