



TOTAL MERRILL®



Sharing Your Vision of Business Success

Merrill Lynch Solutions for Environmental Sustainability

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Access to Capital Sectors and Overview

Sector	Overview
Nonprofit, Government, and Anchor Institution Support	Nonprofit organizations, government entities and anchor institutions – such as hospitals, colleges, and universities – are critical to the vitality of communities across the United States and key to the country's economic recovery. Through lending and philanthropy, we support these organizations as they face revenue challenges while continuing to address the most pressing needs in the communities they serve. We expect to make \$200 million in philanthropic grants in 2009, the first year of our 10-year goal of \$2 billion in philanthropic giving.
Community Development	A recognized leader in the community development, we provide financing and investments that focus on revitalizing neighborhoods by helping create affordable housing and vibrant retail and commercial sites. And, through support of Community Development Financial institutions (CDFIs), we are providing even greater access to capital and financial services to low- and moderate-income families and neighborhoods. Our 10-year goal of \$1.5 trillion in community development lending and investing began this year.
Socially Responsible Private Equity	We routinely facilitate the flow of capital from institutional investors to underserved small businesses, such as those that are owned and managed by women or ethnic minorities; those located in underserved urban or rural markets; and those that provide to underserved U.S. populations.



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Merrill Lynch Lending/Investment Sectors and Overview

Sector	Overview
Green Financing	As part of our \$20 billion, 10-year business initiative to address climate change, we promote an environmentally sustainable economy by financing commercial property construction designed to meet or exceed green-certified building standards; financing innovative renewable energy and power generation projects; and making environmental equity investments.
Small Business Lending	We have relationships with more than 4.5 million small-and medium-sized companies with revenues up to \$20 million. We offer a full suite of credit products. And, we are working harder to restructure loans for distressed small business clients whenever possible.
Commercial Lending	We remain one of the predominant U.S. middle-market banks and commercial real estate lenders, serving companies with annual revenues between \$2.5 million and \$2billion as well as nonprofits and governments. We offer integrated solutions including credit, investment banking, international banking, global treasury services, investment services and personal wealth management.



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Your money works harder when it works togetherSM

