

**JOHNSTOWN, PA MA  
AGGREGATE SMALL-BUSINESS AND SMALL-FARM LOAN ORIGINATIONS**

SMALL-BUSINESS LOAN ORIGINATIONS																								
Census Tract Income Levels	Loan Amount at Origination =<\$100,000						Loan Amount at Origination >\$100,000 But =<\$250,000						Loan Amount at Origination >\$250,000						Johnstown, PA MA Totals					
	# of Loans			Amt (\$000s)			# of Loans			Amt (\$000s)			# of Loans			Amt (\$000s)			# of Loans			Amt (\$000s)		
	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001	1999	2000	2001
Low Income	9	5	10	209	124	99	0	1	1	0	105	155	0	0	0	0	0	0	9	6	11	209	229	254
Moderate Income	97	231	320	2,414	3,468	2,863	10	12	5	1,599	2,224	782	5	9	1	2,446	3,173	769	112	252	326	6,459	8,865	4,414
Middle Income	1,115	2,390	2,404	21,773	35,924	37,964	94	105	123	15,728	16,399	20,125	54	57	74	24,278	29,870	35,373	1,263	2,552	2,601	61,779	82,193	93,462
Upper Income	227	417	382	4,460	6,583	5,410	29	29	25	4,585	4,937	4,214	21	18	11	8,470	9,492	5,923	277	464	418	17,515	21,012	15,547
<b>Total Originations*</b>	<b>1,448</b>	<b>3,043</b>	<b>3,116</b>	<b>\$28,856</b>	<b>\$46,099</b>	<b>\$46,336</b>	<b>133</b>	<b>147</b>	<b>154</b>	<b>\$21,912</b>	<b>\$23,665</b>	<b>\$25,276</b>	<b>80</b>	<b>84</b>	<b>86</b>	<b>\$35,194</b>	<b>\$42,535</b>	<b>\$42,063</b>	<b>1,661</b>	<b>3,274</b>	<b>3,356</b>	<b>\$85,962</b>	<b>\$112,299</b>	<b>\$113,677</b>
<b>Total Purchases</b>	<b>69</b>	<b>4</b>	<b>10</b>	<b>\$1,238</b>	<b>\$120</b>	<b>\$423</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>\$197</b>	<b>\$483</b>	<b>\$634</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>\$725</b>	<b>\$0</b>	<b>\$790</b>	<b>71</b>	<b>7</b>	<b>16</b>	<b>\$2,160</b>	<b>\$603</b>	<b>\$1,847</b>
SMALL-FARM LOAN ORIGINATIONS																								
Low Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Middle Income	28	78	75	1,284	2,252	1,710	8	5	10	1,293	749	1,676	2	3	0	810	945	0	38	86	85	3,387	3,946	3,386
Upper Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Originations</b>	<b>28</b>	<b>78</b>	<b>75</b>	<b>\$1,284</b>	<b>\$2,252</b>	<b>\$1,710</b>	<b>8</b>	<b>5</b>	<b>10</b>	<b>\$1,293</b>	<b>\$749</b>	<b>\$1,676</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>\$810</b>	<b>\$945</b>	<b>\$0</b>	<b>38</b>	<b>86</b>	<b>85</b>	<b>\$3,387</b>	<b>\$3,946</b>	<b>\$3,386</b>
<b>Total Purchases</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

\* In 1999, 16 loans for a total of \$539,000; in 2000, 98 loans for a total of \$4,106,000; and in 2001, 109 loans for a total of \$1,093,000 were reported as "Census Tract Not Known."

Source: FFIEC.

Data Source: 1990 US Census (STF3).