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## USVI Lending Surges More Than 200% as SBA Reports Strong FY25 Activity Across Territories

**The SBA's Puerto Rico & U.S. Virgin Islands District Office reported nearly \$140M in FY25 lending, including a 200%+ jump in USVI approvals, with officials citing stronger lender engagement and sector gains as the agency announced \$44.8B in national loans**

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The U.S. Small Business Administration's Puerto Rico and U.S. Virgin Islands District Office reported nearly \$140 million in guaranteed lending for Fiscal Year 2025, reflecting what SBA officials described as strong performance across key sectors and a sharp expansion of access to capital in the region. According to the agency, the U.S. Virgin Islands saw a lending increase of more than 200 percent, reaching a total of \$20.6 million, supported by targeted promotional efforts involving mainland lenders.

District data also showed notable gains in FY25 lending to small and medium manufacturers, with activity rising by 79 percent. Construction and retail also recorded above-10 percent increases compared to the prior year, which officials said signaled greater confidence and continued recovery across the territories. SBA leaders noted ongoing efforts to widen lender participation in the region, with the office expanding its network of lending partners throughout Puerto Rico and the USVI.

Acting District Director Ricardo Martinez said the office had demonstrated resilience despite broader economic pressures. “Despite broader economic challenges across our territories, the Puerto Rico & U.S. Virgin Islands District Office achieved remarkable success in promoting SBA guarantee programs and delivering outstanding results across key industrial sectors in 2025,” he said. Martinez added that the expanding lender base reflected “growing investment opportunities for small business expansion in critical economic areas as a direct result of the Made in America initiative.”

SBA Atlantic Regional Administrator Matt Coleman also pointed to the region’s performance and wider national trends. He noted that New Jersey, which shares the same regional designation as Puerto Rico and the USVI, delivered over \$1.31 billion in SBA-guaranteed loans to more than 2,900 small businesses during FY25, surpassing prior-year totals by roughly \$310 million.

Nationally, the SBA announced that it will close FY25 with what it described as the most capital delivered to small businesses in agency history, citing increased loan volume following a 45-day federal shutdown. The SBA said it guaranteed 84,400 7(a) and 504 loans totaling \$44.8 billion, including 6,750 504 loans for \$7.8 billion and 77,600 7(a) loans for \$37 billion. Officials said most of the FY25 approvals occurred after President Donald J. Trump took office in January.

On average, the agency said it guaranteed 1,600 loans per week, or 320 loans per workday, representing more than \$860 million in weekly capital delivery.

SBA Administrator Kelly Loeffler said the lending results reflected renewed small-business confidence. “Thanks to President Trump’s leadership, small business investment and confidence is soaring – and Main Streets across the country are making an unprecedented comeback,” she said, adding that “new highs in small business optimism are a direct result of this Administration’s historic tax relief, fair-trade policies, and massive deregulation.”

The agency said lending gains continued even after SBA reduced its workforce by 43 percent earlier this year and implemented stricter underwriting standards in response to heightened defaults and delinquencies in FY24.

Since President Trump took office, the SBA said it has approved more than 58,000 7(a) and 504 loans totaling \$32 billion, including 3,500 loans to manufacturers for \$2.6 billion and 8,900 loans to startups for \$5.6 billion. SBA added that it has approved 27,000 disaster loans for more than \$4 billion since Inauguration Day.

Regional Administrator Coleman also highlighted the upcoming 2026 National Small Business Week, urging local leaders, entrepreneurs, and business owners to submit nominations recognizing small businesses that utilized SBA programs. The deadline for submissions is December 22, 2025.

The SBA’s 7(a) and 504 programs continue to serve as its flagship lending vehicles, offering government-guaranteed financing for working capital, equipment, real estate, business expansion, and major fixed-asset investments through partnerships with private lenders and Certified

Development Companies.

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