

*Profiles of Organizations
Selected for funding under the
1999 Community Development Financial Institutions Program
BEA Program*

Allstate Federal Savings Bank

Location: Northbrook, Illinois
Award: \$22,000
Contact: Linda Nolan - (847) 551-2774

Allstate FSB of Deerfield, Illinois received an award of \$22,000 for making deposits of \$100,000 each into two certified Community Development Financial Institutions (CDFIs). The awardee provided financial support to the Community Bank of the Bay in Oakland, California and Louisville Community Development Bank in Louisville, Kentucky. Allstate is a federally chartered savings bank with total assets of \$66.3 million.

Arizona Bank

Location: Tucson, Arizona
Award: \$51,643
Contact: Diane Lopez - No Phone

Arizona Bank of Tucson, Arizona received an award of \$51,643 for increasing its business lending activities in distressed areas of Apache, Navajo, Cochise, Coconino, Gila, Graham, La Paz, Maricopa, Mohave, Pima, Pinal, Santa Cruz, and Yuma Counties in Arizona. Arizona Bank is a state-chartered bank with total assets of \$832.6 million.

Astoria Federal Savings & Loan Association

Location: Lake Success, New York
Award: \$1,513,473
Contact: Harry Oster - No Phone

Astoria Federal Savings and Loan Association of Lake Success, New York received an award of \$1,513,473 for increasing its multi-family housing and commercial real estate lending within several distressed communities throughout New York state and for providing financial support to Community Development Financial Institutions (CDFIs). The Awardee's activities include a \$5,000,000 line of credit to the Community Preservation Corporation to support development of affordable housing within New York and New Jersey. In addition, Astoria provided financial support the following CDFIs – Neighborhood Housing Services of New York City, Low Income Housing Fund, Local Initiatives Support Corporation, The Enterprise Foundation, Westchester Housing Fund, Greater Jamaica Development Corporation, Renaissance Economic Development Assistance Corporation, Community Capital Bank, Neighborhood Trust Federal Credit Union, Brooklyn Ecumenical Federal Credit Union, Bethex Federal Credit Union, and Homesteaders Federal Credit Union. The awardee is federally chartered thrift with total assets of \$22.9 billion.

Bank Leumi

Location: Chicago, Illinois
Award: \$143,150
Contact: Sandra D. Archer - (312) 781-1800

Bank Leumi USA of Chicago, Illinois received an award of \$143,150 for increasing its financial support to seven Community Development Financial Institutions (CDFIs). In Chicago, Bank Leumi provided deposits and loans totaling \$1.1 million to Community Investment Corporation, Neighborhood Housing Services of Chicago and the South Shore Bank of Chicago. In California, Bank Leumi provided a total of \$400,000 in loans and deposits to Community Financial Resource Center, Clearinghouse CDFI, Comunidades Federal Credit Union, and Community Commerce Bank and a grant to FAME Renaissance. Bank Leumi is a state-chartered bank with total assets of \$3.1 billion.

Bank of America NT & SA

Location: Chicago, Illinois
Award: \$328,422
Contact: Edward Powers - (312) 828-4334

Bank of America, NA (formerly Bank of America, National Trust & Savings Association) of Chicago, Illinois, received an award of \$328,422 for increasing its housing, commercial real estate, and small business lending activities in distressed neighborhoods in Chicago. Bank of America also made a \$650,010 investment in FBA Bancorp, a certified Community Development Financial Institution (CDFI) that provides lending and financial services in distressed areas of Chicago through its subsidiary First Bank of the Americas. Bank of America NA is a national bank with total assets of \$250.7 billion.

Bank of Anguilla

Location: Anguilla, Mississippi
Award: \$3,750
Contact: A. Fred Miller, Jr. - (601) 873-4346

Bank of Anguilla of Anguilla, Mississippi received an award of \$3,750 for investing in ECDI, LLC, a certified Community Development Financial Institution (CDFI) that is an affiliate of the Enterprise Corporation of the Delta. ECDI is a venture fund providing patient capital and technical assistance to small and start-up business and minority-owned enterprises in the chronically distressed Mississippi Delta region of Arkansas, Louisiana, and Mississippi. Bank of Anguilla is a state-chartered bank with total assets of \$64.8 million.

Bank of Blue Valley

Location: Overland Park, Kansas
Award: \$33,000
Contact: Patricia L. Day - (913) 338-1000

Bank of Blue Valley of Overland Park, Kansas received an award of \$33,000 for making below market-rate deposits totaling \$300,000 into three Community Development Financial Institutions (CDFIs) located in the states of Illinois, Kansas, and New York. The CDFIs are: Louisville Community Development Bank, South Shore Bank of Chicago and Community Capital Bank. These deposits will strengthen the capital base of the depository institutions and further support their lending and other financial service

activities to low-wealth individuals and communities. Bank of Blue Valley is a state-chartered bank with total assets of \$257.5 million.

Bank of Hawaii

Location: Honolulu, Hawaii
Award: \$33,344
Contact: Linda Lewis - (808) 537-8812

Bank of Hawaii of Honolulu, Hawaii received an award of \$33,344 for increasing its consumer, housing, and small business lending and community services in distressed communities across Hawaii and the U.S. Territory of Saipan. The awardee is a state-chartered bank with total assets of \$13.4 billion.

Bank of Tokyo-Mitsubishi Trust Company (BTMT)

Location: New York, New York
Award: \$85,955
Contact: Beth Gilroy - (212) 782-4627

Bank of Tokyo-Mitsubishi Trust Company of New York City, New York received an award of \$85,955 for supporting ten certified Community Development Financial Institutions (CDFIs) that finance housing, small businesses, and community facilities benefiting low-income families and individuals. The CDFI are: Local Initiatives Support Corporation, Corporation for Supportive Housing, Bethex Federal Credit Union, Neighborhood Housing Services of New York City, The Enterprise Foundation, Nonprofit Facilities Fund, Credit, Inc., Neighborhood Trust Federal Credit Union, Central Brooklyn Federal Credit Union, and Homesteaders Federal Credit Union. Bank of Tokyo is a state-chartered bank with total assets of \$4.1 billion.

Bank One Arizona, NA

Location: Phoenix, Arizona
Award: \$7,500
Contact: John Mayshak - (602) 221-2180

Bank One Arizona of Phoenix, Arizona received an award of \$7,500 for increasing its financial support of two certified Community Development Financial Institutions (CDFIs). Specifically, Bank One Arizona made \$25,000 in grants to the Arizona Multibank Community Development Corporation and Neighborhood Housing Services of Phoenix. The awardee is a national bank with total assets of \$20.5 billion.

Bank One Kentucky, NA

Location: Louisville, Kentucky
Award: \$11,000
Contact: Kathi Whalen - (502) 566-8148

Bank One Kentucky of Louisville, Kentucky received an award of \$11,000 for making a below market-rate deposit of \$100,000 into the Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a

direct impact upon distressed communities within the city of Louisville. The awardee is a national bank with total assets of \$5.5 billion.

Bank One Texas, NA

Location: Dallas, Texas
Award: \$489,550
Contact: Kim Weaver-McDonald - (214) 290-2684

Bank One Texas of Dallas, Texas received an award of \$489,550 for increasing its multi family housing and commercial real estate lending in distressed communities within the cities of Amarillo and Dallas. Specifically, the bank provided construction lending to two projects which together would create 291 units of affordable housing. The bank also made a loan to the Dallas Black Chamber of Commerce for the purchase of a site which is to be developed into the Chamber's offices and a small business incubator. Bank One Texas is a national bank with total assets of \$26.3 billion.

Bankers Trust Company

Location: New York, New York
Award: \$487,325
Contact: Kate Campana - (212) 250-7148

Bankers Trust Company of New York City, New York received an award of \$487,325 for making grants and loans to ten Community Development Financial Institutions (CDFIs) totaling \$19.2 million. The CDFIs receiving financial support are: Corporation for Supportive Housing, The Enterprise Foundation, Greater Jamaica Development Corporation, Local Initiatives Support Corporation, National Federation of Community Development Credit Unions, Neighborhood Housing Services of New York City, Non-Profit Facilities Fund, Parodnick Foundation, ACCION New York, and Community Preservation Corporation. Bankers Trust Company is a state-chartered bank with total assets of \$99.0 billion.

Blackfeet National Bank

Location: Browning, Montana
Award: \$66,000
Contact: Sheridan M. Erikson - (406) 338-7000

Blackfeet National Bank of Browning, Montana, a certified Community Development Financial Institution (CDFI), received an award of \$66,000 for increasing its financial support to other certified CDFIs. Blackfeet National Bank made a \$100,000 below market rate deposit in each South Shore Bank and Louisville Community Development Bank. South Shore Bank of Chicago, Illinois provides financial services and consumer, housing, and business loans with distressed neighborhoods of Chicago. Louisville Community Development Bank supports the economic growth of twelve distressed neighborhoods in Louisville by providing loans and financial services to businesses. The awardee is a national bank with total assets of \$18.6 million.

Caldwell Bank & Trust Company

Location: Columbia, Louisiana
Award: \$81,253
Contact: Dianne May - (318) 649-2351

Caldwell Bank & Trust Company of Columbia, Louisiana received an award of \$81,253 for increasing its consumer, single-family mortgage, commercial real estate, and business lending activities in distressed communities in Louisiana. Caldwell Bank is a state-chartered bank with total assets of \$58.5 million.

Central Bank of Kansas City

Location: Kansas City, Missouri
Award: \$372,927
Contact: William M. Dana, Jr. - (816) 483-1210

Central Bank of Kansas City, Missouri, a certified Community Development Financial Institution (CDFI), received an award of \$372,927 for increasing its community services and consumer, single-family housing, multi-family housing, commercial real estate and small business lending. In total, the bank provided development and service activities totaling \$1.3 million in distressed communities within Kansas City and for making below market deposits in other CDFIs. The bank made below-market rate deposits totaling \$600,000 in Blackfeet National Bank, Bank of Cherokee County, Community Bank of the Bay, Community Capital Bank of Brooklyn, Shorebank of Cleveland, and Boston Bank of Commerce. The awardee is a state-chartered bank with total assets of \$59.2 million.

Centura Bank

Location: Rocky Mount, North Carolina
Award: \$905,204
Contact: Bill Schroeder - (518) 270-0907

Centura Bank of Rocky Mount, North Carolina received an award of \$905,204 for increasing its consumer, single family housing, commercial real estate, and small business lending in several distressed communities throughout North Carolina. Centura also received this award for making a \$5 million loan to Self-Help Ventures Fund. Self Help Ventures Fund provides small business and microenterprise financing in distressed communities throughout North Carolina. Centura Bank is a state-chartered bank with total assets of \$8.6 billion.

Chemung Canal Trust Company

Location: Elmira, New York
Award: \$113,795
Contact: Bob Willer - (716) 631-9003

Chemung Canal Trust Company of Elmira, New York received an award of \$113,795 for increasing its consumer, single family housing, commercial real estate, and small business lending in several distressed communities in Broome and Chemung Counties in Upstate New York. The awardee is a state-chartered bank with total assets of \$627.2 million.

Citibank, F.S.B.

Location: San Francisco, California
Award: \$595,720
Contact: Jose Arce - (415) 658-4461

Citibank, FSB of San Francisco, California received an award of \$595,720 for making multifamily and commercial real estate loans in economically distressed communities in Cook County, Illinois, Dade County, Florida, San Francisco and Los Angeles. Citibank, FSB is a federally chartered thrift with total assets of \$21.8 billion.

Citibank, N.A.

Location: New York, New York
Award: \$542,110
Contact: Kathleen A. Parisi - (212) 559-1041

Citibank, N.A. of New York City, New York received an award of \$542,110 for increasing its multi-family lending and providing financial support to certified Community Development Financial Institutions (CDFIs). The multi-family loan will finance the rehabilitation of 142 units of affordable housing within New York's most distressed communities. The awardee also provided a \$1 million equity investment in Sustainable Jobs Fund L.P. and loans to The Enterprise Foundation and Local Initiatives Support Corporation. Citibank is a national bank with total assets of \$304.3 billion.

Citizens Bank of Connecticut

Location: New London, Connecticut
Award: \$38,500
Contact: Lori Lynnfors - (860) 444-3444

Citizens Bank of New London, Connecticut received an award of \$38,500 for making two loans of \$250,000 and \$100,000 to Connecticut Housing Investment Fund, a certified Community Development Financial Institution (CDFI). Connecticut Housing Investment Fund will use the loan proceeds to fund its loan pool and Neighborhood Rebuilder Program. Citizens Bank is a state-chartered bank with total assets of approximately \$2.0 billion.

City National Bank

Location: Los Angeles, California
Award: \$83,888
Contact: Jerry Timpone - (213) 347-2392

City National Bank of Los Angeles, California received an award of \$83,888 for increasing its grants, loans, and technical assistance to five certified Community Development Financial Institutions (CDFIs) serving distressed communities in the greater Los Angeles Area. The CDFIs are: Clearinghouse CDFI, Community Financial Resources Center, Inglewood Neighborhood Housing Services, Local Initiatives Support Corporation, and NHS Neighborhood Lending Services. The awardee is a national bank with total assets of \$6.3 billion.

Cole Taylor Bank

Location: Skokie, Illinois
Award: \$356,393
Contact: Karen N. Thomas - No Phone

Cole Taylor Bank of Skokie, Illinois received an award of \$356,393 for increasing its lending in distressed communities in Chicago. Cole Taylor's activities included a \$3.8 million loan for construction of a medical facility in the Pilsen neighborhood and \$1.15 million for construction of a facility to house a social services center. Cole Taylor Bank is a state-chartered bank with total assets of \$1.9 billion.

Commonwealth Bank & Trust Company

Location: Louisville, Kentucky
Award: \$11,000
Contact: Garnett Furnish - (502) 244-7700

Commonwealth Bank & Trust Company of Louisville, Kentucky received an award of \$11,000 for making a below market-rate deposit of \$100,000 into the Louisville Community Development Bank, a certified Community Development Financial Institution (CDFI). The Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a direct impact upon distressed communities within the city of Louisville. Commonwealth Bank is a state-chartered bank with total assets of \$227.0 million.

Community Bank of the Bay

Location: Oakland, California
Award: \$186,064
Contact: Annette Cain-Darnes - (510) 433-5424

Community Bank of the Bay of Oakland, California, a certified Community Development Financial Institution (CDFI), received an award of \$186,064 for increasing its multifamily, commercial real estate and business loans within distressed communities throughout the greater San Francisco and Oakland area. In addition, Community Bank of the Bay significantly increased its provision of community services to the residents of its service area, working in partnership with government and small businesses to provide business education and develop a loan program for the city of Oakland. Community Bank of the Bay is a state-chartered bank with total assets of \$31.3 million.

Community Bank, NA

Location: Canton, New York
Award: \$119,229
Contact: Bill Schroeder - (518) 270-0907

Community Bank, NA of Canton, New York received an award of \$119,229 for increasing its consumer, single family housing, multi-family housing, and small business loans in several distressed communities in Upstate New York. Community Bank also increased its deposit taking activities through a new branch located in a distressed community within Chautauqua County, New York. Community Bank is a national bank with total assets of \$1.7 billion.

Community Capital Bank

Location: Brooklyn, New York
Award: \$423,412
Contact: Lourdes M. Ferrer - (718) 802-1212

Community Capital Bank of Brooklyn, New York, a certified Community Development Financial Institution (CDFI), received an award of \$423,412 for increasing its commercial real estate and small business lending within several distressed communities throughout New York City. Community Capital Bank also increased its financial support to other CDFIs by making deposits in Louisville Community Development Bank and Central Bank of Kansas City. Community Capital is a state-chartered bank with total assets of \$37.3 million.

Community Savings Bank

Location: Chicago, Illinois
Award: \$33,000
Contact: William G. Deligiannis - (773) 685-5300

Community Savings Bank received an award of \$33,000 for providing financial support to a certified Community Development Financial Institution (CDFI). The bank made a \$300,000 loan to Neighborhood Housing Services of Chicago to provide rehabilitation and home improvement financing to homebuyers and homeowners in distressed communities within Chicago. The awardee is a state-chartered bank with total assets of \$348.4 million.

Compass Bank (AL/FL Charter)

Location: Birmingham, Texas
Award: \$2,204,441
Contact: Dianne Lopez - No Phone

Compass Bank of Birmingham, Texas received an award of \$2,204,441 for increasing its single-family mortgage and commercial real estate lending activities in distressed communities within the states of Alabama, Florida, and Texas. In addition, Compass Bank provided financial support to two Community Development Financial Institutions (CDFIs): Austin Community Development Corporation and Local Initiatives Support Corporation. Compass Bank is a state-chartered bank with total assets of \$16.5 billion.

Crestar Bank

Location: Washington, District of Columbia
Award: \$181,026
Contact: Marie A. Mann - (202) 879-6360

Crestar Bank of Richmond, Virginia received an award of \$181,026 for increasing its consumer, single family housing, multifamily housing, commercial real estate, and business loans in Washington, D.C., Baltimore, Maryland, and Richmond, Petersburg, Portsmouth, Newport News, Norfolk, Chesapeake, Roanoke, and Lynchburg, Virginia. In total, the bank financed over \$56 million in activities in distressed neighborhoods. Crestar is a state-chartered bank with total assets of \$26.2 billion.

Douglass National Bank

Location: Kansas City, Kansas
Award: \$198,000
Contact: Ronald Wiley - No Phone

Douglass National Bank of Kansas City, Kansas, a certified Community Development Financial Institution (CDFI), received an award of \$198,000 for making \$100,000 below-market rate deposits in six other certified CDFIs. The CDFIs funded by the awardee are Boston Bank of Commerce, Central Bank of Commerce, Central Bank of Kansas City, Louisville Community Development Bank, Neighborhood National Bank, Shorebank of Cleveland and South Shore Bank. The awardee is a national bank with total assets of \$72.9 million.

Eldorado Bank

Location: Laguna Hills, California
Award: \$22,000
Contact: Elsa Monte - No Phone

Eldorado Bank of Laguna Hills, California received an award of \$22,000 for providing financial support to two certified Community Development Financial Institutions (CDFIs). The Bank made a \$100,000 loan to the Clearinghouse CDFI and a \$100,000 loan to the Rural Community Assistance Corporation. The Clearinghouse CDFI finances affordable housing. The Rural Community Assistance Corporation provides financing and technical assistance to non-profit developers of affordable housing in rural communities. Eldorado is a state-chartered bank with total assets of \$1.0 billion.

Evergreen Bank, NA

Location: Glens Falls, New York
Award: \$13,174
Contact: Bill Schroeder - (518) 270-0907

Evergreen Bank of Glens Falls, New York received an award of \$13,174 for increasing its consumer, multi-family housing, commercial real estate, and small business lending in several distressed communities throughout Upstate New York. Evergreen Bank also provided technical assistance to the Capital District Community Loan Fund, a certified Community Development Financial Institution (CDFI) that provides access to capital in low-income and economically distressed neighborhoods of Albany, Schenectady, and Troy. Evergreen Bank is a national bank with total assets of \$1.1 billion.

Farmers & Merchants Bank and Trust

Location: Hagerstown, Maryland
Award: \$436,590
Contact: Peter D. Mower - (301) 714-7877

Farmers & Merchants Bank of Hagerstown, Maryland received a \$436,590 award for increasing its single-family housing, multi-family housing, commercial real estate, and small business lending in distressed communities within Allegheny County, Maryland. The bank provided over \$1.7 million in single-family mortgages, as well as a \$3.75 million loan for purchase of a commercial office business lending in an economically distressed community in Cumberland, Maryland. The awardee is a state-chartered bank with total assets of \$603.6 million.

Farmers First Bank

Location: Lititz, Pennsylvania
Award: \$2,250
Contact: Gregory E. Haldy - (717) 627-2265

Farmers First Bank of Lititz, Pennsylvania received a \$2,250 award for making a grant to Community First Fund, a certified Community Development Financial Institution (CDFI) that promotes affordable housing and small business development in the Lancaster area. Farmers First is a state-chartered bank with total assets of \$981.5 million.

First American National Bank of Pennsylvania

Location: Everett, Pennsylvania
Award: \$30,246
Contact: Sally Cvijanovich - (814) 652-2131

First American National Bank of Pennsylvania of Everette, Pennsylvania received a \$30,246 award for increasing its consumer, single-family housing, and small business lending within distressed communities in Blair County, Pennsylvania. First American is a national bank with total assets of \$140.1 million.

First Capital Bank of Kentucky

Location: Louisville, Kentucky
Award: \$16,500
Contact: Robin D. Graf - (502) 891-4406

The First Capital Bank of Kentucky of Louisville, Kentucky received an award of \$16,500 for making deposits totaling \$150,000 into the Louisville Community Development Bank, a Community Development Financial Institution (CDFI). Louisville Community Development Bank's mission is to stimulate economic growth by making business loans, real estate development loans, home improvement loans, and single-family acquisition and rehabilitation loans to entities either located within or having a direct impact upon distressed communities within the city of Louisville. First Capital Bank is a state-chartered bank with total assets of \$138.0 million.

First Federal Savings and Loan Association of Florida

Location: Lakeland, Florida
Award: \$36,675
Contact: Ted Payne - (941) 688-6811

First Federal Savings and Loan Association of Florida of Lakeland, Florida received an award of \$36,675 for increasing its commercial real estate lending activities in distressed communities located within Polk County, Florida. The awardee is a federally chartered mutual savings and loan with total assets of \$490.9 million.

First National Bank in Blytheville

Location: Blytheville, Arkansas
Award: \$3,750
Contact: J. Steven McFerron - (870) 763-4443

First National Bank of Blytheville, Arkansas received an award of \$3,750 for its investment in ECDI, LLC, a certified Community Development Financial Institution (CDFI). ECDI, an affiliate of the Enterprise Corporation of the Delta, is a venture fund providing patient capital and technical assistance to small and start-up businesses and minority-owned enterprises in the chronically distressed Mississippi Delta region of Arkansas, Louisiana, and Mississippi. The awardee is a national bank with total assets of \$144.9 million.

First National Bank of Morton Grove

Location: Morton Grove, Illinois
Award: \$11,000
Contact: Susan Lepore - (630) 833-9700

First National Bank of Morton Grove, Illinois received an award of \$11,000 for providing financial support to a certified Community Development Financial Institution (CDFI). Specifically, the bank made a below-market rate deposit totaling \$100,000 in Austin/West Garfield Federal Credit Union to support activities in a distressed community within Chicago. The awardee is a national bank with total assets of \$285 million.

First National Bank of Omaha

Location: Omaha, Nebraska
Award: \$62,019
Contact: Edward Kentch - (402) 341-0500

First National Bank of Omaha, Nebraska received an award of \$62,019 for increasing its single-family housing, multi-family housing, commercial real estate, and small business and agricultural lending. In total, the bank provided development and service activities of \$16.3 million in distressed communities within Omaha. First National Bank of Omaha is a national bank with total assets of \$4.0 billion.

First Savings Bank

Location: Britton, South Dakota
Award: \$11,000
Contact: Charles Ewalt - (605) 448-2271

First Savings Bank of Britton, South Dakota, received an award of \$11,000 for making a \$100,000 below-market rate loan to the Northeast South Dakota Economic Development Corporation, a certified Community Development Financial Institution (CDFI). Northeast South Dakota Economic Development Corporation will use the funds to assist new and existing businesses in distressed communities in Day, Roberts, and Marshall Counties in South Dakota. First Savings Bank is a federally chartered thrift with total assets of \$225.8 million.

FIRSTAR Bank Milwaukee, National Association

Location: Milwaukee, Wisconsin
Award: \$6,375
Contact: Drucilla Pasley - (414) 874-2251

Firststar Bank USA of Milwaukee, Wisconsin received an award of \$6,375 for providing financial support to two certified Community Development Financial Institutions (CDFIs). Specifically, the bank provided a \$40,000 grant to the Racine Development Group, to support a revolving loan fund that provides small business, homebuyer and home improvement loans. The bank also provided \$4,700 to the Martin Luther King Economic Development Corporation for technology improvements. Firststar Bank is a national bank with total assets of \$9.1 billion.

FirstBank North, NA

Location: Westminster, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank North of Westminster, Colorado received an award of \$5,500 for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank North is a state-chartered bank with total assets of \$177,609.

FirstBank of Arapahoe County, N.A.

Location: Littleton, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Arapahoe County, Colorado, received an award of \$5,500, for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Arapahoe is a state-chartered bank with total assets of \$200,978.

FirstBank of Arvada, N.A.

Location: Arvada, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Arvada, Colorado received an award of \$5,500, for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Arvada is a state-chartered bank with total assets of \$164,142.

FirstBank of Aurora, N.A.

Location: Aurora, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Aurora, Colorado, received an award of \$5,500, for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Aurora is a state-chartered bank with total assets of \$180,756.

FirstBank of Boulder, N.A.

Location: Boulder, Colorado
Award: \$8,250
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Boulder, Colorado received an award of \$8,250, for making a \$75,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Boulder is a state-chartered bank with total assets of \$267,224.

FirstBank of Breckenridge

Location: Breckenridge, Colorado
Award: \$11,000
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Breckenridge, Colorado received an award of \$11,000, for making a \$100,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Breckenridge is a state-chartered bank with total assets of \$78,581.

FirstBank of Cherry Creek, N.A.

Location: Denver, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Cherry Creek, Colorado received an award of \$5,500, for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Cherry Creek is a state-chartered bank with total assets of \$137,132.

FirstBank of Colorado Springs

Location: Colorado Springs, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Colorado Springs, Colorado, received an award of \$5,500, for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Colorado Springs is a state-chartered bank with total assets of \$54,742.

FirstBank of Colorado, N.A.

Location: Lakewood, Colorado
Award: \$22,000
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Colorado, of Lakewood, Colorado, received an award of \$22,000, for making two \$100,000 grants to two certified Community Development Financial Institutions (CDFIs). One \$100,000 grant was to Investment in Funding Partners for Housing Solutions, which operates a loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. A second \$100,000 grant was made to the Colorado Enterprise Fund (CEF). CEF provides micro-business loans to low income persons who lack access to credit. FirstBank of Colorado is a state-chartered bank with total assets of \$586,878.

FirstBank of Denver, N.A.

Location: Denver, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Denver, Colorado received an award of \$5,500 for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Denver is a state-chartered bank with total assets of \$155,677.

FirstBank of Lakewood, NA

Location: Lakewood, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Lakewood, Colorado received an award of \$5,500, for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a

housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Lakewood is a state-chartered bank with total assets of \$180,256.

FirstBank of Littleton, N.A.

Location: Littleton, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Littleton, Colorado received an award of \$5,500 for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Littleton is a state-chartered bank with total assets of \$142,931.

FirstBank of Longmont

Location: Longmont, Colorado
Award: \$8,250
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Longmont, Colorado received an award of \$8,250 for making a \$75,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Longmont is a state-chartered bank with total assets of \$204,882.

FirstBank of Northern Colorado

Location: Ft. Collins, Colorado
Award: \$11,000
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Northern Colorado, located in Fort Collins, Colorado, received an award of \$11,000, for making a \$100,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Northern Colorado is a state-chartered bank with total assets of \$88,143.

FirstBank of South Jeffco

Location: Littleton, Colorado
Award: \$8,250
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of South Jeffco, of Littleton, Colorado, received an award of \$8,250, for making a \$75,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of South Jeffco is a state-charted bank with total assets of \$281,109.

FirstBank of Tech Center, N.A.

Location: Greenwood Village, Colorado
Award: \$5,500
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Tech Center, of Greenwood Village, Colorado, received an award of \$5,500 for making a \$50,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Tech Center is a state-charted bank with total assets of \$247,772.

FirstBank of Wheat Ridge, N.A.

Location: Wheat Ridge, Colorado
Award: \$8,250
Contact: Patrick M. Brady - (970) 223-4000

FirstBank of Wheat Ridge, Colorado received an award of \$8,250, for making a \$75,000 grant to Investment in Funding Partners for Housing Solutions, a certified Community Development Financial Institution (CDFI). Investment in Funding Partners for Housing Solutions operates a housing loan fund that finances housing developers that rent to low-income families in several distressed communities in Colorado. FirstBank of Wheat Ridge is a state-charted bank with total assets of \$207,294.

Fleet Bank, N.A.

Location: New York, New York
Award: \$462,000
Contact: Lorraine Charboneau - (518) 447-2369

Fleet Bank, NA of New York City, New York received an award of \$462,000 for its \$5,000,000 loan to Local Initiatives Support Corporation (LISC). The mission of LISC is to assist

community development corporations in their efforts to transform distressed neighborhoods into healthy communities. The loan to LISC will be used to provide loans and loan guarantees to projects supporting economic development; affordable housing for low or moderate-income individuals, and community services targeted to low or moderate income individuals. The awardee is a national bank with total assets of \$27.1 billion.

Fremont Investment & Loan

Location: Morgan Hill, California
Award: \$1,034,998
Contact: Gary S. Dunn - No Phone

Fremont Investment & Loan of Morgan Hill, California received an award of \$1,034,998 by almost doubling the amount of single family mortgages it provides to economically distressed communities. In this six-month period, Fremont Investment and Loan made over four hundred single-family mortgages in 23 urban areas throughout the United States. In addition, the awardee provided financial support to The Clearinghouse CDFI, a certified Community Development Financial Institution (CDFI) serving Southern California, by making a grant and a loan to this organization. Fremont Investment and Loan is a state-chartered bank with total assets of \$3.0 billion.

Glens Falls National Bank and Trust Company

Location: Glens Falls, New York
Award: \$283,810
Contact: Bill Schroeder - (518) 270-0907

Glens Falls National Bank and Trust Company of Glens Falls, New York received an award of \$283,810 for increasing its consumer, multi-family, commercial real estate, and small business lending in several distressed communities throughout Upstate New York. Glens Falls is a national bank with \$853.0 million.

Heritage Bank of Commerce

Location: San Jose, California
Award: \$382,505
Contact: Debbie Reuter - (408) 494-4542

Heritage Bank of Commerce of San Jose, California received an award of \$382,505 for providing multifamily and small business loans in economically distressed communities within San Jose, California. In addition, Heritage Bank provided financial support to Lenders for Community Development, a certified Community Development Financial Institution (CDFI). The bank's support to the CDFI was provided in the form of an equity investment, grants and loans to support its financing programs. The awardee is a state-chartered bank with total assets of \$319.2 million.

Hibernia National Bank

Location: New Orleans, Louisiana
Award: \$150,129
Contact: Nancy Montoya - (504) 533-3029

Hibernia National Bank of New Orleans, Louisiana received an award of \$150,129 for increasing its consumer, single-family mortgage, and small business lending in distressed communities within New Orleans. Hibernia is a national bank with total assets of \$14.3 billion.

Imperial Bank

Location: Inglewood, California
Award: \$26,850
Contact: Mindy Murphy - No Phone

Imperial Bank of Inglewood, California received an award of \$26,850 for providing grants and loans to eight certified Community Development Financial Institutions (CDFIs) serving economically distressed communities in California. The CDFIs assisted by Imperial Bank are ACCION San Diego, Clearinghouse CDFI, FAME Assistance Corporation (d.b.a. FAME Renaissance), Lenders for Community Development, Local Initiatives Support Corporation, Los Angeles Community Reinvestment Committee (d.b.a. Community Financial Resource Center), Low Income Housing Fund, and NHS Neighborhood Lending Services. Imperial Bank is a state-chartered bank with total assets of \$6.4 billion.

International Bank of Chicago

Location: Chicago, Illinois
Award: \$509,495
Contact: Robert A. Klamp - (773) 769-2899

International Bank of Chicago, Illinois, a certified Community Development Financial Institution (CDFI), received an award of \$509,495 for increasing its lending in distressed communities within Chicago and for making a \$90,000 deposit in the South Shore Bank of Chicago, another certified CDFI. International Bank is a certified CDFI and a state-chartered bank with total assets of \$65.6 million.

Intrust Bank

Location: Wichita, Kansas
Award: \$32,625
Contact: Bob Willer - (716) 631-9003

Intrust Bank, NA of Wichita, Kansas received an award of \$32,625 for increasing its consumer, commercial real estate, small business and agricultural lending within several distressed communities. The bank also made a \$100,000 loan to Community Housing Services of Wichita/Sedgwick County, a certified Community Development Financial Institution (CDFI). The awardee is a national bank with total assets of \$2.0 billion.

Key Bank USA

Location: Cleveland, Ohio
Award: \$110,000
Contact: Stephanie Turner - (216) 689-5340

Key Bank USA of Cleveland, Ohio received an award of \$110,000 for providing financial support to two certified Community Development Financial Institutions. The bank made loans totaling \$1,000,000 to Local Initiatives Support Corporation and The Enterprise Foundation. The awardee is a national bank with \$5.4 billion in assets.

Key Bank, NA

Location: Portland, Maine
Award: \$208,277
Contact: A. Charles Kennedy - No Phone

Key Bank of Portland, Maine received an award of \$208,277 for increasing its commercial real estate lending in several distressed communities throughout New York, Ohio, Indiana, Washington, and Oregon. Key Bank is a national bank with total assets of \$72.9 billion.

Laredo National Bank

Location: Laredo, Texas
Award: \$444,114
Contact: John V. Puig - No Phone

Laredo National Bank of Laredo, Texas received an award of \$444,114 for increasing its consumer, single family, commercial real estate, and small business lending in distressed communities in Harris, Nueces and Webb Counties in Texas. Laredo is a national bank with total assets of \$1.85 billion.

Louisville Community Development Bank

Location: Louisville, Kentucky
Award: \$656,149
Contact: Melody Samuels-Hills - (502) 775-2562

Louisville Community Development Bank of Louisville, Kentucky, a certified Community Development Financial Institution (CDFI), received an award of \$656,149 for increasing its single-family mortgage, multi-family mortgage, and small business lending in distressed communities within Louisville. In addition, Louisville Community Development Bank provided \$900,000 in deposits to four other CDFIs, including: Blackfeet National Bank, City First Bank of D.C., Douglass National Bank, and Neighborhood National Bank. The awardee is a state-chartered bank with total assets of \$30.4 million.

Manufacturers Bank

Location: Los Angeles, California
Award: \$134,130
Contact: Nancy Huntington - (213) 489-6349

Manufacturers Bank of Los Angeles, California received an award of \$134,130 for providing grants, loans and deposits in numerous Community Development Financial Institutions (CDFIs). All of the certified CDFIs supported by Manufacturers Bank serve economically distressed communities in California, and include: ACCION San Diego, Community Commerce Bank, FAME Assistance Corporation (d.b.a. FAME Renaissance), Lenders for Community Development, Local Initiatives Support Corporation, Los Angeles Community Reinvestment Committee (d.b.a. Community Financial Resource Center), Low Income Housing Fund, NHS Neighborhood Lending Services, and Northern California Community Loan Fund. Manufacturers Bank is a state-chartered bank with total assets of \$1.1 billion.

Marquette National Bank

Location: Chicago, Illinois
Award: \$157,000
Contact: Thomas Bamford - (773) 918-4507

Marquette National Bank of Chicago, Illinois received an award of \$157,000 for increasing its financial support to two Community Development Financial Institutions (CDFIs). The bank made loans and grants totaling \$1.4 million to Local Initiatives Support Corporation and Chicago Community Loan Fund to support activities in distressed communities. The awardee is a national bank with \$1.1 billion in assets.

MBNA America Bank

Location: Wilmington, Delaware
Award: \$450,000
Contact: Stephen D. Briggs - (302) 432-2657

MBNA America Bank of Wilmington, Delaware received an award of \$450,000 for making a \$3 million equity investment in Sustainable Jobs Fund, L.P., of Durham, North Carolina, a certified Community Development Financial Institution (CDFI). This investment will finance companies in the recycling, re-manufacturing, environmental and other related industries that create quality jobs in economically distressed areas of the eastern United States. MBNA America is a state-chartered bank with total assets of \$145.3 million.

Mid-City National Bank of Chicago

Location: Chicago, Illinois
Award: \$24,025
Contact: Susan Lepore - (630) 833-9700

The Mid-City National Bank of Chicago, Illinois received an award of \$24,025 for providing financial support to two certified Community Development Financial Institutions. The bank

made below-market rate deposits totaling \$200,000 in Austin/West Garfield Federal Credit Union and South Shore Bank of Chicago to support community development activities in distressed communities of Chicago. Mid-City is a national bank with total assets of \$783.0 million.

National Bank of Greece Boston

Location: Boston, Massachusetts
Award: \$11,000
Contact: Mary Schrader - (617) 557-0364

National Bank of Greece of Boston, Massachusetts received an award of \$11,000 for making a below market rate deposit in Boston Bank of Commerce (BBOC). BBOC is a FDIC-insured depository institution that is also a certified Community Development Financial Institution (CDFI). BBOC's mission is to help lower-income communities in Boston overcome the challenges created by poverty, economic disenfranchisement, and community stagnation through the provision of credit, technical assistance, and financial services. National Bank of Greece is a state-chartered bank with total assets of \$69.2 million.

NationsBank, N.A.

Location: Sarasota, Florida
Award: \$5,104,263
Contact: Larry West - (941) 952-2734

NationsBank, NA of Sarasota, Florida received an award of \$5,104,263 for providing financial support to certified Community Development Financial Institutions (CDFIs). The bank made equity investments totaling \$650,000 in two CDFIs: Austin Community Development Corporation and The Enterprise Foundation. In addition, the bank made loans totaling \$57,539,434 to twelve CDFIs headquartered in eight states (Texas, Maryland, Georgia, Florida, New York, Virginia, Illinois, and Wisconsin) and the District of Columbia. These CDFIs include ACCION Texas, Austin Community Development Corporation, Community Development Financing Corporation, Community Redevelopment Loan and Investment Fund, Florida Community Loan Fund, Local Initiatives Support Corporation, Newport News Neighborhood Federal Credit Union, Raza Development Fund, South Shore Bank, The Enterprise Foundation, Washington Area Community Investment Fund, and Ways to Work. NationsBank, NA is a national bank with total assets of \$317.3 billion.

Neighborhood National Bank

Location: San Diego, California
Award: \$1,108,248
Contact: Robert G. Hasse - (619) 544-1642

Neighborhood National Bank of San Diego, California, a certified Community Development Financial Institution (CDFI), received an award of \$1,108,248 for increasing its single-family, multi-family, and small business lending to economically distressed communities within San Diego. In addition, Neighborhood National Bank placed deposits with nine other CDFIs: Boston

Bank of Commerce, Central Bank of Kansas City, Community Bank of the Bay, Community Capital Bank, Douglas National Bank, Louisville Community Development Bank, ShoreBank Trust Company, South Shore Bank, and United Bank of Philadelphia. The awardee is a national bank with total assets of \$17.1 million.

Northern Trust Bank of Arizona, N.A.

Location: Phoenix, Arizona
Award: \$138,673
Contact: Mary L. Boetel - (602) 468-2682

Northern Trust Bank of Arizona NA of Phoenix, Arizona received an award of \$138,673 for increasing its commercial real estate and business lending activities in distressed communities within the cities of Phoenix and Tucson, Arizona. The awardee is a national bank with total assets of \$621.2 million.

Northern Trust Company

Location: Chicago, Illinois
Award: \$1,286,460
Contact: Deborah Kasemeyer - (312) 444-4031

The Northern Trust Company of Chicago, Illinois received an award of \$1,286,460 for increasing its commercial real estate and small business lending in a distressed communities within the city of Chicago. Northern Trust's activities included a \$16 million loan to support development of a retail center that will include a grocery store and other small businesses. It is expected that this development will bring 400 jobs as well as business opportunities to the North Lawndale community. The Northern Trust Company is a state-chartered bank with total assets of \$22.9 billion.

NorthernTrust Bank California

Location: Los Angeles, California
Award: \$22,404
Contact: Stasia E. Cato - (213) 346-1316

Northern Trust Bank of California NA of Los Angeles, California received an award of \$22,404 for providing loans, deposits and technical assistance to six Community Development Financial Institutions (CDFIs) serving economically distressed communities in San Diego, Los Angeles, and San Francisco. The CDFIs are: ACCION San Diego, Local Initiatives Support Corporation, Los Angeles Community Reinvestment Committee (d.b.a. Community Financial Resource Center), Neighborhood National Bank, NHS Neighborhood Lending Services, and Northern California Community Loan Fund. The awardee is a national bank with total assets of \$813.3 million.

Pacific Century Bank, N.A.

Location: Encino, California

Award: \$31,295
Contact: Marcia A. McAdams - No Phone

Pacific Century Bank, N.A. of Encino, California received an award of \$31,295 for supporting certified Community Development Financial Institutions (CDFIs) in California and Arizona by providing grants, loans, deposits and providing technical assistance. Pacific Century Bank assisted eight CDFIs: Arizona MultiBank Community Development Corporation, Clearinghouse CDFI, FAME Assistance Corporation (d.b.a. FAME Renaissance), Comunidades Federal Credit Union, Local Initiatives Support Corporation, Los Angeles Community Reinvestment Committee (d.b.a. Community Financial Resource Center), NHS Neighborhood Lending Services, and PPEP Microbusiness and Housing Development Corporation. Pacific Century Bank is a national bank with total assets of \$1.3 billion.

People's Bank

Location: Bridgeport, Connecticut
Award: \$17,625
Contact: Ruth Price -: 203-338-4171

People's Bank of Bridgeport, Connecticut received an award of \$17,625 for its investments in four certified Community Development Financial Institutions (CDFIs): Connecticut Housing Investment Fund, Greater New Haven Community Loan Fund, Housing Development Fund of Lower Fairfield County, and the Local Initiatives Support Corporation. The awardee is a state-chartered bank with total assets of \$10 million.

Peoples Heritage Savings Bank

Location: Portland, Maine
Award: \$37,500
Contact: David A. Bronson - No Phone

Peoples Heritage Bank of Portland, Maine received an award of \$37,500 for making an equity-like loan to Coastal Enterprises, a certified Community Development Financial Institution (CDFI). Coastal Enterprises is a socially responsible community development loan fund. Coastal will use the equity-like loan to develop and finance housing and community facilities for low-income residents of Maine. People's Heritage is a state-chartered bank with total assets of \$4.3 billion.

PNC Bank FSB

Location: Philadelphia, Pennsylvania
Award: \$29,750
Contact: Donald C. Kelly - (215) 585-7659

PNC Bank FSB of Philadelphia, Pennsylvania received an award of \$29,750 for making a \$15,000 grant and \$250,000 loan to Local Initiatives Support Corporation, a certified Community Development Financial Institution (CDFI). The grant and loan will be used to support Local Initiatives Support Corporation's Organizational Development Initiative and urban and rural programs for community-based organizations. PNC Bank FSB is a federally chartered

savings bank with total assets of \$1.28 billion.

PNC Bank, National Association

Location: Louisville, Kentucky
Award: \$176,000
Contact: Leonard Watkins - No Phone

PNC Bank, NA of Louisville, Kentucky received an award of \$176,000 for providing financial support to three certified Community Development Financial Institutions (CDFI's): Louisville Community Development Bank, Local Initiatives Support Corporation, and Community Loan Fund of Southwest Pennsylvania. The CDFIs are located in and serve distressed communities in the states of Kentucky, New York, and Pennsylvania. The awardee is a national bank with assets of \$68.3 billion.

Pulaski Bank & Trust Company

Location: Little Rock, Arkansas
Award: \$11,933
Contact: Vicki J. Smith - (501) 661-7809

Pulaski Bank & Trust Company of Little Rock, Arkansas received an award of \$11,933 for increasing its financial support activities to two Community Development Financial Institutions (CDFIs). The bank provided support to the Local Initiatives Support Corporation, which serves distressed communities throughout the United States. In addition, the bank provided assistance to the College Station Community Federal Credit Union. The credit union is located in Arkansas. Pulaski Bank is a state-chartered bank with total assets of \$263.2 million.

Republic Bank California, N.A.

Location: Beverly Hills, California
Award: \$444,250
Contact: Gloria M. Tang - (310) 281-4217

Republic Bank California NA of Beverly Hills, California received an award of \$444,250 for providing financial support to certified Community Development Financial Institutions (CDFIs) in northern and southern California. The awardee provided grants, loans, deposits, and technical assistance to eight CDFIs. In addition, the bank increased its consumer, single family and commercial real estate lending, as well as the amount of community services provided to residents of distressed communities in Los Angeles. The CDFIs receiving assistance from Republic Bank of California are: Clearinghouse CDFI, Community Bank of the Bay, The Enterprise Foundation, Local Initiatives Support Corporation, Los Angeles Community Reinvestment Committee (d.b.a. Community Financial Resource Center), Low Income Housing Fund, NHS Neighborhood Lending Services, Mission Area Federal Credit Union, Northeast Community Federal Credit Union, and Northern California Community Loan Fund. Republic Bank is a national bank with total assets of \$685.3 million.

Republic National Bank of New York

Location: New York, New York
Award: \$1,753,575
Contact: Elizabeth Rabii Cribbs - (212) 525-7919

Republic National Bank of New York City, New York received an award of \$1,753,575 for increasing its financial support to 23 certified Community Development Financial Institutions (CDFIs). The CDFIs are: Local Initiatives Support Corporation, ACCION San Antonio, ACCION El Paso, Bethex Federal Credit Union, Central Brooklyn Federal Credit Union, Central Harlem Local Development Corporation, Community Preservation Corporation, Corporation for Supportive Housing, The Enterprise Foundation, Greater Jamaica LDC, Homesteaders Federal Credit Union, Leviticus 25:23 Fund, Low Income Housing Fund, Lower East Side People's Federal Credit Union, National Federation of Community Development Credit Unions, Neighborhood Housing Services of New York City, Neighborhood Trust Federal Credit Union, Nonprofit Facilities Fund, The Parodneck Foundation, Renaissance Economic Development Assistance Corporation, Roberto Clemente Federal Credit Union, and Washington Heights Inwood Development Corporation. The awardee is a national bank with total assets of \$46.7 billion.

Ridgewood Saving Bank

Location: Ridgewood, New York
Award: \$238,118
Contact: Edward O'Brien - (718) 240-4745

Ridgewood Savings Bank of Ridgewood, New York received an award of \$238,118 for increasing its commercial real estate lending and providing financial support to Community Development Financial Institutions (CDFIs). The awardee provided \$2.6 million loan to finance the construction of 70 units of affordable housing in the Coney Island section of Brooklyn and loans to three certified CDFIs including Leviticus 25:23 Alternatives Fund, Local Initiatives Support Corporation, and Neighborhood Housing Services of New York City. Ridgewood Savings Bank is a state-chartered bank with total assets of \$2.3 billion.

South Shore Bank of Chicago

Location: Chicago, Illinois
Award: \$1,225,755
Contact: Wendy Baird - No Phone

South Shore Bank of Chicago received an award of \$1,225,755 for increasing its lending in distressed Chicago neighborhoods. South Shore Bank also made deposits of \$100,000 each into five Community Development Financial Institutions (CDFIs). These CDFIs are Alternatives Federal Credit Union in Ithaca, New York, City First Bank in Washington D.C., Community Commerce Bank in Los Angeles, California, First American Credit Union in Window Rock, Arizona, and First Bank of the Americas in Chicago, Illinois. South Shore Bank is a certified CDFI and a state-chartered bank with total assets of \$79.9 million.

Standard Federal Bank

Location: Troy, Michigan
Award: \$1,122,886
Contact: Craig S. Randle - (248) 643-9600

Standard Federal Bank of Troy, Michigan received an award of \$1,122,886 for increasing its consumer, single-family and multi-family housing, commercial real estate and business lending. In total, the bank provided development and service activities totaling \$40 million in distressed neighborhoods. The bank is a federally chartered savings bank with total assets of \$19.5 billion.

SunTrust Bank, Atlanta

Location: Atlanta, Georgia
Award: \$1,483,182
Contact: Lalla Harris - No Phone

SunTrust Bank of Atlanta, Georgia received an award of \$1,483,182 for increasing its single-family and multi-family lending activities in distressed communities throughout Atlanta, GA. SunTrust is a state-chartered bank with total assets of \$19.8 billion.

Susquehanna Bank

Location: Baltimore, Maryland
Award: \$75,418
Contact: Daniel Higham - No Phone

Susquehanna Bank of Baltimore, Maryland received a \$75,418 award for increasing its single-family housing, commercial real estate, and small business lending in distressed neighborhoods within Baltimore. Susquehanna also provided grants and technical assistance to Salisbury Neighborhood Housing Services and the Baltimore Community Development Financing Corporation, both certified Community Development Financial Institutions (CDFIs). The awardee is a federally chartered savings bank with total assets of \$1.0 billion.

Texline State Bank d/b/a Banco Tejano

Location: Houston, Texas
Award: \$38,261
Contact: Tom C. Mesa, Jr. - (713) 926-3600

Texline State Bank d.b.a. Banco Tejano of Houston, Texas received an award of \$38,261 for increasing its deposit-taking, consumer, single family, and commercial lending activities in distressed communities within the city of Houston as well as Harris and Galveston Counties in Texas. Texline State Bank is a state-chartered bank with total assets of \$15.0 million.

Troy Savings Bank

Location: Troy, New York
Award: \$468,747
Contact: Lynn Bradley - (518) 270-4915

The Troy Savings Bank of Troy, New York received an award of \$468,747 for increasing its consumer, single family, multi-family, commercial real estate, and small business lending within distressed communities throughout the state of New York. The awardee is a savings bank with total assets of \$845.7 million.

U.S. Bank

Location: Johnstown, Pennsylvania
Award: \$355,916
Contact: John J. Legath - (814) 533-5205

U.S. Bank of Johnstown, Pennsylvania received an award of \$355,916 for increasing its commercial real estate and small business and agricultural lending within distressed communities in Johnstown, Pennsylvania. U.S. Bank is a state-chartered bank with total assets of approximately \$1.4 billion.

Union Federal Savings Bank of Indianapolis

Location: Indianapolis, Indianapolis
Award: \$115,530
Contact: Mark D. Gould - (317) 269-4811

Union Federal Savings Bank of Indianapolis, Indiana received an award of \$115,530 for increasing its single-family housing and business lending. In total, the bank provided development and service activities totaling \$32 million in distressed neighborhoods. In addition, the bank provided a \$5,000 grant to Local Initiatives Support Corporation, a certified Community Development Financial Institutions to support activities in distressed communities. The awardee is a state-chartered savings bank with total assets of \$1.8 billion.

Wainwright Bank and Trust

Location: Boston, Massachusetts
Award: \$80,690
Contact: Pamela Feingold - (617) 478-4000

Wainwright Bank and Trust of Boston, Massachusetts received an award of \$80,690 for increasing its commercial real estate and small business lending in distressed communities in the Boston area. Wainwright also made an equity-like loan to Boston Community Capital, a certified Community Development Financial Institution (CDFI). Boston Community Capital provides loans for affordable housing development, debt financing for community development corporations, cooperatives, day care centers, for-profit developers, social service agencies, community gardens, local businesses, entrepreneurs, and schools across Massachusetts. Wainwright is a state-chartered bank with assets of \$370.8 million.

Washington Mutual Bank

Location: Seattle, Washington
Award: \$510,000
Contact: Dinah Thoreson - No Phone

Washington Mutual Bank of Seattle, Washington received an award of \$510,000 for making below-market rate loans to The Enterprise Foundation to support its national loan fund and the

Cascadia Revolving Loan Fund to support its economic development lending. The Enterprise Foundation provides grants, short-term predevelopment loans, and acquisition loans to community development organizations serving distressed communities across the nation. Cascadia Revolving Loan Fund, located in Seattle, Washington, is a small business lender primarily serving the western portion of Washington State. Washington Mutual is a state-chartered bank with total assets of \$31.7 billion.

Washington Mutual Bank FSB

Location: Salt Lake City, Utah
Award: \$120,000
Contact: Dianah Thoreson - No Phone

Washington Mutual Bank, FSB of Salt Lake City, Utah received an award of \$120,000 for making a \$300,000 loan to Neighborhood Housing Services of Boise, Idaho and a \$500,000 loan to Salt Lake Neighborhood Housing of Salt Lake City, Utah, both certified Community Development Financial Institutions (CDFIs). These CDFIs both provide homeownership education and access to affordable home financing in distressed communities. The awardee is a federally chartered saving bank with total assets of \$1.2 billion.

West Town Savings Bank

Location: Cicero, Illinois
Award: \$95,000
Contact: James J. Kemp, Jr. - (630) 571-7711

West Town Savings Bank of Cicero, Illinois, received an award of \$95,000 for making a \$1 million deposit into First Bank of the Americas, a certified Community Development Financial Institution (CDFI) that provides lending and financial services in distressed communities in Chicago. The awardee is a state-chartered savings bank with total assets of \$30.1 million.