

Patrick (Pat) MacKrell is the President and Chief Executive Officer of New York Business Development Corporation (NYBDC), Empire State Certified Development Corporation (Empire State CDC) and Statewide Zone Capital Corporation of New York. NYBDC, formed in 1955, is a consortium of more than 135 banks and 90 economic development agencies. NYBDC's mission is to promote access to capital for New York's small businesses by forming lending partnerships to share the risk for certain small business loans. NYBDC makes both SBA 7(a) and conventional loans with its lending partners. Empire State CDC, incorporated in 1981, is a certified development corporation and is New York's largest SBA 504 lender and the 5<sup>th</sup> largest among the 280 certified development companies nationwide. Empire State CDC's mission is to promote economic development and jobs growth in New York by making SBA 504 loans for the acquisition and/or improvement of fixed assets. Statewide Zone Capital Corporation of New York is a loan fund for zone certified business. NYBDC, Empire State CDC and Statewide have a combined portfolio under management in excess of \$600 million and have offices in Albany, Buffalo, Melville, New York City, Syracuse and Rochester, New York and 53 employees. NYBDC and its related companies work closely with the three SBA District offices located in New York to promote the use of the SBA loan programs. Prior to joining Pat practiced commercial and banking law in New York representing a number of banks. Pat is also a veteran of the United States Marine Corps having served at a number of posts and stations prior to release from active duty as a Major. Pat is a graduate of York College of the City University of New York and Albany Law School. He is admitted to practice law in the state and federal courts in New York State. Pat is a member of numerous boards including the York College Foundation Board, Equinox (an organization that operates domestic violence shelters and related support services), The New York State Small Business Advisory Board, the U.S. Small Business Administration National Advisory Council and the New York State Economic Development Council. Pat lives in Delmar, New York with his wife Peggy and his two youngest children. His two adult children and grandson also live in New York.