

## Community Development Finance celebrates 20 years of supporting affordable housing



*CDF Group Head Annette Billingsley (second from left) is joined by (L-R), Real Estate Industries Group Head Dick Chatham, CDF Co-Founder and current Head of Consumer Lending Jim Francis, and Deputy Group Head of Corporate Social Responsibility for the Americas Carl Ballton for this special program.*

20 years. 83,000 housing units. \$4.2 billion in loans and investments. These numbers reflect the long-standing commitment of Union Bank and its employees to making a difference in people's lives.

For two decades, the Union Bank Community Development Finance (CDF) group has been serving clients by investing in and lending to affordable housing developers across the United States.

Together with its clients, the team has provided more than \$4.2 billion in loans and investments creating more than 83,000 housing units that provide shelter and services for low- and moderate-income working families and individuals with special needs, including farmworkers, the formerly homeless, veterans, and seniors.

Recently, the CDF team gathered with clients and partners during the Housing California annual conference in Sacramento, California, to celebrate this milestone.

"Every day we are inspired by the creativity and tenacity of our clients who are making tremendous contributions to affordable housing in our communities," said Annette Billingsley. "For 20 years, we have supported their mission to improve entire communities, one affordable housing development at a time. We thank Jim Francis for his vision and leadership as the co-founder of our group, and for his continued partnership today."

The team looks forward to many more years of successful collaboration with its clients in having a positive impact on the communities that the bank serves.