

Rosalyn Ciulla
Key Community Development Corporation

Rosalyn (“Roz”) A. Ciulla is a Senior Vice President and Manager of Key Community Development Corporation (“Key CDC”), a wholly-owned subsidiary of KeyBank National Association (“KeyBank”). Ms. Ciulla initiates investment and lending activity with for-profit and nonprofit entities that serve KeyBank’s retail market areas. She manages equity investments and loans in businesses and projects that promote community welfare by providing affordable housing, creating jobs, and stimulating reinvestment in low and moderate income areas.

Ms. Ciulla manages a staff of twelve and is responsible for the equity and loan activities of Key CDC. Key CDC’s portfolio includes about 300 Low Income Housing Tax Credit investments totaling about \$700 million, more than \$175 million more than 100 other equity projects consisting of Historic Tax Credit, New Markets Tax Credit, business, community venture capital, real estate, and predevelopment equity, and loans of nearly \$800 million. Key CDC’s subsidiary, Key Community Development New Markets LLC was allocated \$150 million in the first round financing for the New Markets Tax Credit program. Ms. Ciulla also provides technical assistance to nonprofit groups and prospective small business customers located or intending to locate in low income areas of the communities KeyBank serves. She provides technical assistance to KeyBank’s community development lending personnel.

Roz has 22 years banking experience in small business and commercial real estate lending, mezzanine financing, and equity investing. She holds a MBA from Lake Erie College, Painesville, Ohio and a B.A. in Business Administration and Accounting from Notre Dame of Ohio in South Euclid, Ohio. She is a past Board Member and is on the Real Estate Committee of North East Shores Development Corporation, Treasurer of the Small Business Investors Alliance, Secretary of Affordable Housing Investor’s Council and a Board Member of Coastal Ventures, Inc., CEI Community Ventures, Inc., Centerfield Capital Partners, and First New Capital 2 LP. She is also a member of Commercial Real Estate Women, Cleveland.