

ST. LOUIS BUSINESS DEVELOPMENT FUND
St. Louis, Missouri

State Member Banks: CASS COMMERCIAL BANK
LINDELL BANK & TRUST COMPANY
SOUTHERN COMMERCIAL BANK
MIDWEST BANKCENTRE
FIRST BANK

Investment Date: March 1995

Investments: \$25,000 for each investor and a pro rata line of credit

Description: The St. Louis Development Fund, a for-profit corporation, lends or invests from \$50,000 to \$250,000 to companies located anywhere in the St. Louis region. The Fund's focus is on rapidly growing companies, companies seeking permanent working capital, and leveraged buyouts.

Other investors in the Fund include:

Allegiant Bank	Missouri State Bank
Bank of America	Normandy Bank
Bank of Edwardsville	Pioneer Bank & Trust Company
Commerce Bank	Royal Banks of Missouri
Commercial Bank	South Side National Bank
First Federal Savings and Loan	St. Johns Bank & Trust Company
Firststar Bank	Southwest Bank
Heartland Bank	Union Planters Bank
Jefferson Bank & Trust Company	

The St. Louis County Economic Council, the St. Louis (City) Development Corporation, and the Economic Development Center of St. Charles County are also Fund shareholders.

The St. Louis Business Development Fund is professionally managed by the St. Louis County Economic Council.

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RURAL ADAMS DEVELOPMENT CORPORATION
Adams County, Illinois

State Member Bank: STATE BANK OF LIMA, ILLINOIS

Date of Investment: 1991

Investment: \$15,000

Description: Seven Adams County banks and two co-ops have formed the Rural Adams Development Corporation to assist start-up businesses in rural Adams County, Illinois. The investors are: Farmers State Bank, Camp Point; Golden State Bank, Golden; State Bank of Lima; North Adams State Bank, Ursa; Central State Bank, Clayton; Farmers Bank of Liberty; Union Bank West, Paloma; Soy Land Power CO-OP, Jacksonville; and Adams Electrical CO-OP, Camp Point.

The Rural Adams Development Corporation was formed to help provide start-up businesses with seed capital. For the CDC to fund a business, it must be located in rural Adams County, since this CDC wants to encourage job development there. The business owner must have a good working knowledge as well as a plan for the business they are seeking funds to start.

The Rural Adams Development Corporation does not have a set amount as a maximum for loans, but funding is based on the amount of funds available. Since its inception, the CDC has made 45 loans, totaling approximately \$1,281,494. As of July 31, 2001, there were 22 loans outstanding, with a balance of \$716,254.

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KASKASKIA TRAIL COMMUNITY DEVELOPMENT CORPORATION
Pickneyville, Illinois

State Member Bank: DUQUOIN STATE BANK
DuQuoin, Illinois

Date of Investment: 1996

Investments: \$575,000 (\$25,000 to \$75,000 from each investor)

Description: Eight community banks formed the Kaskaskia Community Development Corporation to assist economic development efforts in Perry and Randolph counties. The banks are: Buena Vista National Bank, Chester National Bank, Civitas Bank, DuQuoin State Bank, First National Bank of Pickneyville, Murphy Wall State Bank & Trust Co., Union Planters Bank, and First National Bank.

Perry and Randolph counties have two of the highest unemployment rates in Illinois. Major industries in both counties have recently been closed. The purpose of the development corporation is to create, retain, and expand job opportunities in the area, to help new and existing businesses, to increase the tax base and to provide housing for low- and moderate-income residents. The Kaskaskia Community Development Corporation will loan money to provide gap financing of up to 50 percent of a project's total cost.

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LOW-INCOME HOUSING INVESTMENTS
St. Louis Equity Fund Limited Partnership
St. Louis, Missouri

State Member Bank: CASS COMMERCIAL BANK
Bridgeton, Missouri

Investment Dates: 1994, 1995, 1996
1997, 1998, 2000

Investment: \$450,000

Description: The St. Louis Equity Fund, Inc. (Equity Fund) is a nonprofit corporation founded in 1988 to help address the shortage of low-income housing in the St. Louis area. Each year the Equity Fund creates real estate investment partnerships to construct and/or renovate affordable housing. Corporations make capital investments in these partnerships to provide equity financing.

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