

**Table 3A Expanded. Small Business Lending Institutions in U.S. Virgin Islands Using Call Report Data, June 2013**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (1,000) (8)		Number (9)
Bank of St. Croix, Inc.	Christianst	55.0	0.095	0.747	10,937	61	100M-500M	63	522	16	0.000
Merchants Commercial Bank	St Thomas	55.0	0.119	0.532	12,884	42	100M-500M	48	505	13	0.000

<sup>1</sup>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 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	CC Amount/TA <sup>1</sup> (10)
Bank of St. Croix, Inc.	Christianst	62.5	0.005	0.036	522	16	100M-500M	55.0	10,937	61	-
Merchants Commercial Bank	St Thomas	47.5	0.005	0.021	505	13	100M-500M	55.0	12,884	42	-

<sup>1</sup>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.