



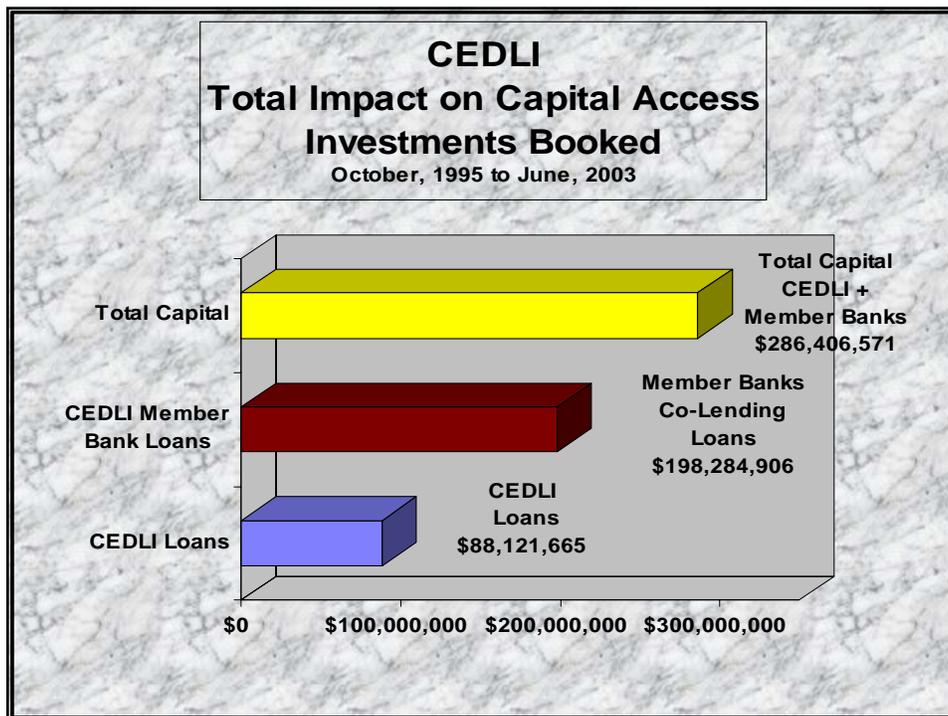
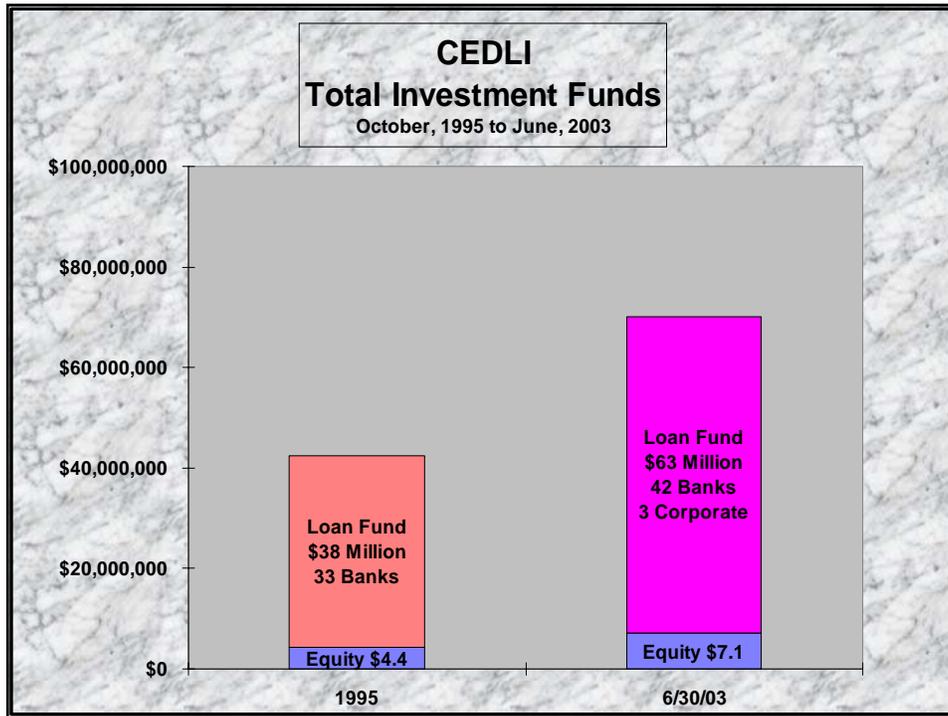
The Texas Community Development Finance Summit

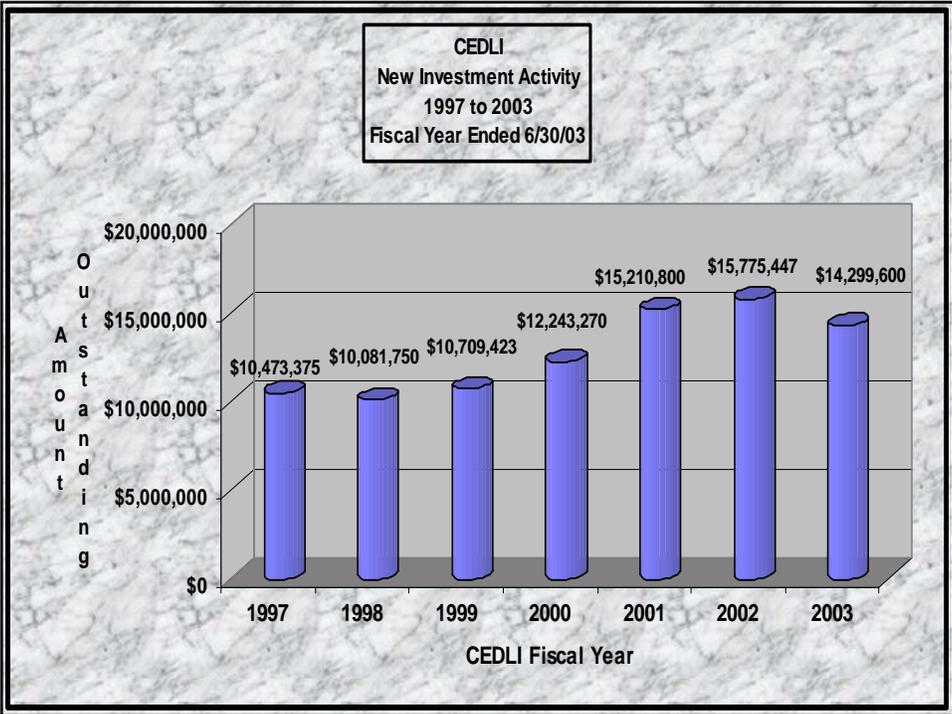
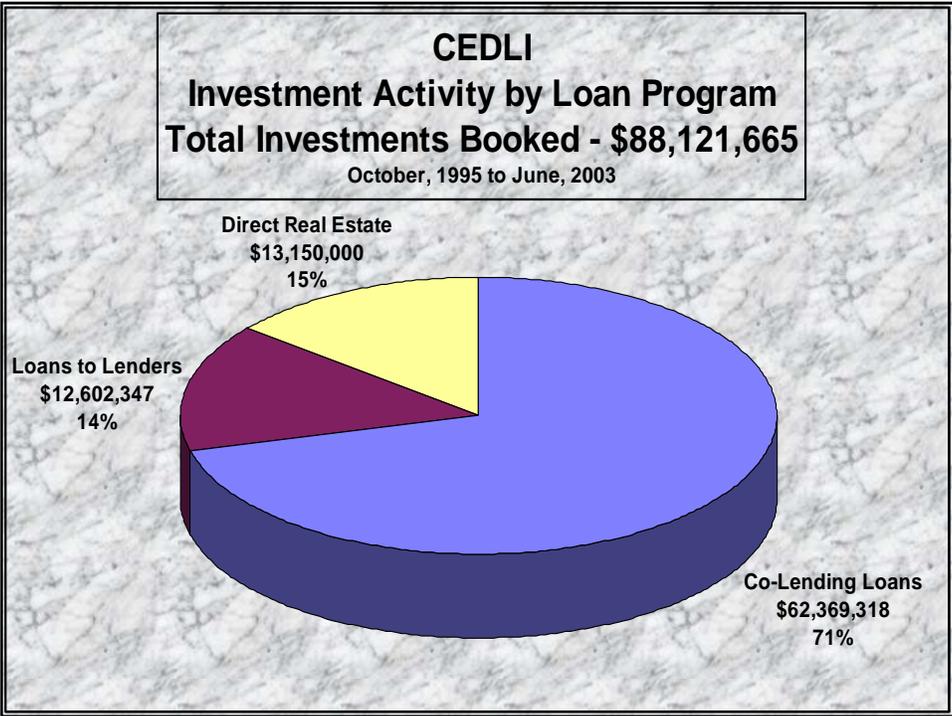
April 13, 2004

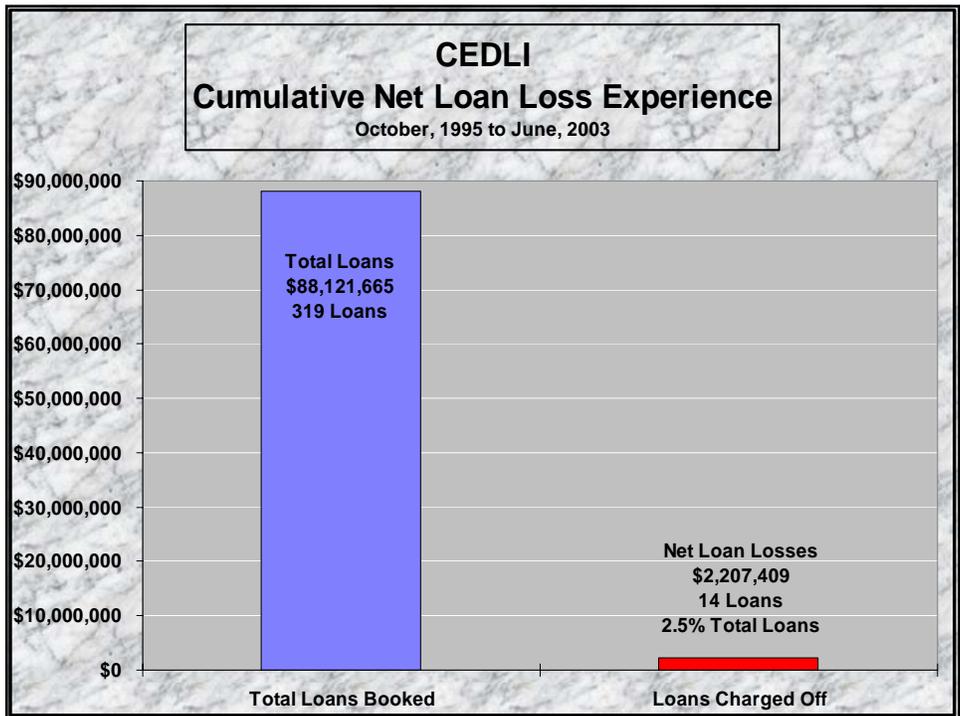
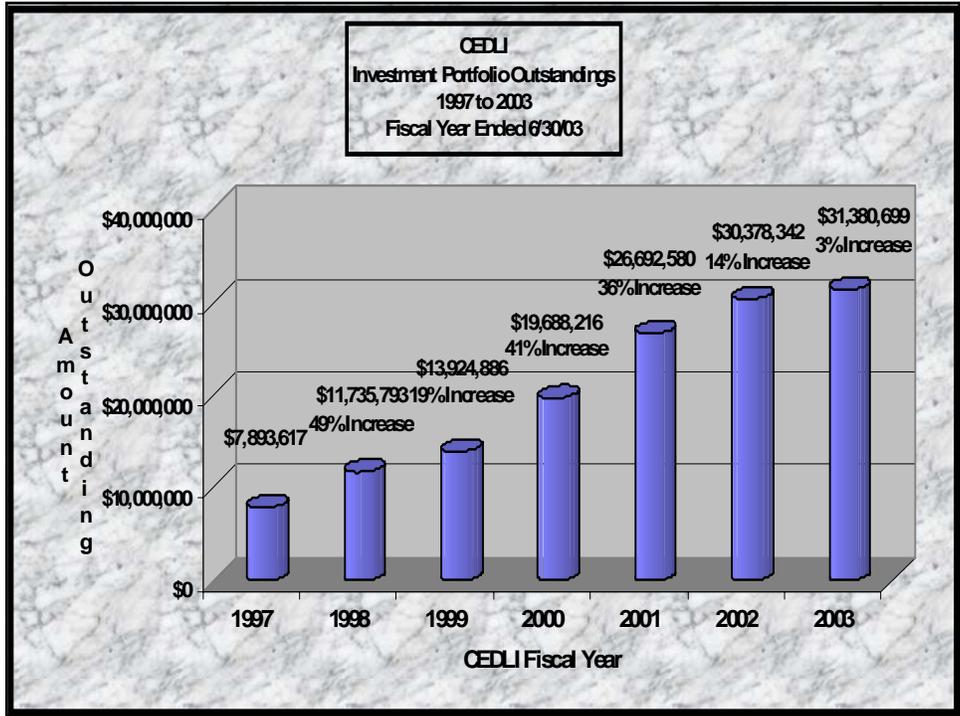


Mission Statement

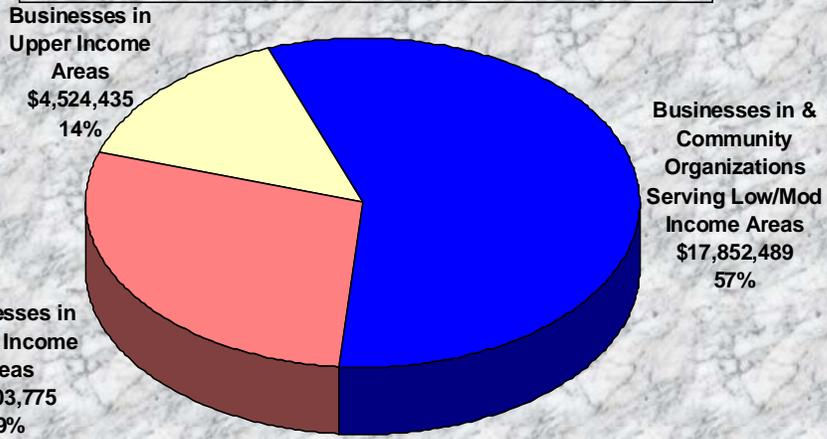
CEDLI, the California Economic Development Lending Initiative, is a statewide for-profit loan fund sponsored by California financial institutions. The purpose of CEDLI is to create jobs by providing financing to support small business and community economic development activities which fall outside of normal bank lending practices. CEDLI aims to achieve and sustain financial self-sufficiency to ensure the continuing availability of credit to CEDLI borrowers, while providing appropriate returns for the funds placed at risk by the participating institutions. CEDLI is designed to serve both urban and rural California through a partnership of a wide diversity of banks, public sector and nonprofit sector partners. Through the establishment and operation of the CEDLI loan fund, participating financial institutions offer more flexible sources of financing to both traditional and non-traditional borrowers while sharing risks among fund participants.



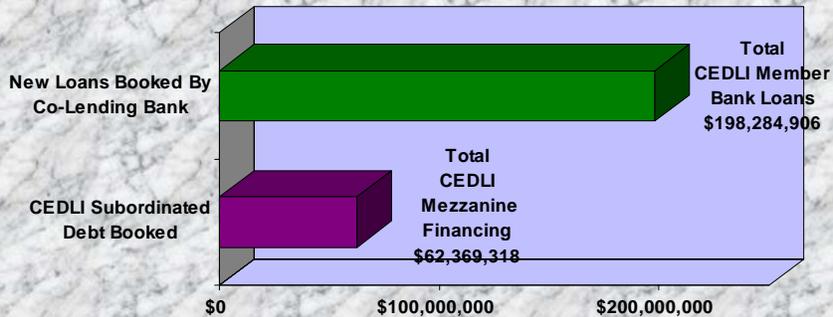




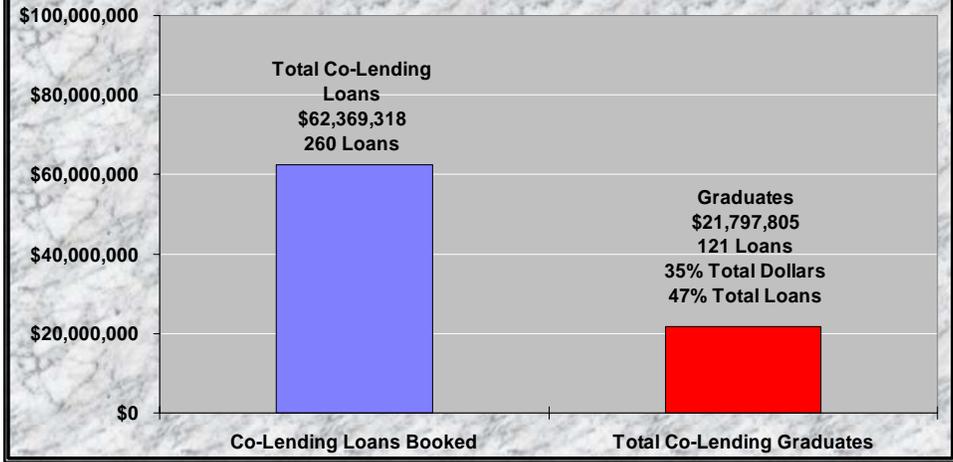
CEDLI
CEDLI Investments In
Community Organizations and Small Businesses
In Low/Moderate Income Communities
Total Investments Outstanding - \$31,380,699
 June 30, 2003



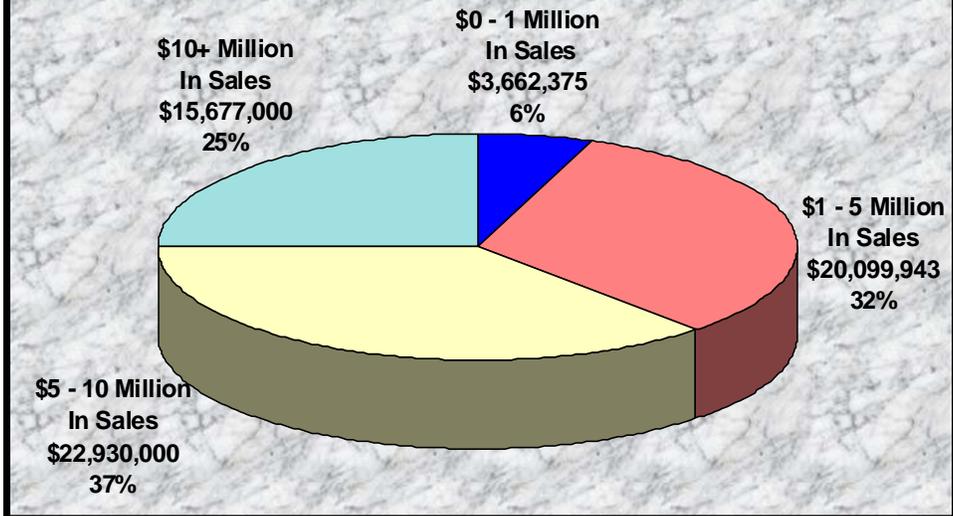
CEDLI Co-Lending Program
New Loans Booked By Member Banks
Leverage of Mezzanine Funds 3.2 X
 October, 1995 to June, 2003

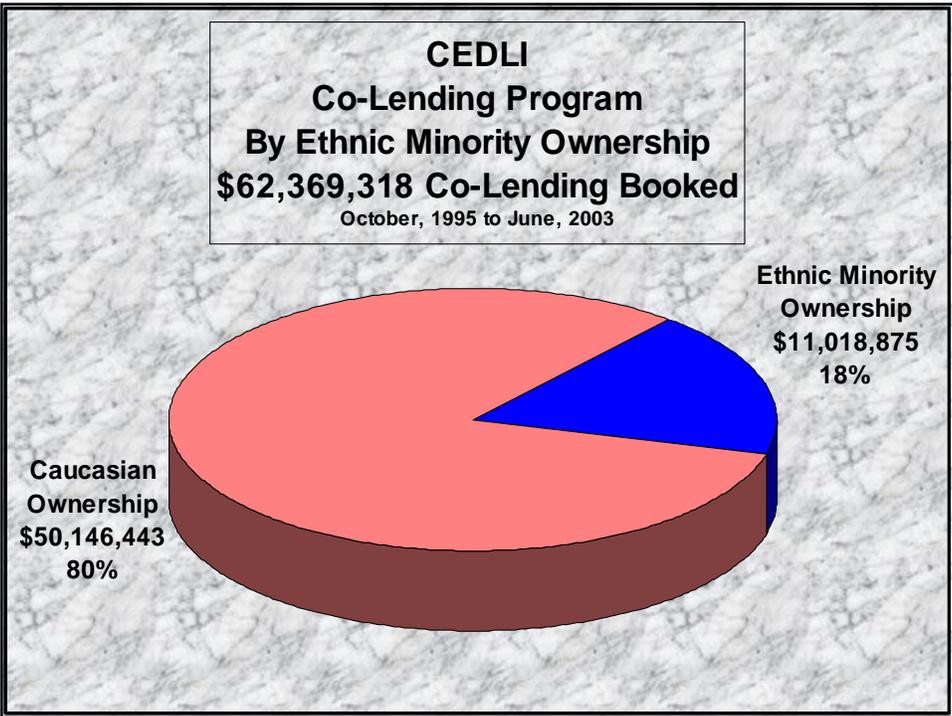
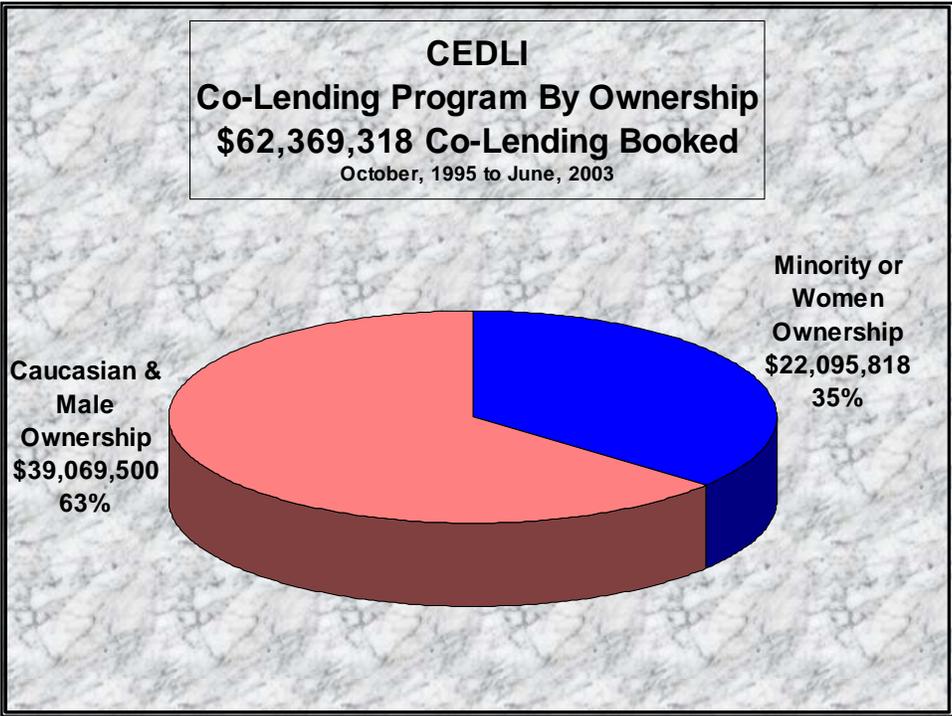


**CEDLI
Co-Lending Program Small Business
Graduates**
June 30, 2003

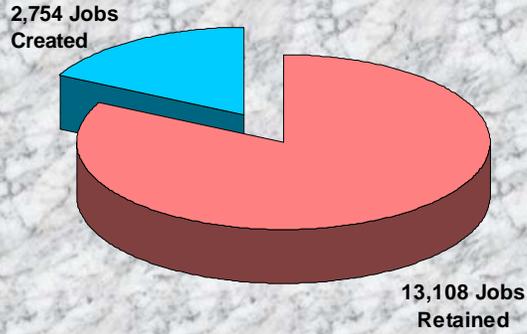


**CEDLI
Co-Lending Program By Size of Business-Sales**
\$62,369,318 Co-Lending Booked
October, 1995 to June, 2003

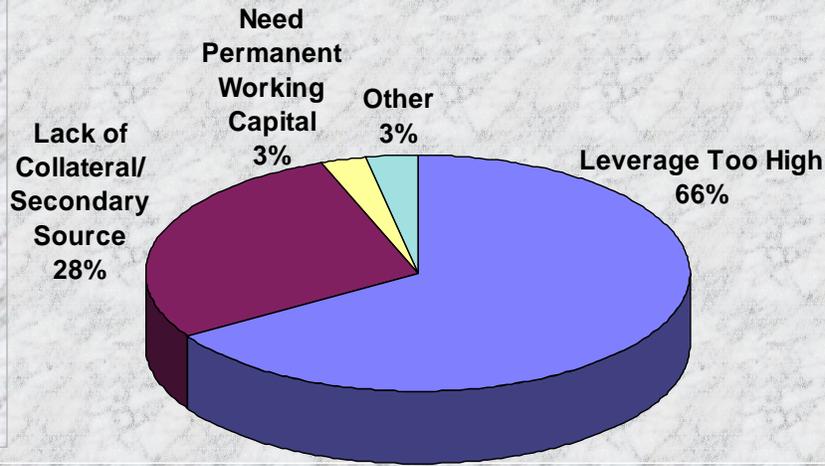




CEDLI
Small Business Lending Employment Impact
Total Investments Booked - \$74,971,665
 October, 1995 to June, 2003
 One Job Per \$27,223 Invested



Bank Reason For Co-Lending Structure
October 1995 to June 2003





Loans To Lenders Program

■ Number of CDFIs Funded	11 Loan Funds
■ Total Amount of Loans	\$5,466,861
■ Number of Businesses	146
■ Average Loan Size	\$37,444
■ New Jobs Created	706
■ Jobs Retained	493



Direct Real Estate Program

■ Number of Loans Funded	34 Loans
■ Total Amount of Loans	\$13,150,000
■ Type of Borrowers	
- Health Care Facilities	
- Child Care Facilities	
- Social Service Agencies	
- Faith Based Organizations	



**The Texas Community Development
Finance Summit**

April 13, 2004