

Knox, ME				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,209,795	Direct	205	
Other Public	\$ 689,604	Indirect	104	
Private	\$ 2,168,881	Total	309	
New Equity	\$ 248,670	Multiplier	1.51	
<b>Total</b>	<b>\$ 4,316,951</b>			
Loan-Leverage Ratio	2.6:1			
EDA Cost	\$ 158,801	EDA Cost per Direct Job	\$775	
Total Investment per EDA Dollar	\$27.18	EDA Cost per Total Job	\$514	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	146	148	2	1.37%
Total Employment	Before	After	▲	▲%
	21,495	21,804	309	1.44%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.173	4.185	0.28%	0.41%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.12	\$25.01	-0.44%	-0.29%
Economic Stage Index	Before	After	▲%	▲STD%
	4.765	4.751	-0.30%	-0.30%
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.17%	25.11%	0.24%	0.31%
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.13% ind

Oxford, ME				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 2,663,328	Direct	809	
Other Public	\$ 3,274,987	Indirect	768	
Private	\$ 6,993,056	Total	1577	
New Equity	\$ 6,705,476	Multiplier	1.95	
<b>Total</b>	<b>\$ 19,636,847</b>			
Loan-Leverage Ratio	6.4:1			
EDA Cost	\$ 271,856	EDA Cost per Direct Job	\$336	
Total Investment per EDA Dollar	\$72.23	EDA Cost per Total Job	\$172	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	136	143	7	5.15%
Total Employment	Before	After	▲	▲%
	22,641	24,218	1,577	6.97%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.933	3.975	1.08%	1.57%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$27.56	\$27.41	-0.54%	-0.35%
Economic Stage Index	Before	After	▲%	▲STD%
	4.517	4.492	-0.56%	-0.58%
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.79%	28.60%	0.67%	0.87%
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.53% pos

Penobscot, ME				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 2,802,516	Direct	703	
Other Public	\$ 2,580,984	Indirect	1153	
Private	\$ 9,554,892	Total	1856	
New Equity	\$ 1,538,581	Multiplier	2.64	
<b>Total</b>	<b>\$ 16,476,973</b>			
Loan-Leverage Ratio	4.9:1			
EDA Cost	\$ 759,919	EDA Cost per Direct Job	\$1,081	
Total Investment per EDA Dollar	\$21.68	EDA Cost per Total Job	\$409	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	156	162	6	3.85%
Total Employment	Before	After	▲	▲%
	83,214	85,070	1,856	2.23%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.004	4.026	0.56%	0.82%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$30.10	\$29.95	-0.48%	-0.31%
Economic Stage Index	Before	After	▲%	▲STD%
	4.736	4.727	-0.19%	-0.19%
Import-Dependence Index**	Before	After	▲%	▲STD%
	21.68%	21.58%	0.50%	0.66%
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.97% pos

Piscataquis, ME				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 281,037	Direct	28	
Other Public	\$ 0	Indirect	17	
Private	\$ 462,771	Total	45	
New Equity	\$ 0	Multiplier	1.59	
<b>Total</b>	<b>\$ 743,808</b>			
Loan-Leverage Ratio	1.6:1			
EDA Cost	\$ 73,738	EDA Cost per Direct Job	\$2,634	
Total Investment per EDA Dollar	\$10.09	EDA Cost per Total Job	\$1,656	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	103	104	1	0.97%
Total Employment	Before	After	▲	▲%
	8,422	8,467	45	0.53%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.795	3.806	0.30%	0.44%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.27	\$25.22	-0.21%	-0.13%
Economic Stage Index	Before	After	▲%	▲STD%
	4.197	4.192	-0.11%	-0.11%
Import-Dependence Index**	Before	After	▲%	▲STD%
	29.85%	29.90%	-0.14%	-0.18%
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.01% ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Sagadahoc, ME					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 198,107		Direct	25	
Other Public	\$ 0		Indirect	3	
Private	\$ 959,913		Total	28	
New Equity	\$ 13,808		Multiplier	1.14	
<b>Total</b>	<b>\$ 1,171,827</b>				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 7,841		EDA Cost per Direct Job	\$314	
Total Investment per EDA Dollar	\$149.45		EDA Cost per Total Job	\$276	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	111	111	0	0.00%	
Total Employment	Before	After	▲	▲%	
	19,645	19,673	28	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.931	2.933	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$38.86	\$38.84	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.103	4.105	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.28%	34.24%	0.11%	0.14%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.24%	ind

Somerset, ME					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,367,483		Direct	268	
Other Public	\$ 1,133,138		Indirect	170	
Private	\$ 6,896,044		Total	438	
New Equity	\$ 376,840		Multiplier	1.64	
<b>Total</b>	<b>\$ 10,773,506</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 346,949		EDA Cost per Direct Job	\$1,296	
Total Investment per EDA Dollar	\$31.05		EDA Cost per Total Job	\$793	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	127	130	3	2.36%	
Total Employment	Before	After	▲	▲%	
	24,452	24,890	438	1.79%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.905	3.915	0.25%	0.37%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.08	\$30.02	-0.20%	-0.13%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.415	4.406	-0.20%	-0.20%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.82%	30.82%	0.02%	0.02%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.07%	ind

Waldo, ME					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,106,481		Direct	485	
Other Public	\$ 885,040		Indirect	168	
Private	\$ 2,365,108		Total	653	
New Equity	\$ 295,173		Multiplier	1.35	
<b>Total</b>	<b>\$ 4,651,802</b>				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 201,407		EDA Cost per Direct Job	\$415	
Total Investment per EDA Dollar	\$23.10		EDA Cost per Total Job	\$309	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	126	127	1	0.79%	
Total Employment	Before	After	▲	▲%	
	12,427	13,080	653	5.25%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.081	4.081	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.99	\$22.99	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.463	4.411	-1.17%	-1.17%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.01%	27.43%	-1.56%	-2.04%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-3.23%	neg

Washington, ME					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,493,936		Direct	429	
Other Public	\$ 6,038,390		Indirect	251	
Private	\$ 11,683,691		Total	680	
New Equity	\$ 4,238,711		Multiplier	1.58	
<b>Total</b>	<b>\$ 23,454,728</b>				
Loan-Leverage Ratio	14.7:1				
EDA Cost	\$ 424,885		EDA Cost per Direct Job	\$990	
Total Investment per EDA Dollar	\$55.20		EDA Cost per Total Job	\$625	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	113	117	4	3.54%	
Total Employment	Before	After	▲	▲%	
	16,581	17,261	680	4.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.902	3.926	0.60%	0.87%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.52	\$25.31	-0.81%	-0.53%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.494	4.457	-0.81%	-0.81%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.41%	27.30%	0.40%	0.52%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.05%	ind

\*Baseline industry count and employment are from 1993  
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pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

York, ME					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 30,840	Direct	2		
Other Public	\$ 0	Indirect	0		
Private	\$ 368,649	Total	2		
New Equity	\$ 230,227	Multiplier	1.22		
<b>Total</b>	<b>\$ 629,716</b>				
Loan-Leverage Ratio	19.4:1				
EDA Cost	\$ 758	EDA Cost per Direct Job	\$379		
Total Investment per EDA Dollar	\$830.38	EDA Cost per Total Job	\$310		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 195	After 195	▲ 0	▲% 0.00%	
Total Employment	Before 76,831	After 76,833	▲ 2	▲% 0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 4.136	After 4.136	▲% 0.00%	▲STD% 0.00%	ind
Earnings per Worker Index (\$1,000)	Before \$30.27	After \$30.27	▲% 0.00%	▲STD% 0.00%	ind
Economic Stage Index	Before 4.688	After 4.688	▲% 0.00%	▲STD% 0.00%	ind
Import-Dependence Index**	Before 24.56%	After 24.56%	▲% 0.00%	▲STD% 0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

Hillsborough, NH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 141,296	Direct	5		
Other Public	\$ 0	Indirect	3		
Private	\$ 394,126	Total	8		
New Equity	\$ 0	Multiplier	1.64		
<b>Total</b>	<b>\$ 535,422</b>				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 6,068	EDA Cost per Direct Job	\$1,214		
Total Investment per EDA Dollar	\$88.24	EDA Cost per Total Job	\$739		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 274	After 274	▲ 0	▲% 0.00%	
Total Employment	Before 201,549	After 201,557	▲ 8	▲% 0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 4.413	After 4.413	▲% 0.00%	▲STD% 0.00%	ind
Earnings per Worker Index (\$1,000)	Before \$37.16	After \$37.15	▲% 0.00%	▲STD% 0.00%	ind
Economic Stage Index	Before 4.774	After 4.774	▲% 0.00%	▲STD% 0.00%	ind
Import-Dependence Index**	Before 18.57%	After 18.56%	▲% 0.00%	▲STD% 0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

Rockingham, NH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 931,136	Direct	97		
Other Public	\$ 0	Indirect	19		
Private	\$ 310,365	Total	116		
New Equity	\$ 229,000	Multiplier	1.20		
<b>Total</b>	<b>\$ 1,470,501</b>				
Loan-Leverage Ratio	0.6:1				
EDA Cost	\$ 66,634	EDA Cost per Direct Job	\$688		
Total Investment per EDA Dollar	\$22.07	EDA Cost per Total Job	\$574		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 236	After 236	▲ 0	▲% 0.00%	
Total Employment	Before 130,672	After 130,788	▲ 116	▲% 0.09%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 4.229	After 4.230	▲% 0.03%	▲STD% 0.05%	ind
Earnings per Worker Index (\$1,000)	Before \$32.43	After \$32.41	▲% -0.04%	▲STD% -0.02%	ind
Economic Stage Index	Before 4.864	After 4.864	▲% 0.00%	▲STD% 0.00%	ind
Import-Dependence Index**	Before 20.53%	After 20.51%	▲% 0.11%	▲STD% 0.14%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.17%		ind

Strafford, NH					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 40,741	Direct	3		
Other Public	\$ 0	Indirect	2		
Private	\$ 13,581	Total	5		
New Equity	\$ 14,023	Multiplier	1.61		
<b>Total</b>	<b>\$ 68,344</b>				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 2,692	EDA Cost per Direct Job	\$897		
Total Investment per EDA Dollar	\$25.39	EDA Cost per Total Job	\$556		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before 172	After 172	▲ 0	▲% 0.00%	
Total Employment	Before 51,629	After 51,634	▲ 5	▲% 0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before 3.879	After 3.879	▲% 0.01%	▲STD% 0.01%	ind
Earnings per Worker Index (\$1,000)	Before \$30.67	After \$30.67	▲% 0.00%	▲STD% 0.00%	ind
Economic Stage Index	Before 4.806	After 4.806	▲% 0.00%	▲STD% 0.00%	ind
Import-Dependence Index**	Before 25.80%	After 25.80%	▲% 0.01%	▲STD% 0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.02%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Atlantic, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 591,315		Direct	52	
Other Public	\$ 0		Indirect	26	
Private	\$ 2,266,711		Total	78	
New Equity	\$ 2,568,082		Multiplier	1.50	
<b>Total</b>	<b>\$ 5,426,107</b>				
Loan-Leverage Ratio	8.2:1				
EDA Cost	\$ 84,351		EDA Cost per Direct Job	\$ 1,629	
Total Investment per EDA Dollar	\$64.33		EDA Cost per Total Job	\$ 1,084	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	166	167	1	0.60%	
Total Employment	Before	After	▲	▲%	
	160,242	160,320	78	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.330	3.331	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$40.74	\$40.74	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.995	4.994	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.40%	26.39%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%		ind

Bergen, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 133,379		Direct	19	
Other Public	\$ 0		Indirect	11	
Private	\$ 43,049		Total	30	
New Equity	\$ 115,309		Multiplier	1.55	
<b>Total</b>	<b>\$ 291,738</b>				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 21,230		EDA Cost per Direct Job	\$ 1,105	
Total Investment per EDA Dollar	\$13.74		EDA Cost per Total Job	\$ 714	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	337	337	0	0.00%	
Total Employment	Before	After	▲	▲%	
	481,395	481,425	30	0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.494	4.495	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$45.10	\$45.10	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.850	4.850	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.58%	18.58%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

Camden, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,799,265		Direct	360	
Other Public	\$ 383,586		Indirect	219	
Private	\$ 4,044,621		Total	579	
New Equity	\$ 1,540,022		Multiplier	1.61	
<b>Total</b>	<b>\$ 9,767,494</b>				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 536,155		EDA Cost per Direct Job	\$ 1,491	
Total Investment per EDA Dollar	\$18.22		EDA Cost per Total Job	\$927	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	273	275	2	0.73%	
Total Employment	Before	After	▲	▲%	
	232,488	233,067	579	0.25%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.215	4.217	0.05%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$38.02	\$38.00	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.927	4.926	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.19%	18.17%	0.06%	0.10%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.13%		ind

Cape May, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 150,239		Direct	10	
Other Public	\$ 0		Indirect	5	
Private	\$ 773,383		Total	15	
New Equity	\$ 923,622		Multiplier	1.55	
<b>Total</b>	<b>\$ 1,847,244</b>				
Loan-Leverage Ratio	11.3:1				
EDA Cost	\$ 25,050		EDA Cost per Direct Job	\$2,505	
Total Investment per EDA Dollar	\$73.74		EDA Cost per Total Job	\$ 1,619	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	132	132	0	0.00%	
Total Employment	Before	After	▲	▲%	
	48,477	48,492	15	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.622	3.622	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.87	\$29.87	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.937	4.937	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.98%	26.97%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.07%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Cumberland, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,113,988	Direct	159		
Other Public	\$ 0	Indirect	84		
Private	\$ 11,071,064	Total	243		
New Equity	\$ 10,627,254	Multiplier	1.53		
<b>Total</b>	<b>\$ 22,812,306</b>				
Loan-Leverage Ratio	19.5:1				
EDA Cost	\$ 185,882	EDA Cost per Direct Job	\$ 1,172		
Total Investment per EDA Dollar	\$ 122.72	EDA Cost per Total Job	\$ 765		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	182	182	0	0.00%	
Total	Before	After	▲	▲%	
Employment	66,687	66,930	243	0.36%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.039	4.041	0.05%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.65	\$36.64	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.432	4.431	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.49%	25.49%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.03%		ind

Essex, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 48,125	Direct	6		
Other Public	\$ 0	Indirect	4		
Private	\$ 0	Total	10		
New Equity	\$ 0	Multiplier	1.68		
<b>Total</b>	<b>\$ 48,125</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 24,455	EDA Cost per Direct Job	\$ 4,210		
Total Investment per EDA Dollar	\$ 1.97	EDA Cost per Total Job	\$ 2,511		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	331	331	0	0.00%	
Total	Before	After	▲	▲%	
Employment	448,067	448,077	10	0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.170	4.170	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$46.82	\$46.82	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.003	5.003	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.29%	21.29%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

Hudson, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,509,349	Direct	184		
Other Public	\$ 0	Indirect	62		
Private	\$ 186,903	Total	246		
New Equity	\$ 1,183,031	Multiplier	1.34		
<b>Total</b>	<b>\$ 2,879,283</b>				
Loan-Leverage Ratio	0.9:1				
EDA Cost	\$ 557,140	EDA Cost per Direct Job	\$ 3,034		
Total Investment per EDA Dollar	\$ 5.17	EDA Cost per Total Job	\$ 2,267		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	279	279	0	0.00%	
Total	Before	After	▲	▲%	
Employment	272,321	272,566	246	0.09%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.027	4.027	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$44.19	\$44.18	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.846	4.846	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.35%	26.34%	0.05%	0.07%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.07%		ind

Monmouth, NJ					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 34,440	Direct	4		
Other Public	\$ 0	Indirect	1		
Private	\$ 0	Total	5		
New Equity	\$ 0	Multiplier	1.26		
<b>Total</b>	<b>\$ 34,440</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 22,052	EDA Cost per Direct Job	\$ 5,674		
Total Investment per EDA Dollar	\$ 1.56	EDA Cost per Total Job	\$ 4,509		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	257	257	0	0.00%	
Total	Before	After	▲	▲%	
Employment	278,534	278,539	5	0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.129	4.129	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$40.84	\$40.84	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.077	5.077	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	17.88%	17.88%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

**Salem, NJ**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 94,479	Direct	6
Other Public	\$ 0	Indirect	2
Private	\$ 929,863	Total	8
New Equity	\$ 934,736	Multiplier	1.30
<b>Total</b>	<b>\$ 1,959,078</b>		

Loan-Leverage Ratio 19.7:1

EDA Cost	\$ 24,100	EDA Cost per Direct Job	\$4,017
Total Investment per EDA Dollar	\$81.29	EDA Cost per Total Job	\$3,093

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	124	125	1	0.81%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	33,764	33,772	8	0.02%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.709	3.709	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	\$45.41	\$45.40	-0.02%	-0.01%	ind
Stage Index	4.638	4.638	-0.01%	-0.01%	ind
Import-Dependence Index**	29.52%	29.51%	0.02%	0.03%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.05%	ind
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**Albany, NY**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 20,367,020	Direct	2,603
Other Public	\$ 420,966	Indirect	2211
Private	\$ 154,012	Total	4814
New Equity	\$ 2,035,429	Multiplier	1.85
<b>Total</b>	<b>\$ 22,977,427</b>		

Loan-Leverage Ratio 0.1:1

EDA Cost	\$ 5,100,544	EDA Cost per Direct Job	\$1,959
Total Investment per EDA Dollar	\$4.50	EDA Cost per Total Job	\$1,059

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	213	221	8	3.76%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	251,579	256,393	4,814	1.91%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.835	3.875	1.05%	1.53%	pos
Earnings per Worker Index (\$1,000)	\$38.41	\$38.18	-0.61%	-0.40%	neg
Stage Index	5.067	5.058	-0.19%	-0.18%	ind
Import-Dependence Index**	23.06%	22.61%	1.96%	2.56%	pos

**Summary of Indices**  
2 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	3.50%	pos
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**Allegany, NY**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 585,757	Direct	637
Other Public	\$ 723,956	Indirect	315
Private	\$ 735,431	Total	952
New Equity	\$ 377,596	Multiplier	1.49
<b>Total</b>	<b>\$ 2,422,740</b>		

Loan-Leverage Ratio 3.1:1

EDA Cost	\$ 100,106	EDA Cost per Direct Job	\$157
Total Investment per EDA Dollar	\$24.20	EDA Cost per Total Job	\$105

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	130	131	1	0.77%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	19,492	20,444	952	4.88%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.817	3.875	1.52%	2.22%	pos
Earnings per Worker Index (\$1,000)	\$29.25	\$28.62	-2.15%	-1.39%	neg
Stage Index	4.531	4.494	-0.80%	-0.80%	neg
Import-Dependence Index**	30.78%	30.80%	-0.05%	-0.07%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.04%	ind
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**Broome, NY**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 354,669	Direct	77
Other Public	\$ 562,570	Indirect	59
Private	\$ 895,968	Total	136
New Equity	\$ 315,816	Multiplier	1.76
<b>Total</b>	<b>\$ 2,129,022</b>		

Loan-Leverage Ratio 5.0:1

EDA Cost	\$ 106,320	EDA Cost per Direct Job	\$1,381
Total Investment per EDA Dollar	\$20.02	EDA Cost per Total Job	\$783

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	192	193	1	0.52%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	120,630	120,766	136	0.11%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.133	4.134	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	\$35.53	\$35.54	0.01%	0.00%	ind
Stage Index	4.818	4.818	-0.01%	-0.01%	ind
Import-Dependence Index**	21.54%	21.54%	0.01%	0.01%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.05%	ind
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Cattaraugus, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,196,851	Direct	336		
Other Public	\$ 2,871,401	Indirect	144		
Private	\$ 4,658,575	Total	480		
New Equity	\$ 862,017	Multiplier	1.43		
<b>Total</b>	<b>\$ 9,588,844</b>				
Loan-Leverage Ratio	7.0:1				
EDA Cost	\$ 213,214	EDA Cost per Direct Job	\$634		
Total Investment per EDA Dollar	\$44.97	EDA Cost per Total Job	\$444		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	166	168	2	1.20%	
Total Employment	Before	After	▲	▲%	
	37,790	38,270	480	1.27%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.004	4.020	0.42%	0.62%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.86	\$28.78	-0.27%	-0.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.560	4.552	-0.18%	-0.18%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.96%	28.92%	0.17%	0.22%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.48%	pos

Chautauqua, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 36,970,776	Direct	5,222		
Other Public	\$ 2,287,790	Indirect	6930		
Private	\$ 6,608,391	Total	12152		
New Equity	\$ 2,684,345	Multiplier	2.33		
<b>Total</b>	<b>\$ 48,551,302</b>				
Loan-Leverage Ratio	0.3:1				
EDA Cost	\$ 9,696,670	EDA Cost per Direct Job	\$1,857		
Total Investment per EDA Dollar	\$5.01	EDA Cost per Total Job	\$798		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	199	209	10	5.03%	
Total Employment	Before	After	▲	▲%	
	72,971	85,123	12,152	16.65%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.256	4.318	1.47%	2.14%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.88	\$30.29	1.37%	0.89%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.467	4.437	-0.67%	-0.67%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.38%	24.05%	1.36%	1.78%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	4.14%	pos

Chenango, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 45,559	Direct	1		
Other Public	\$ 23,539	Indirect	0		
Private	\$ 30,373	Total	1		
New Equity	\$ 15,186	Multiplier	1.22		
<b>Total</b>	<b>\$ 114,657</b>				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 8,411	EDA Cost per Direct Job	\$8,411		
Total Investment per EDA Dollar	\$13.63	EDA Cost per Total Job	\$6,887		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	139	140	1	0.72%	
Total Employment	Before	After	▲	▲%	
	22,521	22,522	1	0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.882	3.883	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.99	\$30.99	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.419	4.419	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.55%	29.55%	0.01%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.01%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Delaware, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 443,814	Direct	206		
Other Public	\$ 3,411,317	Indirect	1920		
Private	\$ 5,647,761	Total	2126		
New Equity	\$ 736,731	Multiplier	10.32		
<b>Total</b>	<b>\$ 10,239,622</b>				
Loan-Leverage Ratio	22.1:1				
EDA Cost	\$ 165,773	EDA Cost per Direct Job	\$805		
Total Investment per EDA Dollar	\$61.77	EDA Cost per Total Job	\$78		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	141	143	2	1.42%	
Total Employment	Before	After	▲	▲%	
	22,346	24,472	2,126	9.51%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.841	3.899	1.50%	2.19%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.86	\$26.89	-6.83%	-4.41%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.393	4.143	-5.69%	-5.68%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.43%	31.15%	-2.38%	-3.11%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-11.02%	neg

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Dutchess, NY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 337,594	Direct	17		
Other Public	\$ 0	Indirect	6		
Private	\$ 54,015	Total	23		
New Equity	\$ 900,251	Multiplier	1.35		
<b>Total</b>	<b>\$ 1,291,859</b>				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 33,957	EDA Cost per Direct Job	\$ 1,997		
Total Investment per EDA Dollar	\$38.04	EDA Cost per Total Job	\$ 1,476		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	200	200	0	0.00%	
Total Employment	Before	After	▲	▲%	
	130,493	130,516	23	0.02%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.001	4.001	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$39.90	\$39.90	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.916	4.916	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.59%	22.58%	0.03%	0.03%	ind
<u>Summary of Indices</u>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index	0.04%	ind

Erie, NY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 108,447,567	Direct	11,283		
Other Public	\$ 1,125,313	Indirect	20234		
Private	\$ 1,077,697,729	Total	31517		
New Equity	\$ 474,281	Multiplier	2.79		
<b>Total</b>	<b>\$ 1,187,744,890</b>				
Loan-Leverage Ratio	10.0:1				
EDA Cost	\$ 40,799,910	EDA Cost per Direct Job	\$ 3,616		
Total Investment per EDA Dollar	\$29.11	EDA Cost per Total Job	\$ 1,295		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	348	358	10	2.87%	
Total Employment	Before	After	▲	▲%	
	524,722	556,239	31,517	6.01%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.401	4.436	0.80%	1.16%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.78	\$35.78	0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.843	4.819	-0.49%	-0.49%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	15.66%	15.30%	2.30%	3.00%	pos
<u>Summary of Indices</u>			Composite		
2 of 4 indices show positive economic structural change			Economic Structural Change Index	3.68%	pos

Essex, NY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 358,035	Direct	24		
Other Public	\$ 0	Indirect	3		
Private	\$ 168,688	Total	27		
New Equity	\$ 42,382	Multiplier	1.12		
<b>Total</b>	<b>\$ 569,105</b>				
Loan-Leverage Ratio	0.6:1				
EDA Cost	\$ 56,112	EDA Cost per Direct Job	\$ 2,379		
Total Investment per EDA Dollar	\$10.14	EDA Cost per Total Job	\$ 2,117		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	127	127	0	0.00%	
Total Employment	Before	After	▲	▲%	
	17,662	17,689	27	0.15%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.628	3.629	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.74	\$28.73	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.707	4.707	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.12%	31.09%	0.12%	0.15%	ind
<u>Summary of Indices</u>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index	0.19%	ind
*Baseline industry count and employment are from 1993					
**The sign of the import-dependence index is reversed, so a positive Index change will indicate a positive economic structural change					

Fulton, NY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,838,381	Direct	334		
Other Public	\$ 0	Indirect	124		
Private	\$ 0	Total	459		
New Equity	\$ 0	Multiplier	1.37		
<b>Total</b>	<b>\$ 1,838,381</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 489,326	EDA Cost per Direct Job	\$ 1,464		
Total Investment per EDA Dollar	\$3.76	EDA Cost per Total Job	\$ 1,067		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	143	144	1	0.70%	
Total Employment	Before	After	▲	▲%	
	21,738	22,197	459	2.11%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.926	3.935	0.21%	0.30%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.41	\$29.33	-0.28%	-0.18%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.685	4.678	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.48%	27.38%	0.34%	0.45%	pos
<u>Summary of Indices</u>			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index	0.41%	pos
pos= positive economic structural change					
neg= negative economic structural change					
ind= indeterminate economic structural change					

Hamilton, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,281,447	Direct	147		
Other Public	\$ 68,606	Indirect	59		
Private	\$ 2,346,987	Total	206		
New Equity	\$ 1,051,152	Multiplier	1.40		
<b>Total</b>	<b>\$ 4,748,193</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 155,088	EDA Cost per Direct Job	\$ 1,055		
Total Investment per EDA Dollar	\$30.62	EDA Cost per Total Job	\$753		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	62	65	3	4.84%	
Total Employment	Before	After	▲	▲%	
	2,668	2,874	206	7.72%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.064	3.124	1.97%	2.86%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.13	\$23.64	-2.05%	-1.32%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.912	4.837	-1.52%	-1.52%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.13%	36.12%	0.04%	0.05%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.07%		ind

Herkimer, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,745,986	Direct	796		
Other Public	\$ 0	Indirect	1738		
Private	\$ 0	Total	2534		
New Equity	\$ 0	Multiplier	3.18		
<b>Total</b>	<b>\$ 2,745,986</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 644,455	EDA Cost per Direct Job	\$809		
Total Investment per EDA Dollar	\$4.26	EDA Cost per Total Job	\$254		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	152	158	6	3.95%	
Total Employment	Before	After	▲	▲%	
	25,031	27,565	2,534	10.12%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.946	4.006	1.52%	2.21%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.98	\$27.60	-1.34%	-0.86%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.429	4.438	0.21%	0.21%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.57%	27.59%	3.43%	4.49%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	6.04%		pos

Jefferson, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 799,456	Direct	72		
Other Public	\$ 1,368,145	Indirect	31		
Private	\$ 1,318,212	Total	103		
New Equity	\$ 677,872	Multiplier	1.43		
<b>Total</b>	<b>\$ 4,163,685</b>				
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 368,581	EDA Cost per Direct Job	\$5,150		
Total Investment per EDA Dollar	\$11.30	EDA Cost per Total Job	\$3,593		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	155	156	1	0.65%	
Total Employment	Before	After	▲	▲%	
	59,910	60,013	103	0.17%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.684	3.687	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.77	\$34.75	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.699	4.698	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.96%	26.96%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%		ind

Kings, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,134,689	Direct	513		
Other Public	\$ 0	Indirect	184		
Private	\$ 0	Total	697		
New Equity	\$ 0	Multiplier	1.36		
<b>Total</b>	<b>\$ 2,134,689</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 399,573	EDA Cost per Direct Job	\$779		
Total Investment per EDA Dollar	\$5.34	EDA Cost per Total Job	\$573		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	324	327	3	0.93%	
Total Employment	Before	After	▲	▲%	
	542,566	543,263	697	0.13%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.166	4.167	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.67	\$34.66	-0.02%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.833	4.831	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.38%	26.38%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.02%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the Import-dependence Index is reversed, so a positive Index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Lewis, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 152,198		Direct	4	
Other Public	\$ 0		Indirect	1	
Private	\$ 380,495		Total	5	
New Equity	\$ 66,587		Multiplier	1.17	
<b>Total</b>	<b>\$ 599,279</b>				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 73,901		EDA Cost per Direct Job	\$18,475	
Total Investment per EDA Dollar	\$8.11		EDA Cost per Total Job	\$15,833	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	96	96	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,043	10,048	5	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.655	3.655	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.04	\$26.04	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.007	4.007	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.35%	34.34%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.07%	ind

Monroe, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 976,391		Direct	111	
Other Public	\$ 0		Indirect	102	
Private	\$ 1,030,787		Total	212	
New Equity	\$ 2,682,599		Multiplier	1.92	
<b>Total</b>	<b>\$ 4,689,777</b>				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 759,332		EDA Cost per Direct Job	\$6,869	
Total Investment per EDA Dollar	\$6.18		EDA Cost per Total Job	\$3,580	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	286	286	0	0.00%	
Total Employment	Before	After	▲	▲%	
	465,880	466,092	212	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.129	4.129	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$40.87	\$40.87	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.681	4.681	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.78%	21.78%	0.01%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.02%	ind

Montgomery, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,316,587		Direct	766	
Other Public	\$ 0		Indirect	243	
Private	\$ 0		Total	1010	
New Equity	\$ 0		Multiplier	1.32	
<b>Total</b>	<b>\$ 2,316,587</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 608,622		EDA Cost per Direct Job	\$794	
Total Investment per EDA Dollar	\$3.81		EDA Cost per Total Job	\$603	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	152	152	0	0.00%	
Total Employment	Before	After	▲	▲%	
	23,333	24,343	1,010	4.33%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.060	4.081	0.50%	0.73%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.05	\$28.82	-0.80%	-0.52%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.375	4.348	-0.62%	-0.62%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.36%	31.49%	-0.41%	-0.63%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.94%	neg

Nassau, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,269,466		Direct	713	
Other Public	\$ 612,794		Indirect	593	
Private	\$ 295,358		Total	1306	
New Equity	\$ 106,305		Multiplier	1.83	
<b>Total</b>	<b>\$ 3,283,923</b>				
Loan-Leverage Ratio	0.4:1				
EDA Cost	\$ 251,293		EDA Cost per Direct Job	\$352	
Total Investment per EDA Dollar	\$13.07		EDA Cost per Total Job	\$192	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	322	322	0	0.00%	
Total Employment	Before	After	▲	▲%	
	685,124	686,430	1,306	0.19%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.282	4.285	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$42.77	\$42.78	0.02%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.997	4.995	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.84%	18.82%	0.09%	0.11%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.20%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

New York, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 243,112		Direct	28	
Other Public	\$ 0		Indirect	19	
Private	\$ 0		Total	46	
New Equity	\$ 4,118,696		Multiplier	1.66	
<b>Total</b>	<b>\$ 4,361,808</b>				
Loan-Leverage Ratio	16.9:1				
EDA Cost	\$ 134,593		EDA Cost per Direct Job	\$4,819	
Total Investment per EDA Dollar	\$32.41		EDA Cost per Total Job	\$2,896	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	313	313	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,442,653	2,442,699	46	0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.979	3.979	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$65.30	\$65.30	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.133	5.133	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.85%	27.85%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.00%	ind

Oneida, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 7,185,887		Direct	3,193	
Other Public	\$ 221,564		Indirect	2304	
Private	\$ 151,597		Total	5497	
New Equity	\$ 46,645		Multiplier	1.72	
<b>Total</b>	<b>\$ 7,605,693</b>				
Loan-Leverage Ratio	0.1:1				
EDA Cost	\$ 1,324,400		EDA Cost per Direct Job	\$415	
Total Investment per EDA Dollar	\$5.74		EDA Cost per Total Job	\$241	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	232	235	3	1.29%	
Total Employment	Before	After	▲	▲%	
	130,382	135,879	5,497	4.22%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.168	4.211	1.04%	1.51%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.83	\$32.50	-0.99%	-0.64%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.850	4.833	-0.34%	-0.34%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.43%	20.98%	2.09%	2.74%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			3.27%	pos

Onondaga, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 477,690		Direct	90	
Other Public	\$ 0		Indirect	120	
Private	\$ 924,071		Total	211	
New Equity	\$ 0		Multiplier	2.33	
<b>Total</b>	<b>\$ 1,401,761</b>				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 125,228		EDA Cost per Direct Job	\$1,387	
Total Investment per EDA Dollar	\$11.19		EDA Cost per Total Job	\$594	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	275	275	0	0.00%	
Total Employment	Before	After	▲	▲%	
	297,661	297,872	211	0.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.278	4.279	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.90	\$36.91	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.888	4.887	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	17.88%	17.88%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.06%	ind

Otsego, NY					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 205,141		Direct	26	
Other Public	\$ 28,689		Indirect	10	
Private	\$ 656,326		Total	35	
New Equity	\$ 330,670		Multiplier	1.38	
<b>Total</b>	<b>\$ 1,220,825</b>				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 41,526		EDA Cost per Direct Job	\$1,625	
Total Investment per EDA Dollar	\$29.40		EDA Cost per Total Job	\$1,180	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	146	146	0	0.00%	
Total Employment	Before	After	▲	▲%	
	29,659	29,694	35	0.12%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.857	3.858	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.81	\$28.81	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.750	4.749	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.06%	26.04%	0.09%	0.11%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.14%	ind

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Rensselaer, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,332,463	Direct	156	
Other Public	\$ 825,835	Indirect	105	
Private	\$ 1,164,429	Total	261	
New Equity	\$ 1,299,008	Multiplier	1.67	
<b>Total</b>	<b>\$ 4,621,735</b>			
Loan-Leverage Ratio	2.5:1			
EDA Cost	\$ 417,483	EDA Cost per Direct Job	\$2,678	
Total Investment per EDA Dollar	\$11.07	EDA Cost per Total Job	\$1,602	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	178	178	0	0.00%
Total Employment	Before	After	▲	▲%
	64,167	64,428	261	0.41%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.957	3.965	0.22%	0.32% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$33.13	\$33.16	0.11%	0.07% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.945	4.944	-0.02%	-0.02% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	24.59%	24.54%	0.18%	0.23% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.59%	pos

Schenectady, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 322,324	Direct	39	
Other Public	\$ 0	Indirect	13	
Private	\$ 0	Total	53	
New Equity	\$ 0	Multiplier	1.34	
<b>Total</b>	<b>\$ 322,324</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 38,519	EDA Cost per Direct Job	\$977	
Total Investment per EDA Dollar	\$8.37	EDA Cost per Total Job	\$731	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	161	162	1	0.62%
Total Employment	Before	After	▲	▲%
	78,148	78,201	53	0.07%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.888	3.891	0.08%	0.12% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$40.71	\$40.68	-0.08%	-0.05% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.841	4.841	-0.01%	-0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.20%	25.15%	0.21%	0.28% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.34%	pos

Schoharie, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,160,120	Direct	164	
Other Public	\$ 0	Indirect	48	
Private	\$ 0	Total	212	
New Equity	\$ 0	Multiplier	1.29	
<b>Total</b>	<b>\$ 1,160,120</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 432,103	EDA Cost per Direct Job	\$2,642	
Total Investment per EDA Dollar	\$2.68	EDA Cost per Total Job	\$2,040	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	113	114	1	0.88%
Total Employment	Before	After	▲	▲%
	10,907	11,119	212	1.94%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.757	3.778	0.55%	0.80% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.29	\$28.23	-0.23%	-0.15% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.551	4.543	-0.19%	-0.19% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.84%	28.80%	0.11%	0.14% ind
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.60%	pos

Suffolk, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 4,465,778	Direct	577	
Other Public	\$ 1,662,046	Indirect	393	
Private	\$ 0	Total	970	
New Equity	\$ 620,511	Multiplier	1.68	
<b>Total</b>	<b>\$ 6,748,336</b>			
Loan-Leverage Ratio	0.5:1			
EDA Cost	\$ 244,822	EDA Cost per Direct Job	\$424	
Total Investment per EDA Dollar	\$27.56	EDA Cost per Total Job	\$252	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	341	341	0	0.00%
Total Employment	Before	After	▲	▲%
	607,049	608,019	970	0.16%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.326	4.327	0.03%	0.04% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$39.60	\$39.61	0.01%	0.01% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.919	4.918	-0.03%	-0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	17.31%	17.31%	0.01%	0.01% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.04%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Tioga, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 15,575	Direct	2	
Other Public	\$ 0	Indirect	1	
Private	\$ 109,027	Total	3	
New Equity	\$ 77,876	Multiplier	1.43	
<b>Total</b>	<b>\$ 202,478</b>			
Loan-Leverage Ratio	12.0:1			
EDA Cost	\$ 3,696	EDA Cost per Direct Job	\$ 1,940	
Total Investment per EDA Dollar	\$54.78	EDA Cost per Total Job	\$ 1,358	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	125	125	0	0.00%
Total Employment	Before	After	▲	▲%
	17,109	17,112	3	0.02%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.686	3.686	0.00%	0.00%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$36.91	\$36.91	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	4.339	4.339	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	32.58%	32.58%	0.00%	0.00%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%	ind

Tompkins, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 724,430	Direct	51	
Other Public	\$ 43,323	Indirect	39	
Private	\$ 648,838	Total	91	
New Equity	\$ 2,521,845	Multiplier	1.77	
<b>Total</b>	<b>\$ 3,938,436</b>			
Loan-Leverage Ratio	4.4:1			
EDA Cost	\$ 457,957	EDA Cost per Direct Job	\$ 8,943	
Total Investment per EDA Dollar	\$8.60	EDA Cost per Total Job	\$ 5,059	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	158	159	1	0.63%
Total Employment	Before	After	▲	▲%
	54,017	54,108	91	0.17%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.405	3.407	0.06%	0.06%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$31.13	\$31.12	-0.03%	-0.02%
Economic Stage Index	Before	After	▲%	▲STD%
	5.155	5.154	-0.01%	-0.01%
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.07%	30.05%	0.05%	0.06%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.12%	ind

Ulster, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 381,546	Direct	41	
Other Public	\$ 0	Indirect	21	
Private	\$ 0	Total	62	
New Equity	\$ 1,997,352	Multiplier	1.52	
<b>Total</b>	<b>\$ 2,358,899</b>			
Loan-Leverage Ratio	5.5:1			
EDA Cost	\$ 216,395	EDA Cost per Direct Job	\$ 5,303	
Total Investment per EDA Dollar	\$10.90	EDA Cost per Total Job	\$ 3,491	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	197	197	0	0.00%
Total Employment	Before	After	▲	▲%
	75,253	75,315	62	0.08%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.104	4.104	0.00%	0.00%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$33.36	\$33.36	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	4.858	4.858	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	22.09%	22.09%	0.00%	0.00%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%	ind

Warren, NY				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 2,497,085	Direct	448	
Other Public	\$ 1,207,549	Indirect	166	
Private	\$ 8,457,032	Total	614	
New Equity	\$ 1,521,454	Multiplier	1.37	
<b>Total</b>	<b>\$ 13,683,120</b>			
Loan-Leverage Ratio	4.5:1			
EDA Cost	\$ 239,853	EDA Cost per Direct Job	\$ 536	
Total Investment per EDA Dollar	\$57.05	EDA Cost per Total Job	\$ 391	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	150	151	1	0.67%
Total Employment	Before	After	▲	▲%
	39,003	39,617	614	1.57%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.952	3.960	0.19%	0.26%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$32.82	\$32.77	-0.17%	-0.11%
Economic Stage Index	Before	After	▲%	▲STD%
	4.773	4.768	-0.10%	-0.10%
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.70%	26.64%	0.25%	0.32%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.38%	pos

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change  
ind= indeterminate economic structural change

Washington, NY

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 2,359,537	Direct	328
Other Public	\$ 7,427,308	Indirect	126
Private	\$ 4,911,342	Total	454
New Equity	\$ 4,979,363	Multiplier	1.39
<b>Total</b>	<b>\$ 19,677,550</b>		

Loan-Leverage Ratio 7.3:1

EDA Cost	\$ 568,221	EDA Cost per Direct Job	\$1,735
Total Investment per EDA Dollar	\$34.63	EDA Cost per Total Job	\$1,252

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	146	149	3	2.05%
<b>Total Employment</b>	<b>21,946</b>	<b>22,400</b>	<b>454</b>	<b>2.07%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.892	3.919	0.69%	1.00%	pos
Earnings per Worker Index (\$1,000)	\$30.64	\$30.55	-0.30%	-0.19%	neg
Economic Stage Index	4.236	4.218	-0.44%	-0.44%	neg
Import-Dependence Index**	32.01%	32.02%	-0.03%	-0.04%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.33%	pos
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Blair, PA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,264,515	Direct	273
Other Public	\$ 2,503,405	Indirect	204
Private	\$ 3,953,284	Total	477
New Equity	\$ 583,399	Multiplier	1.75
<b>Total</b>	<b>\$ 8,304,603</b>		

Loan-Leverage Ratio 5.6:1

EDA Cost	\$ 131,153	EDA Cost per Direct Job	\$480
Total Investment per EDA Dollar	\$63.32	EDA Cost per Total Job	\$275

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	193	193	0	0.00%
<b>Total Employment</b>	<b>67,351</b>	<b>67,828</b>	<b>477</b>	<b>0.71%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.219	4.225	0.15%	0.22%	ind
Earnings per Worker Index (\$1,000)	\$30.42	\$30.41	-0.02%	-0.02%	ind
Economic Stage Index	4.726	4.720	-0.12%	-0.12%	ind
Import-Dependence Index**	21.04%	21.04%	-0.04%	-0.05%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.03%	ind
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Bradford, PA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 248,952	Direct	77
Other Public	\$ 1,886,057	Indirect	91
Private	\$ 1,417,505	Total	168
New Equity	\$ 1,430,714	Multiplier	2.19
<b>Total</b>	<b>\$ 4,983,228</b>		

Loan-Leverage Ratio 19.0:1

EDA Cost	\$ 44,756	EDA Cost per Direct Job	\$581
Total Investment per EDA Dollar	\$111.34	EDA Cost per Total Job	\$266

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	135	137	2	1.48%
<b>Total Employment</b>	<b>28,730</b>	<b>28,896</b>	<b>168</b>	<b>0.59%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.022	4.033	0.26%	0.38%	pos
Earnings per Worker Index (\$1,000)	\$31.32	\$31.23	-0.29%	-0.19%	neg
Economic Stage Index	4.216	4.216	0.00%	0.00%	ind
Import-Dependence Index**	30.30%	30.23%	0.24%	0.31%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.49%	pos
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Cambria, PA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,649,596	Direct	330
Other Public	\$ 125,617	Indirect	321
Private	\$ 1,767,465	Total	651
New Equity	\$ 571,114	Multiplier	1.97
<b>Total</b>	<b>\$ 4,113,792</b>		

Loan-Leverage Ratio 1.5:1

EDA Cost	\$ 182,233	EDA Cost per Direct Job	\$552
Total Investment per EDA Dollar	\$22.57	EDA Cost per Total Job	\$280

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	179	182	3	1.68%
<b>Total Employment</b>	<b>72,685</b>	<b>73,336</b>	<b>651</b>	<b>0.90%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.096	4.108	0.29%	0.42%	pos
Earnings per Worker Index (\$1,000)	\$29.85	\$29.64	-0.05%	-0.03%	ind
Economic Stage Index	4.793	4.789	-0.09%	-0.09%	ind
Import-Dependence Index**	21.31%	21.31%	-0.03%	-0.03%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.26%	pos
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Carbon, PA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 393,881	Direct	125	
Other Public	\$ 840,731	Indirect	70	
Private	\$ 872,934	Total	196	
New Equity	\$ 123,052	Multiplier	1.56	
<b>Total</b>	<b>\$ 2,230,597</b>			
Loan-Leverage Ratio	4.7:1			
EDA Cost	\$ 40,121	EDA Cost per Direct Job	\$320	
Total Investment per EDA Dollar	\$55.60	EDA Cost per Total Job	\$205	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	138	138	0	0.00%
Total Employment	Before	After	▲	▲%
	20,735	20,931	196	0.94%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.850	3.861	0.28%	0.41%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.58	\$26.64	0.22%	0.14%
Economic Stage Index	Before	After	▲%	▲STD%
	4.617	4.607	-0.23%	
Import-Dependence Index**	Before	After	▲%	▲STD%
	29.41%	29.46%	-0.16%	-0.21%
Summary of Indices		Composite		
1 of 4 indices show positive economic structural change		Economic Structural Change Index	0.11%	ind

Centre, PA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,374,983	Direct	151	
Other Public	\$ 5,959,408	Indirect	109	
Private	\$ 3,452,883	Total	260	
New Equity	\$ 0	Multiplier	1.72	
<b>Total</b>	<b>\$ 10,787,275</b>			
Loan-Leverage Ratio	6.8:1			
EDA Cost	\$ 89,218	EDA Cost per Direct Job	\$591	
Total Investment per EDA Dollar	\$120.91	EDA Cost per Total Job	\$343	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	176	178	2	1.14%
Total Employment	Before	After	▲	▲%
	80,644	80,904	260	0.32%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.651	3.660	0.24%	0.36%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$30.24	\$30.22	-0.09%	-0.06%
Economic Stage Index	Before	After	▲%	▲STD%
	5.039	5.034	-0.09%	-0.09%
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.42%	25.37%	0.23%	0.30%
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	0.51%	pos

Clarion, PA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,073,562	Direct	229	
Other Public	\$ 90,751	Indirect	217	
Private	\$ 1,565,882	Total	446	
New Equity	\$ 535,766	Multiplier	1.94	
<b>Total</b>	<b>\$ 3,265,961</b>			
Loan-Leverage Ratio	2.0:1			
EDA Cost	\$ 254,649	EDA Cost per Direct Job	\$1,110	
Total Investment per EDA Dollar	\$12.83	EDA Cost per Total Job	\$571	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	126	130	4	3.17%
Total Employment	Before	After	▲	▲%
	19,186	19,632	446	2.33%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.881	3.896	0.39%	0.57%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.56	\$28.44	-0.40%	-0.26%
Economic Stage Index	Before	After	▲%	▲STD%
	4.552	4.553	0.03%	0.03%
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.14%	26.07%	0.27%	0.35%
Summary of Indices		Composite		
2 of 4 indices show positive economic structural change		Economic Structural Change Index	0.68%	pos

Clearfield, PA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 335,313	Direct	31	
Other Public	\$ 0	Indirect	11	
Private	\$ 386,883	Total	42	
New Equity	\$ 0	Multiplier	1.35	
<b>Total</b>	<b>\$ 722,196</b>			
Loan-Leverage Ratio	1.2:1			
EDA Cost	\$ 22,671	EDA Cost per Direct Job	\$731	
Total Investment per EDA Dollar	\$31.86	EDA Cost per Total Job	\$540	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	158	159	1	0.63%
Total Employment	Before	After	▲	▲%
	39,052	39,094	42	0.11%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.046	4.048	0.04%	0.06%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.64	\$28.63	-0.03%	-0.02%
Economic Stage Index	Before	After	▲%	▲STD%
	4.614	4.613	-0.01%	-0.01%
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.43%	26.42%	0.05%	0.06%
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	0.10%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Crawford, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,035,921		Direct	457	
Other Public	\$ 2,577,452		Indirect	418	
Private	\$ 7,536,867		Total	875	
New Equity	\$ 1,866,190		Multiplier	1.91	
<b>Total</b>	<b>\$ 14,015,430</b>				
Loan-Leverage Ratio	5.9:1				
EDA Cost	\$ 304,264		EDA Cost per Direct Job	\$666	
Total Investment per EDA Dollar	\$46.06		EDA Cost per Total Job	\$348	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	184	188	4	2.17%	
Total Employment	Before	After	▲	▲%	
	40,589	41,464	875	2.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.268	4.297	0.20%	0.29%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.04	\$30.06	0.04%	0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.399	4.389	-0.23%	-0.23%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.20%	26.16%	0.16%	0.21%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.30%	pos

Erie, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,032,006		Direct	1,520	
Other Public	\$ 2,655,853		Indirect	2378	
Private	\$ 5,342,340		Total	3899	
New Equity	\$ 1,645,688		Multiplier	2.56	
<b>Total</b>	<b>\$ 12,675,887</b>				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 495,052		EDA Cost per Direct Job	\$326	
Total Investment per EDA Dollar	\$25.61		EDA Cost per Total Job	\$127	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	253	258	5	1.98%	
Total Employment	Before	After	▲	▲%	
	150,252	154,151	3,899	2.59%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.381	4.401	0.45%	0.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.45	\$33.39	-0.19%	-0.12%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.535	4.526	-0.19%	-0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.45%	22.34%	0.51%	0.66%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.01%	pos

Forest, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 197,592		Direct	131	
Other Public	\$ 0		Indirect	53	
Private	\$ 67,131		Total	184	
New Equity	\$ 314,989		Multiplier	1.40	
<b>Total</b>	<b>\$ 579,713</b>				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 37,643		EDA Cost per Direct Job	\$287	
Total Investment per EDA Dollar	\$15.40		EDA Cost per Total Job	\$205	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	81	82	1	1.23%	
Total Employment	Before	After	▲	▲%	
	2,254	2,438	184	8.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.509	3.539	0.86%	1.25%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.16	\$23.05	-0.44%	-0.28%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.576	4.502	-1.63%	-1.63%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.56%	33.86%	-0.89%	-1.16%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-1.82%	neg

Fulton, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 56,090		Direct	2	
Other Public	\$ 0		Indirect	1	
Private	\$ 40,666		Total	3	
New Equity	\$ 15,425		Multiplier	1.39	
<b>Total</b>	<b>\$ 112,181</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 3,308		EDA Cost per Direct Job	\$1,654	
Total Investment per EDA Dollar	\$33.91		EDA Cost per Total Job	\$1,194	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	95	95	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,747	5,750	3	0.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.667	3.668	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.62	\$27.62	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.085	4.085	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.74%	33.75%	-0.01%	-0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.03%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos- positive economic structural change  
 neg- negative economic structural change  
 ind- indeterminate economic structural change

Lackawanna, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,911,185	Direct	984		
Other Public	\$ 5,786,384	Indirect	890		
Private	\$ 7,779,949	Total	1874		
New Equity	\$ 2,688,685	Multiplier	1.90		
<b>Total</b>	<b>\$ 18,166,203</b>				
Loan-Leverage Ratio	8.5:1				
EDA Cost	\$ 392,766	EDA Cost per Direct Job	\$399		
Total Investment per EDA Dollar	\$46.25	EDA Cost per Total Job	\$210		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	235	236	1	0.43%	
Total Employment	Before	After	▲	▲%	
	114,092	115,966	1,874	1.64%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.301	4.311	0.22%	0.32%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.37	\$30.38	0.02%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.753	4.741	-0.25%	-0.25%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.04%	21.13%	-0.43%	-0.66%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.47%		neg

Lawrence, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 992,091	Direct	271		
Other Public	\$ 2,100,788	Indirect	494		
Private	\$ 2,529,250	Total	765		
New Equity	\$ 910,808	Multiplier	2.82		
<b>Total</b>	<b>\$ 6,532,937</b>				
Loan-Leverage Ratio	5.6:1				
EDA Cost	\$ 315,810	EDA Cost per Direct Job	\$1,165		
Total Investment per EDA Dollar	\$20.69	EDA Cost per Total Job	\$413		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	191	197	6	3.14%	
Total Employment	Before	After	▲	▲%	
	41,580	42,345	765	1.84%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.200	4.219	0.44%	0.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.05	\$29.90	-0.50%	-0.32%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.594	4.589	-0.12%	-0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.18%	26.05%	0.51%	0.66%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.87%		pos

Lehigh, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 944,194	Direct	186		
Other Public	\$ 3,514,362	Indirect	160		
Private	\$ 3,592,550	Total	345		
New Equity	\$ 1,048,720	Multiplier	1.86		
<b>Total</b>	<b>\$ 9,099,827</b>				
Loan-Leverage Ratio	8.6:1				
EDA Cost	\$ 213,479	EDA Cost per Direct Job	\$1,151		
Total Investment per EDA Dollar	\$42.63	EDA Cost per Total Job	\$618		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	274	275	1	0.36%	
Total Employment	Before	After	▲	▲%	
	184,050	184,395	345	0.19%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.357	4.359	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.93	\$36.92	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.745	4.744	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.06%	21.05%	0.04%	0.65%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.09%		ind

Luzerne, PA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 2,605,137	Direct	1,081		
Other Public	\$ 7,896,671	Indirect	873		
Private	\$ 13,797,857	Total	1954		
New Equity	\$ 2,407,062	Multiplier	1.81		
<b>Total</b>	<b>\$ 26,706,726</b>				
Loan-Leverage Ratio	9.3:1				
EDA Cost	\$ 435,362	EDA Cost per Direct Job	\$403		
Total Investment per EDA Dollar	\$61.34	EDA Cost per Total Job	\$223		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	264	265	1	0.38%	
Total Employment	Before	After	▲	▲%	
	162,735	164,689	1,954	1.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.324	4.333	0.21%	0.31%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.01	\$31.00	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.757	4.750	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	19.51%	19.54%	-0.15%	-0.18%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.07%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Mercer, PA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,035,602	Direct	434		
Other Public	\$ 4,906,215	Indirect	281		
Private	\$ 3,323,284	Total	715		
New Equity	\$ 877,692	Multiplier	1.65		
<b>Total</b>	<b>\$ 10,142,793</b>				
Loan-Leverage Ratio	8.8:1				
EDA Cost	\$ 344,133	EDA Cost per Direct Job	\$793		
Total Investment per EDA Dollar	\$29.47	EDA Cost per Total Job	\$481		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	203	203	0	0.00%	
Total Employment	Before	After	▲	▲%	
	53,994	54,709	715	1.32%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.210	4.224	0.33%	0.48%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.07	\$31.04	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.567	4.563	-0.09%	-0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.13%	25.01%	0.46%	0.60%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index		0.94%	pos
2 of 4 indices show positive economic structural change					

Northampton, PA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,594,057	Direct	250		
Other Public	\$ 0	Indirect	280		
Private	\$ 8,951,909	Total	530		
New Equity	\$ 3,621,681	Multiplier	2.12		
<b>Total</b>	<b>\$ 14,167,647</b>				
Loan-Leverage Ratio	7.9:1				
EDA Cost	\$ 270,727	EDA Cost per Direct Job	\$1,082		
Total Investment per EDA Dollar	\$52.33	EDA Cost per Total Job	\$511		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	231	237	6	2.60%	
Total Employment	Before	After	▲	▲%	
	108,417	108,947	530	0.49%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.262	4.268	0.13%	0.18%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.79	\$35.78	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.617	4.615	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.36%	22.34%	0.12%	0.16%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index		0.30%	pos
0 of 4 indices show positive economic structural change					

Schuylkill, PA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 349,106	Direct	81		
Other Public	\$ 809,406	Indirect	24		
Private	\$ 1,077,508	Total	104		
New Equity	\$ 254,733	Multiplier	1.29		
<b>Total</b>	<b>\$ 2,490,753</b>				
Loan-Leverage Ratio	6.1:1				
EDA Cost	\$ 74,774	EDA Cost per Direct Job	\$928		
Total Investment per EDA Dollar	\$33.31	EDA Cost per Total Job	\$717		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	200	201	1	0.50%	
Total Employment	Before	After	▲	▲%	
	62,993	63,097	104	0.17%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.265	4.269	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.12	\$30.09	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.324	4.323	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.34%	26.34%	0.01%	0.01%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index		0.06%	ind
0 of 4 indices show positive economic structural change					

Somerset, PA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 813,357	Direct	92		
Other Public	\$ 144,850	Indirect	44		
Private	\$ 1,678,944	Total	136		
New Equity	\$ 219,363	Multiplier	1.48		
<b>Total</b>	<b>\$ 2,856,514</b>				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 126,666	EDA Cost per Direct Job	\$1,384		
Total Investment per EDA Dollar	\$22.55	EDA Cost per Total Job	\$933		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	168	169	1	0.60%	
Total Employment	Before	After	▲	▲%	
	34,358	34,494	136	0.40%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.107	4.109	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.49	\$27.49	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.401	4.399	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.33%	27.34%	-0.01%	-0.01%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index		0.02%	ind
0 of 4 indices show positive economic structural change					

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Venango, PA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 3,710,145	Direct	1,194
Other Public	\$ 5,450,912	Indirect	1,113
Private	\$ 8,209,542	Total	2307
New Equity	\$ 8,442,935	Multiplier	1.93
<b>Total</b>	<b>\$ 25,813,535</b>		

Loan-Leverage Ratio 6.0:1

EDA Cost	\$ 576,650	EDA Cost per Direct Job	\$483
Total Investment per EDA Dollar	\$44.76	EDA Cost per Total Job	\$250

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	154	158	4	2.60%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	26,384	28,691	2,307	8.74%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.049	4.120	1.75%	2.55%	pos
Earnings per Worker Index (\$1,000)	\$31.52	\$31.05	-1.50%	-0.97%	neg
Economic Stage Index	4.543	4.494	-1.06%	-1.06%	neg
Import-Dependence Index**	26.47%	26.59%	-0.43%	-0.56%	neg

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.04%	ind
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Warren, PA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 765,695	Direct	329
Other Public	\$ 536,154	Indirect	165
Private	\$ 1,797,590	Total	493
New Equity	\$ 736,037	Multiplier	1.50
<b>Total</b>	<b>\$ 3,835,477</b>		

Loan-Leverage Ratio 4.0:1

EDA Cost	\$ 309,489	EDA Cost per Direct Job	\$942
Total Investment per EDA Dollar	\$12.39	EDA Cost per Total Job	\$627

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	143	145	2	1.40%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	23,087	23,580	493	2.14%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.878	3.906	0.73%	1.06%	pos
Earnings per Worker Index (\$1,000)	\$30.79	\$30.56	-0.73%	-0.47%	neg
Economic Stage Index	4.514	4.497	-0.38%	-0.38%	neg
Import-Dependence Index**	29.14%	29.10%	0.14%	0.18%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.39%	pos
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Bristol, RI

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,059,579	Direct	162
Other Public	\$ 0	Indirect	26
Private	\$ 171,042	Total	188
New Equity	\$ 0	Multiplier	1.16
<b>Total</b>	<b>\$ 1,230,621</b>		

Loan-Leverage Ratio 0.2:1

EDA Cost	\$ 238,722	EDA Cost per Direct Job	\$1,470
Total Investment per EDA Dollar	\$5.16	EDA Cost per Total Job	\$1,268

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	144	144	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	19,018	19,206	188	0.99%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.941	3.942	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	\$27.86	\$27.78	-0.28%	-0.18%	neg
Economic Stage Index	4.688	4.689	0.02%	0.02%	ind
Import-Dependence Index**	30.40%	30.41%	-0.04%	-0.05%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.17%	ind
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Kent, RI

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 5,193,445	Direct	646
Other Public	\$ 0	Indirect	194
Private	\$ 6,082,371	Total	840
New Equity	\$ 0	Multiplier	1.30
<b>Total</b>	<b>\$ 11,275,815</b>		

Loan-Leverage Ratio 1.2:1

EDA Cost	\$ 706,934	EDA Cost per Direct Job	\$1,094
Total Investment per EDA Dollar	\$15.95	EDA Cost per Total Job	\$842

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	213	214	1	0.47%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	82,120	82,960	840	1.02%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.210	4.210	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	\$30.92	\$30.87	-0.17%	-0.11%	ind
Economic Stage Index	4.805	4.806	0.02%	0.02%	ind
Import-Dependence Index**	22.01%	22.07%	-0.28%	-0.37%	neg

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.43%	neg
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pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Newport, RI				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 3,355,587	Direct	499	
Other Public	\$ 1,637,995	Indirect	140	
Private	\$ 1,497,064	Total	639	
New Equity	\$ 68,853	Multiplier	1.28	
<b>Total</b>	<b>\$ 6,559,498</b>			
Loan-Leverage Ratio	1.0:1			
EDA Cost	\$ 782,823	EDA Cost per Direct Job	\$1,568	
Total Investment per EDA Dollar	\$8.38	EDA Cost per Total Job	\$1,225	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	153	155	2	1.31%
Total Employment	Before	After	▲	▲%
	47,437	48,076	639	1.35%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.847	3.857	0.26%	0.38% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$36.73	\$36.56	-0.46%	-0.30% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.919	4.919	0.01%	0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.88%	27.59%	1.02%	1.33% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.43%	pos

Providence, RI				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 11,626,564	Direct	2,593	
Other Public	\$ 0	Indirect	1071	
Private	\$ 37,819,010	Total	3663	
New Equity	\$ 0	Multiplier	1.41	
<b>Total</b>	<b>\$ 49,445,574</b>			
Loan-Leverage Ratio	3.3:1			
EDA Cost	\$ 2,094,001	EDA Cost per Direct Job	\$808	
Total Investment per EDA Dollar	\$23.61	EDA Cost per Total Job	\$572	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	312	312	0	0.00%
Total Employment	Before	After	▲	▲%
	327,963	331,626	3,663	1.12%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.377	4.383	0.14%	0.20% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$34.73	\$34.67	-0.16%	-0.10% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.729	4.727	-0.05%	-0.05% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	20.50%	20.46%	0.17%	0.22% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.27%	pos

Washington, RI				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 4,892,044	Direct	1,261	
Other Public	\$ 28,689	Indirect	295	
Private	\$ 6,734,923	Total	1556	
New Equity	\$ 0	Multiplier	1.23	
<b>Total</b>	<b>\$ 11,655,655</b>			
Loan-Leverage Ratio	1.4:1			
EDA Cost	\$ 665,507	EDA Cost per Direct Job	\$528	
Total Investment per EDA Dollar	\$17.51	EDA Cost per Total Job	\$428	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	173	173	0	0.00%
Total Employment	Before	After	▲	▲%
	56,296	57,852	1,556	2.76%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.922	3.929	0.16%	0.24% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$30.47	\$30.29	-0.60%	-0.39% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.800	4.799	-0.03%	-0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	24.62%	24.71%	-0.37%	-0.48% neg
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.66%	neg

Amherst, VA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 220,118	Direct	22	
Other Public	\$ 0	Indirect	11	
Private	\$ 530,237	Total	33	
New Equity	\$ 88,498	Multiplier	1.49	
<b>Total</b>	<b>\$ 838,853</b>			
Loan-Leverage Ratio	2.8:1			
EDA Cost	\$ 9,985	EDA Cost per Direct Job	\$454	
Total Investment per EDA Dollar	\$84.01	EDA Cost per Total Job	\$306	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	113	114	1	0.88%
Total Employment	Before	After	▲	▲%
	12,328	12,361	33	0.27%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.575	3.582	0.19%	0.28% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.35	\$25.36	0.03%	0.02% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.721	4.718	-0.05%	-0.05% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.88%	31.87%	0.04%	0.06% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.30%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Campbell, VA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 91,118		Direct	79	
Other Public	\$ 0		Indirect	26	
Private	\$ 151,864		Total	105	
New Equity	\$ 60,746		Multiplier	1.34	
<b>Total</b>	<b>\$ 303,728</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 11,250	EDA Cost per Direct Job	\$ 142		
Total Investment per EDA Dollar	\$27.00	EDA Cost per Total Job	\$ 107		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	125	126	1	0.80%	
Total Employment	Before	After	▲	▲%	
	23,309	23,415	105	0.45%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.631	3.642	0.31%	0.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.00	\$33.88	-0.36%	-0.23%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.849	3.847	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.54%	34.56%	-0.06%	-0.08%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.10%		ind

Carroll, VA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 433,990		Direct	661	
Other Public	\$ 0		Indirect	752	
Private	\$ 2,025,085		Total	1413	
New Equity	\$ 69,038		Multiplier	2.14	
<b>Total</b>	<b>\$ 2,528,113</b>				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 39,265	EDA Cost per Direct Job	\$ 59		
Total Investment per EDA Dollar	\$64.39	EDA Cost per Total Job	\$ 28		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	88	90	2	2.27%	
Total Employment	Before	After	▲	▲%	
	8,297	9,710	1,413	17.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.551	3.652	2.83%	4.12%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.51	\$17.60	-4.95%	-3.20%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.327	4.275	-1.20%	-1.19%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.49%	31.86%	1.94%	2.53%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.26%		pos

Smyth, VA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,328,272		Direct	198	
Other Public	\$ 0		Indirect	108	
Private	\$ 3,397,152		Total	306	
New Equity	\$ 154,277		Multiplier	1.54	
<b>Total</b>	<b>\$ 4,879,700</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 311,123	EDA Cost per Direct Job	\$ 1,571		
Total Investment per EDA Dollar	\$15.68	EDA Cost per Total Job	\$ 1,017		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	120	123	3	2.50%	
Total Employment	Before	After	▲	▲%	
	18,039	18,345	306	1.70%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.876	3.907	0.80%	1.16%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.44	\$26.40	-0.17%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.112	4.117	0.12%	0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.72%	31.51%	0.66%	0.86%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.03%		pos

Bedford, VA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 242,287		Direct	13	
Other Public	\$ 0		Indirect	3	
Private	\$ 578,694		Total	16	
New Equity	\$ 104,675		Multiplier	1.19	
<b>Total</b>	<b>\$ 925,657</b>				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 19,001	EDA Cost per Direct Job	\$ 1,462		
Total Investment per EDA Dollar	\$48.72	EDA Cost per Total Job	\$ 1,224		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	125	126	1	0.80%	
Total Employment	Before	After	▲	▲%	
	6,423	6,439	16	0.24%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.825	3.830	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.16	\$26.14	-0.07%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.146	4.147	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.52%	34.46%	0.18%	0.23%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.41%		pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Bristol, VA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 51,778	Direct	89	
Other Public	\$ 155,335	Indirect	100	
Private	\$ 0	Total	189	
New Equity	\$ 0	Multiplier	2.12	
<b>Total</b>	<b>\$ 207,113</b>			
Loan-Leverage Ratio	3.0:1			
EDA Cost	\$ 1,604	EDA Cost per Direct Job	\$ 18	
Total Investment per EDA Dollar	\$ 129.12	EDA Cost per Total Job	\$ 8	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	125	126	1	0.80%
Total Employment	Before	After	▲	▲%
	15,918	16,107	189	1.19%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.970	3.987	0.41%	0.60%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$27.09	\$26.92	-0.62%	-0.40%
Economic Stage Index	Before	After	▲%	▲STD%
	4.514	4.500	-0.32%	-0.32%
Import-Dependence Index**	Before	After	▲%	▲STD%
	29.76%	29.74%	0.07%	0.09%
Summary of Indices		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		-0.02% ind		

Franklin, VA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 44,304	Direct	7	
Other Public	\$ 0	Indirect	8	
Private	\$ 354,429	Total	15	
New Equity	\$ 44,304	Multiplier	2.16	
<b>Total</b>	<b>\$ 443,037</b>			
Loan-Leverage Ratio	9.0:1			
EDA Cost	\$ 4,145	EDA Cost per Direct Job	\$ 592	
Total Investment per EDA Dollar	\$ 106.90	EDA Cost per Total Job	\$ 274	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	106	106	0	0.00%
Total Employment	Before	After	▲	▲%
	5,411	5,426	15	0.28%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.625	3.630	0.14%	0.20%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.26	\$25.25	-0.06%	-0.04%
Economic Stage Index	Before	After	▲%	▲STD%
	4.895	4.897	0.03%	0.03%
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.58%	28.57%	0.04%	0.05%
Summary of Indices		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		0.24% ind		

Galax, VA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 345,451	Direct	89	
Other Public	\$ 0	Indirect	15	
Private	\$ 1,420,352	Total	104	
New Equity	\$ 502,847	Multiplier	1.17	
<b>Total</b>	<b>\$ 2,268,650</b>			
Loan-Leverage Ratio	5.6:1			
EDA Cost	\$ 120,371	EDA Cost per Direct Job	\$ 1,352	
Total Investment per EDA Dollar	\$ 18.85	EDA Cost per Total Job	\$ 1,155	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	110	111	1	0.91%
Total Employment	Before	After	▲	▲%
	12,540	12,644	104	0.83%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.206	3.232	0.79%	1.15%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.20	\$25.06	-0.55%	-0.35%
Economic Stage Index	Before	After	▲%	▲STD%
	3.895	3.891	-0.09%	-0.09%
Import-Dependence Index**	Before	After	▲%	▲STD%
	37.16%	37.17%	-0.02%	-0.03%
Summary of Indices		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		0.68% pos		
<small>*Baseline industry count and employment are from 1993</small>				
<small>**The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change</small>				

Lynchburg, VA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 576,629	Direct	165	
Other Public	\$ 490,791	Indirect	77	
Private	\$ 827,208	Total	242	
New Equity	\$ 278,367	Multiplier	1.47	
<b>Total</b>	<b>\$ 2,172,994</b>			
Loan-Leverage Ratio	2.8:1			
EDA Cost	\$ 69,951	EDA Cost per Direct Job	\$ 424	
Total Investment per EDA Dollar	\$ 31.06	EDA Cost per Total Job	\$ 289	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	175	175	0	0.00%
Total Employment	Before	After	▲	▲%
	58,318	58,560	242	0.41%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.206	4.208	0.05%	0.08%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$30.25	\$30.22	-0.09%	-0.06%
Economic Stage Index	Before	After	▲%	▲STD%
	4.750	4.749	-0.02%	-0.02%
Import-Dependence Index**	Before	After	▲%	▲STD%
	22.76%	22.70%	0.27%	0.35%
Summary of Indices		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		0.35% pos		
<small>pos= positive economic structural change</small>				
<small>neg= negative economic structural change</small>				
<small>ind= indeterminate economic structural change</small>				

Newport News, VA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 765,357	Direct	57
Other Public	\$ 981,582	Indirect	48
Private	\$ 3,784,719	Total	105
New Equity	\$ 613,119	Multiplier	1.84
<b>Total</b>	<b>\$ 6,144,777</b>		

Loan-Leverage Ratio 7.0:1

EDA Cost	\$ 44,586	EDA Cost per Direct Job	\$782
Total Investment per EDA Dollar	\$137.82	EDA Cost per Total Job	\$426

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	144	146	2	1.39%

Total	Before	After	▲	▲%
Employment	106,747	106,852	105	0.10%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.634	3.638	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	\$35.25	\$35.23	-0.05%	-0.03%	ind
Economic Stage Index	4.532	4.531	-0.01%	-0.01%	ind
Import-Dependence Index**	27.81%	27.78%	0.10%	0.13%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.22%	ind
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Petersburg, VA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,789,264	Direct	456
Other Public	\$ 1,372,384	Indirect	214
Private	\$ 7,534,849	Total	670
New Equity	\$ 1,994,286	Multiplier	1.47
<b>Total</b>	<b>\$ 12,690,784</b>		

Loan-Leverage Ratio 6.1:1

EDA Cost	\$ 392,031	EDA Cost per Direct Job	\$861
Total Investment per EDA Dollar	\$32.37	EDA Cost per Total Job	\$585

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	139	139	0	0.00%

Total	Before	After	▲	▲%
Employment	21,249	21,919	670	3.15%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.784	3.801	0.44%	0.64%	pos
Earnings per Worker Index (\$1,000)	\$28.00	\$27.97	-0.11%	-0.07%	ind
Economic Stage Index	4.875	4.875	0.01%	0.01%	ind
Import-Dependence Index**	26.99%	27.07%	-0.29%	-0.37%	neg

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.21%	ind
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Richmond, VA

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,728,108	Direct	686
Other Public	\$ 0	Indirect	402
Private	\$ 13,067,925	Total	1088
New Equity	\$ 0	Multiplier	1.59
<b>Total</b>	<b>\$ 14,796,033</b>		

Loan-Leverage Ratio 7.6:1

EDA Cost	\$ 164,350	EDA Cost per Direct Job	\$240
Total Investment per EDA Dollar	\$90.03	EDA Cost per Total Job	\$151

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	195	200	5	2.56%

Total	Before	After	▲	▲%
Employment	211,618	212,706	1,088	0.51%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.007	4.013	0.17%	0.25%	ind
Earnings per Worker Index (\$1,000)	\$39.13	\$39.09	-0.12%	-0.08%	ind
Economic Stage Index	4.821	4.819	-0.03%	-0.03%	ind
Import-Dependence Index**	23.69%	23.66%	0.16%	0.21%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.34%	pos
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Caledonia, VT

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 9,512	Direct	20
Other Public	\$ 15,220	Indirect	4
Private	\$ 98,929	Total	24
New Equity	\$ 0	Multiplier	1.22
<b>Total</b>	<b>\$ 123,661</b>		

Loan-Leverage Ratio 12.0:1

EDA Cost	\$ 5,665	EDA Cost per Direct Job	\$283
Total Investment per EDA Dollar	\$21.83	EDA Cost per Total Job	\$232

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	129	129	0	0.00%

Total	Before	After	▲	▲%
Employment	14,537	14,561	24	0.17%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.027	4.027	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	\$25.86	\$25.84	-0.08%	-0.05%	ind
Economic Stage Index	4.605	4.603	-0.05%	-0.05%	ind
Import-Dependence Index**	24.14%	24.16%	-0.06%	-0.07%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.16%	ind
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Lamoille, VT

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 260,960	Direct	111
Other Public	\$ 0	Indirect	71
Private	\$ 1,723,736	Total	182
New Equity	\$ 0	Multiplier	1.64
<b>Total</b>	<b>\$ 1,984,696</b>		

Loan-Leverage Ratio 6.6:1

EDA Cost	\$ 160,510	EDA Cost per Direct Job	\$ 1,446
Total Investment per EDA Dollar	\$12.36	EDA Cost per Total Job	\$884

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	120	122	2	1.67%

Employment	Before	After	▲	▲%
Total	12,935	13,117	182	1.40%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.749	3.770	0.57%	0.83%	pos
Earnings per Worker Index (\$1,000)	\$23.82	\$23.79	-0.10%	-0.07%	ind
Economic Stage Index	4.828	4.813	-0.32%	-0.32%	neg
Import-Dependence Index**	28.07%	28.06%	0.04%	0.05%	ind

**Summary of Indices**

1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	0.49%	pos
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Orleans, VT

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 263,698	Direct	26
Other Public	\$ 495,366	Indirect	15
Private	\$ 275,914	Total	41
New Equity	\$ 0	Multiplier	1.56
<b>Total</b>	<b>\$ 1,034,979</b>		

Loan-Leverage Ratio 2.9:1

EDA Cost	\$ 83,335	EDA Cost per Direct Job	\$3,183
Total Investment per EDA Dollar	\$12.42	EDA Cost per Total Job	\$2,035

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	126	126	0	0.00%

Employment	Before	After	▲	▲%
Total	12,679	12,720	41	0.32%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.987	4.003	0.40%	0.58%	pos
Earnings per Worker Index (\$1,000)	\$24.41	\$24.34	-0.31%	-0.20%	neg
Economic Stage Index	4.414	4.408	-0.13%	-0.13%	ind
Import-Dependence Index**	26.66%	26.66%	-0.02%	-0.03%	ind

**Summary of Indices**

1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	0.22%	ind
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Windham, VT

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 557,419	Direct	301
Other Public	\$ 695,261	Indirect	273
Private	\$ 1,141,782	Total	574
New Equity	\$ 341,886	Multiplier	1.91
<b>Total</b>	<b>\$ 2,736,348</b>		

Loan-Leverage Ratio 3.9:1

EDA Cost	\$ 105,162	EDA Cost per Direct Job	\$349
Total Investment per EDA Dollar	\$26.02	EDA Cost per Total Job	\$183

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	162	163	1	0.62%

Employment	Before	After	▲	▲%
Total	30,266	30,840	574	1.90%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.102	4.113	0.25%	0.36%	ind
Earnings per Worker Index (\$1,000)	\$28.58	\$28.62	0.14%	0.10%	ind
Economic Stage Index	4.772	4.759	-0.27%	-0.27%	neg
Import-Dependence Index**	24.20%	24.32%	-0.50%	-0.65%	neg

**Summary of Indices**

0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	-0.47%	neg
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\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Windsor, VT

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 3,178,635	Direct	1,530
Other Public	\$ 11,791,524	Indirect	1839
Private	\$ 5,173,896	Total	3369
New Equity	\$ 3,039,932	Multiplier	2.20
<b>Total</b>	<b>\$ 23,183,987</b>		

Loan-Leverage Ratio 6.3:1

EDA Cost	\$ 551,905	EDA Cost per Direct Job	\$361
Total Investment per EDA Dollar	\$42.01	EDA Cost per Total Job	\$164

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
Total	182	190	8	4.40%

Employment	Before	After	▲	▲%
Total	30,204	33,573	3,369	11.15%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.249	4.285	0.86%	1.25%	pos
Earnings per Worker Index (\$1,000)	\$28.43	\$28.66	0.80%	0.51%	pos
Economic Stage Index	4.707	4.669	-0.81%	-0.81%	neg
Import-Dependence Index**	23.12%	22.86%	1.16%	1.52%	pos

**Summary of Indices**

3 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	2.47%	pos
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pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Barbour, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 717,217	Direct	34	
Other Public	\$ 1,032,792	Indirect	8	
Private	\$ 573,773	Total	42	
New Equity	\$ 258,198	Multiplier	1.24	
<b>Total</b>	<b>\$ 2,581,980</b>			
Loan-Leverage Ratio	2.6:1			
EDA Cost	\$ 124,898	EDA Cost per Direct Job	\$3,673	
Total Investment per EDA Dollar	\$20.67	EDA Cost per Total Job	\$2,963	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before 83	After 84	▲ 1	▲% 1.20%
Total Employment	Before 5,195	After 5,237	▲ 42	▲% 0.81%
Economic Structural Change Analysis				
Economic Diversification Index	Before 3.562	After 3.579	▲% 0.49%	▲STD% 0.72% pos
Earnings per Worker Index (\$1,000)	Before \$24.74	After \$24.57	▲% -0.68%	▲STD% -0.44% neg
Economic Stage Index	Before 4.298	After 4.304	▲% 0.14%	▲STD% 0.14% ind
Import-Dependence Index**	Before 31.11%	After 31.05%	▲% 0.21%	▲STD% 0.27% ind
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.69%	pos

Berkeley, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 570,581	Direct	124	
Other Public	\$ 0	Indirect	33	
Private	\$ 495,296	Total	157	
New Equity	\$ 114,909	Multiplier	1.26	
<b>Total</b>	<b>\$ 1,180,786</b>			
Loan-Leverage Ratio	1.1:1			
EDA Cost	\$ 308,692	EDA Cost per Direct Job	\$2,489	
Total Investment per EDA Dollar	\$3.83	EDA Cost per Total Job	\$1,968	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before 136	After 137	▲ 1	▲% 0.74%
Total Employment	Before 27,521	After 27,678	▲ 157	▲% 0.57%
Economic Structural Change Analysis				
Economic Diversification Index	Before 4.049	After 4.060	▲% 0.27%	▲STD% 0.39% pos
Earnings per Worker Index (\$1,000)	Before \$28.66	After \$28.54	▲% -0.44%	▲STD% -0.29% neg
Economic Stage Index	Before 4.666	After 4.658	▲% -0.17%	▲STD% -0.17% ind
Import-Dependence Index**	Before 23.66%	After 23.73%	▲% -0.28%	▲STD% -0.37% neg
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.43%	neg

Brooke, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,005,118	Direct	124	
Other Public	\$ 5,505,213	Indirect	64	
Private	\$ 0	Total	188	
New Equity	\$ 4,553,832	Multiplier	1.52	
<b>Total</b>	<b>\$ 11,064,162</b>			
Loan-Leverage Ratio	10.0:1			
EDA Cost	\$ 331,020	EDA Cost per Direct Job	\$2,670	
Total Investment per EDA Dollar	\$33.42	EDA Cost per Total Job	\$1,756	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before 98	After 99	▲ 1	▲% 1.02%
Total Employment	Before 10,280	After 10,468	▲ 188	▲% 1.83%
Economic Structural Change Analysis				
Economic Diversification Index	Before 3.728	After 3.743	▲% 0.39%	▲STD% 0.58% pos
Earnings per Worker Index (\$1,000)	Before \$35.81	After \$35.65	▲% -0.44%	▲STD% -0.28% neg
Economic Stage Index	Before 4.185	After 4.172	▲% -0.30%	▲STD% -0.30% neg
Import-Dependence Index**	Before 31.07%	After 31.15%	▲% -0.26%	▲STD% -0.34% neg
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.36%	neg

Cabell, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 6,207,794	Direct	1,418	
Other Public	\$ 3,196,788	Indirect	1444	
Private	\$ 10,535,514	Total	2863	
New Equity	\$ 1,345,334	Multiplier	2.02	
<b>Total</b>	<b>\$ 21,285,430</b>			
Loan-Leverage Ratio	2.4:1			
EDA Cost	\$ 1,942,115	EDA Cost per Direct Job	\$1,369	
Total Investment per EDA Dollar	\$10.96	EDA Cost per Total Job	\$678	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before 168	After 176	▲ 8	▲% 4.76%
Total Employment	Before 55,052	After 57,915	▲ 2,863	▲% 5.20%
Economic Structural Change Analysis				
Economic Diversification Index	Before 4.091	After 4.136	▲% 1.11%	▲STD% 1.61% pos
Earnings per Worker Index (\$1,000)	Before \$30.10	After \$29.75	▲% -1.18%	▲STD% -0.76% neg
Economic Stage Index	Before 4.855	After 4.839	▲% -0.33%	▲STD% -0.33% neg
Import-Dependence Index**	Before 23.55%	After 22.97%	▲% 2.49%	▲STD% 3.26% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	3.78%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Calhoun, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 261,044	Direct	92		
Other Public	\$ 0	Indirect	26		
Private	\$ 4,756,184	Total	118		
New Equity	\$ 21,074	Multiplier	1.28		
<b>Total</b>	<b>\$ 5,038,302</b>				
Loan-Leverage Ratio	18.3:1				
EDA Cost	\$ 136,017	EDA Cost per Direct Job	\$ 1,478		
Total Investment per EDA Dollar	\$37.04	EDA Cost per Total Job	\$ 1,155		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	73	73	0	0.00%	
Total	Before	After	▲	▲%	
Employment	2,666	2,784	118	4.42%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.524	3.495	-0.82%	-1.20%	neg
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.86	\$22.80	-0.29%	-0.19%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.150	4.118	-0.76%	-0.76%	neg
Import-Dependence	Before	After	▲%	▲STD%	
Index**	34.32%	34.51%	-0.56%	-0.73%	neg
<u>Summary of Indices</u>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index	-2.88%	neg

Grant, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 511,891	Direct	465		
Other Public	\$ 0	Indirect	393		
Private	\$ 781,506	Total	858		
New Equity	\$ 382,452	Multiplier	1.85		
<b>Total</b>	<b>\$ 1,675,849</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 117,655	EDA Cost per Direct Job	\$253		
Total Investment per EDA Dollar	\$14.24	EDA Cost per Total Job	\$137		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	88	89	1	1.14%	
Total	Before	After	▲	▲%	
Employment	6,807	7,665	858	12.61%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.573	3.612	1.09%	1.59%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$30.99	\$28.78	-7.12%	-4.60%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.028	3.932	-2.39%	-2.39%	neg
Import-Dependence	Before	After	▲%	▲STD%	
Index**	36.10%	36.29%	-0.52%	-0.68%	neg
<u>Summary of Indices</u>			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index	-6.08%	neg

Greenbrier, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 348,371	Direct	115		
Other Public	\$ 285,872	Indirect	11		
Private	\$ 767,226	Total	126		
New Equity	\$ 295,564	Multiplier	1.09		
<b>Total</b>	<b>\$ 1,697,033</b>				
Loan-Leverage Ratio	3.9:1				
EDA Cost	\$ 143,075	EDA Cost per Direct Job	\$ 1,244		
Total Investment per EDA Dollar	\$11.86	EDA Cost per Total Job	\$ 1,140		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	118	118	0	0.00%	
Total	Before	After	▲	▲%	
Employment	17,133	17,259	126	0.73%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.799	3.812	0.33%	0.48%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$25.23	\$25.11	-0.47%	-0.31%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	4.450	4.454	0.09%	0.09%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	30.38%	30.13%	0.81%	1.06%	pos
<u>Summary of Indices</u>			Composite		
2 of 4 indices show positive economic structural change			Economic Structural Change Index	1.32%	pos

Hampshire, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 86,525	Direct	7		
Other Public	\$ 184,478	Indirect	1		
Private	\$ 292,206	Total	8		
New Equity	\$ 0	Multiplier	1.10		
<b>Total</b>	<b>\$ 563,208</b>				
Loan-Leverage Ratio	5.5:1				
EDA Cost	\$ 10,239	EDA Cost per Direct Job	\$ 1,463		
Total Investment per EDA Dollar	\$55.01	EDA Cost per Total Job	\$ 1,335		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	90	91	1	1.11%	
Total	Before	After	▲	▲%	
Employment	6,111	6,119	8	0.13%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.738	3.741	0.10%	0.14%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.27	\$20.25	-0.09%	-0.06%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.484	4.484	0.00%	0.00%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	31.10%	31.06%	0.14%	0.18%	ind
<u>Summary of Indices</u>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index	0.26%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Harrison, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,552,247	Direct	505		
Other Public	\$ 198,119	Indirect	308		
Private	\$ 2,743,667	Total	813		
New Equity	\$ 75,941	Multiplier	1.61		
<b>Total</b>	<b>\$ 4,569,974</b>				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 363,624	EDA Cost per Direct Job	\$ 720		
Total Investment per EDA Dollar	\$12.57	EDA Cost per Total Job	\$ 447		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	135	136	1	0.74%	
Total Employment	Before	After	▲	▲%	
	34,990	35,803	813	2.32%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.035	4.052	0.41%	0.60%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.11	\$28.99	-0.41%	-0.26%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.770	4.746	-0.50%	-0.50%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.21%	23.41%	-0.87%	-1.14%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-1.31%	neg	

Jackson, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 410,698	Direct	60		
Other Public	\$ 2,669,538	Indirect	33		
Private	\$ 2,464,189	Total	93		
New Equity	\$ 616,047	Multiplier	1.55		
<b>Total</b>	<b>\$ 6,160,473</b>				
Loan-Leverage Ratio	14.0:1				
EDA Cost	\$ 209,780	EDA Cost per Direct Job	\$ 3,496		
Total Investment per EDA Dollar	\$29.37	EDA Cost per Total Job	\$ 2,257		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	105	105	0	0.00%	
Total Employment	Before	After	▲	▲%	
	11,327	11,420	93	0.82%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.632	3.637	0.13%	0.19%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.68	\$29.69	0.04%	0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.146	4.143	-0.09%	-0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.08%	30.13%	-0.17%	-0.23%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.09%	ind	

Jefferson, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 151,917	Direct	26		
Other Public	\$ 30,383	Indirect	10		
Private	\$ 0	Total	36		
New Equity	\$ 121,534	Multiplier	1.40		
<b>Total</b>	<b>\$ 303,835</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 154,864	EDA Cost per Direct Job	\$ 5,956		
Total Investment per EDA Dollar	\$1.96	EDA Cost per Total Job	\$ 4,254		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	116	116	0	0.00%	
Total Employment	Before	After	▲	▲%	
	14,511	14,547	36	0.25%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.931	3.936	0.13%	0.19%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.09	\$23.11	0.11%	0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.717	4.714	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.16%	29.11%	0.17%	0.22%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.41%	pos	

Kanawha, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,806,370	Direct	228		
Other Public	\$ 292,832	Indirect	168		
Private	\$ 2,276,144	Total	396		
New Equity	\$ 91,421	Multiplier	1.74		
<b>Total</b>	<b>\$ 4,466,767</b>				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 568,433	EDA Cost per Direct Job	\$ 2,493		
Total Investment per EDA Dollar	\$7.86	EDA Cost per Total Job	\$ 1,435		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	165	166	1	0.61%	
Total Employment	Before	After	▲	▲%	
	124,388	124,784	396	0.32%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.088	4.093	0.13%	0.19%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.87	\$32.85	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.945	4.943	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	19.94%	19.92%	0.08%	0.11%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.22%	ind	

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

**Lewis, WV**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 102,675	Direct	17
Other Public	\$ 410,698	Indirect	12
Private	\$ 0	Total	29
New Equity	\$ 513,373	Multiplier	1.68
<b>Total</b>	<b>\$ 1,026,746</b>		
Loan-Leverage Ratio	9.0:1		
EDA Cost	\$ 43,105	EDA Cost per Direct Job	\$2,536
Total Investment per EDA Dollar	\$23.82	EDA Cost per Total Job	\$1,505

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	92	93	1	1.09%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	7,624	7,653	29	0.38%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.561	3.570	0.26%	0.37%	pos
Earnings per Worker Index (\$1,000)	\$24.19	\$24.14	-0.22%	-0.14%	ind
Economic Stage Index	4.624	4.620	-0.08%	-0.08%	ind
Import-Dependence Index**	30.00%	30.00%	0.01%	0.01%	ind

**Summary of Indices**

Composite Economic Structural Change Index	Value	Direction
1 of 4 indices show positive economic structural change	0.16%	ind

**Lincoln, WV**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 157,788	Direct	11
Other Public	\$ 0	Indirect	6
Private	\$ 0	Total	17
New Equity	\$ 0	Multiplier	1.56
<b>Total</b>	<b>\$ 157,788</b>		
Loan-Leverage Ratio	0.0:1		
EDA Cost	\$ 11,852	EDA Cost per Direct Job	\$1,077
Total Investment per EDA Dollar	\$13.31	EDA Cost per Total Job	\$692

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	77	79	2	2.60%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	4,531	4,548	17	0.38%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.615	3.625	0.28%	0.41%	pos
Earnings per Worker Index (\$1,000)	\$23.15	\$23.09	-0.25%	-0.16%	neg
Economic Stage Index	4.538	4.535	-0.08%	-0.08%	ind
Import-Dependence Index**	32.65%	32.60%	0.13%	0.17%	ind

**Summary of Indices**

Composite Economic Structural Change Index	Value	Direction
1 of 4 indices show positive economic structural change	0.34%	pos

**Marion, WV**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 1,967,290	Direct	876
Other Public	\$ 525,798	Indirect	386
Private	\$ 3,504,809	Total	1262
New Equity	\$ 408,688	Multiplier	1.44
<b>Total</b>	<b>\$ 6,406,584</b>		
Loan-Leverage Ratio	2.3:1		
EDA Cost	\$ 417,882	EDA Cost per Direct Job	\$477
Total Investment per EDA Dollar	\$15.33	EDA Cost per Total Job	\$331

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	123	125	2	1.63%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	24,439	25,701	1,262	5.17%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.984	4.006	0.56%	0.81%	pos
Earnings per Worker Index (\$1,000)	\$28.98	\$28.51	-1.62%	-1.05%	neg
Economic Stage Index	4.675	4.684	0.20%	0.20%	ind
Import-Dependence Index**	25.52%	25.16%	1.44%	1.88%	pos

**Summary of Indices**

Composite Economic Structural Change Index	Value	Direction
2 of 4 indices show positive economic structural change	1.85%	pos

**Marshall, WV**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 3,015,579	Direct	1,231
Other Public	\$ 3,077,722	Indirect	1296
Private	\$ 20,620,657	Total	2527
New Equity	\$ 1,657,433	Multiplier	2.05
<b>Total</b>	<b>\$ 28,371,390</b>		
Loan-Leverage Ratio	8.4:1		
EDA Cost	\$ 1,622,889	EDA Cost per Direct Job	\$1,318
Total Investment per EDA Dollar	\$17.48	EDA Cost per Total Job	\$642

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	104	110	6	5.77%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	14,677	17,204	2,527	17.21%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.710	3.790	2.16%	3.14%	pos
Earnings per Worker Index (\$1,000)	\$37.42	\$36.67	-2.02%	-1.31%	neg
Economic Stage Index	4.385	4.451	1.50%	1.49%	pos
Import-Dependence Index**	28.65%	28.42%	0.79%	1.04%	pos

**Summary of Indices**

Composite Economic Structural Change Index	Value	Direction
3 of 4 indices show positive economic structural change	4.37%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Mercer, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 3,794,444	Direct	771	
Other Public	\$ 331,281	Indirect	244	
Private	\$ 3,947,396	Total	1015	
New Equity	\$ 1,225,027	Multiplier	1.32	
<b>Total</b>	<b>\$ 9,298,148</b>			
Loan-Leverage Ratio	1.5:1			
EDA Cost	\$ 625,104	EDA Cost per Direct Job	\$811	
Total Investment per EDA Dollar	\$14.87	EDA Cost per Total Job	\$616	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	127	128	1	0.79%
Total Employment	Before	After	▲	▲%
	27,212	28,227	1,015	3.73%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.894	3.926	0.83%	1.21% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$27.85	\$27.51	-1.23%	-0.80% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.945	4.929	-0.32%	-0.32% neg
Import-Dependence Index**	Before	After	▲%	▲STD%
	24.05%	23.69%	1.53%	2.01% pos
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.10%	pos

Mineral, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 202,092	Direct	27	
Other Public	\$ 955,978	Indirect	5	
Private	\$ 1,188,475	Total	33	
New Equity	\$ 661,407	Multiplier	1.20	
<b>Total</b>	<b>\$ 3,007,953</b>			
Loan-Leverage Ratio	13.9:1			
EDA Cost	\$ 37,207	EDA Cost per Direct Job	\$1,378	
Total Investment per EDA Dollar	\$80.84	EDA Cost per Total Job	\$1,145	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	103	104	1	0.97%
Total Employment	Before	After	▲	▲%
	8,699	8,732	33	0.37%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.845	3.847	0.06%	0.09% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.17	\$26.16	-0.05%	-0.03% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.623	4.622	-0.02%	-0.02% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.88%	28.86%	0.06%	0.08% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.12%	ind

Monongalia, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 16,253,629	Direct	2,250	
Other Public	\$ 5,271,022	Indirect	1008	
Private	\$ 7,658,541	Total	3258	
New Equity	\$ 2,804,440	Multiplier	1.45	
<b>Total</b>	<b>\$ 31,987,633</b>			
Loan-Leverage Ratio	1.0:1			
EDA Cost	\$ 23,059,895	EDA Cost per Direct Job	\$10,249	
Total Investment per EDA Dollar	\$1.39	EDA Cost per Total Job	\$7,077	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	126	126	0	0.00%
Total Employment	Before	After	▲	▲%
	47,078	50,336	3,258	6.92%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.458	3.495	1.06%	1.54% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$30.71	\$30.73	0.05%	0.03% ind
Economic Stage Index	Before	After	▲%	▲STD%
	5.013	4.916	-1.92%	-1.82% neg
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.43%	27.78%	-1.27%	-1.66% neg
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-2.01%	neg

Nicholas, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 200,369	Direct	58	
Other Public	\$ 0	Indirect	9	
Private	\$ 146,215	Total	67	
New Equity	\$ 54,154	Multiplier	1.16	
<b>Total</b>	<b>\$ 400,737</b>			
Loan-Leverage Ratio	1.0:1			
EDA Cost	\$ 206,794	EDA Cost per Direct Job	\$3,585	
Total Investment per EDA Dollar	\$1.94	EDA Cost per Total Job	\$3,078	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	108	108	0	0.00%
Total Employment	Before	After	▲	▲%
	9,785	9,852	67	0.69%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.757	3.756	-0.03%	-0.05% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.70	\$28.61	-0.29%	-0.19% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.361	4.366	0.10%	0.10% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.85%	27.67%	0.85%	0.85% pos
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.72%	pos

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos- positive economic structural change  
neg- negative economic structural change  
ind- indeterminate economic structural change

Ohio, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 4,303,082	Direct	905		
Other Public	\$ 893,874	Indirect	447		
Private	\$ 18,680,132	Total	1352		
New Equity	\$ 2,451,652	Multiplier	1.49		
<b>Total</b>	<b>\$ 26,328,740</b>				
Loan-Leverage Ratio	5.1:1				
EDA Cost	\$ 1,191,321	EDA Cost per Direct Job	\$ 1,316		
Total Investment per EDA Dollar	\$22.10	EDA Cost per Total Job	\$881		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	138	141	3	2.17%	
Total Employment	Before	After	▲	▲%	
	30,939	32,291	1,352	4.37%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.067	4.091	0.61%	0.89%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.55	\$27.20	-1.25%	-0.81%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.959	4.950	-0.18%	-0.18%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.91%	20.42%	2.33%	3.06%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		2.95%	pos

Pendleton, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 79,211	Direct	18		
Other Public	\$ 99,875	Indirect	4		
Private	\$ 158,422	Total	22		
New Equity	\$ 0	Multiplier	1.24		
<b>Total</b>	<b>\$ 337,508</b>				
Loan-Leverage Ratio	3.3:1				
EDA Cost	\$ 19,415	EDA Cost per Direct Job	\$1,079		
Total Investment per EDA Dollar	\$17.38	EDA Cost per Total Job	\$873		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	76	77	1	1.32%	
Total Employment	Before	After	▲	▲%	
	3,743	3,765	22	0.59%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.327	3.343	0.46%	0.67%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.53	\$19.43	-0.46%	-0.30%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.676	3.674	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.52%	35.53%	-0.03%	-0.04%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.28%	pos

Preston, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 83,210	Direct	58		
Other Public	\$ 1,551,268	Indirect	112		
Private	\$ 842,004	Total	170		
New Equity	\$ 930,933	Multiplier	2.92		
<b>Total</b>	<b>\$ 3,407,414</b>				
Loan-Leverage Ratio	39.9:1				
EDA Cost	\$ 15,587	EDA Cost per Direct Job	\$269		
Total Investment per EDA Dollar	\$218.61	EDA Cost per Total Job	\$92		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	103	104	1	0.97%	
Total Employment	Before	After	▲	▲%	
	10,037	10,207	170	1.69%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.843	3.856	0.31%	0.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.12	\$23.99	-0.53%	-0.34%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.341	4.329	-0.28%	-0.28%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.67%	29.77%	-0.34%	-0.44%	neg
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-0.60%	neg

Raleigh, WV					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 330,908	Direct	59		
Other Public	\$ 1,551,216	Indirect	16		
Private	\$ 2,413,775	Total	75		
New Equity	\$ 88,165	Multiplier	1.28		
<b>Total</b>	<b>\$ 4,384,064</b>				
Loan-Leverage Ratio	12.2:1				
EDA Cost	\$ 34,894	EDA Cost per Direct Job	\$591		
Total Investment per EDA Dollar	\$125.64	EDA Cost per Total Job	\$463		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	125	125	0	0.00%	
Total Employment	Before	After	▲	▲%	
	31,010	31,085	75	0.24%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.964	3.969	0.11%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.76	\$29.74	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.877	4.876	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.87%	21.86%	0.06%	0.08%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.18%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

<b>Ritchie, WV</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 494,054	Direct	674		
Other Public	\$ 260,526	Indirect	104		
Private	\$ 280,338	Total	778		
New Equity	\$ 328,763	Multiplier	1.15		
<b>Total</b>	<b>\$ 1,363,681</b>				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 113,248	EDA Cost per Direct Job	\$ 168		
Total Investment per EDA Dollar	\$ 12.04	EDA Cost per Total Job	\$ 146		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	77	78	1	1.30%	
Total Employment	Before	After	▲	▲%	
	4,790	5,568	778	16.24%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.626	3.504	-3.36%	-4.90%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.51	\$21.11	2.91%	1.88%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.848	4.003	4.04%	4.03%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.86%	36.01%	-0.43%	-0.56%	neg
<b>Summary of Indices</b>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.46%	pos

<b>Roane, WV</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 251,743	Direct	20		
Other Public	\$ 426,027	Indirect	6		
Private	\$ 677,770	Total	26		
New Equity	\$ 150,616	Multiplier	1.29		
<b>Total</b>	<b>\$ 1,506,155</b>				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 27,846	EDA Cost per Direct Job	\$ 1,392		
Total Investment per EDA Dollar	\$ 54.09	EDA Cost per Total Job	\$ 1,079		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	93	93	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,510	5,536	26	0.47%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.713	3.719	0.17%	0.25%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.87	\$21.83	-0.15%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.013	4.006	-0.19%	-0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.98%	34.02%	-0.10%	-0.13%	ind
<b>Summary of Indices</b>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-0.17%	ind

<b>Summers, WV</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 347,132	Direct	41		
Other Public	\$ 0	Indirect	60		
Private	\$ 264,510	Total	101		
New Equity	\$ 195,921	Multiplier	2.47		
<b>Total</b>	<b>\$ 807,562</b>				
Loan-Leverage Ratio	1.3:1				
EDA Cost	\$ 48,127	EDA Cost per Direct Job	\$ 1,174		
Total Investment per EDA Dollar	\$ 16.78	EDA Cost per Total Job	\$ 475		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	82	84	2	2.44%	
Total Employment	Before	After	▲	▲%	
	3,674	3,775	101	2.76%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.458	3.504	1.32%	1.92%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.37	\$21.14	-1.04%	-0.67%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.696	4.682	-0.28%	-0.28%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.99%	31.63%	1.13%	1.47%	pos
<b>Summary of Indices</b>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		2.45%	pos

<b>Taylor, WV</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 228,826	Direct	38		
Other Public	\$ 0	Indirect	3		
Private	\$ 907,511	Total	41		
New Equity	\$ 435,939	Multiplier	1.08		
<b>Total</b>	<b>\$ 1,572,276</b>				
Loan-Leverage Ratio	5.9:1				
EDA Cost	\$ 32,920	EDA Cost per Direct Job	\$ 866		
Total Investment per EDA Dollar	\$ 47.76	EDA Cost per Total Job	\$ 803		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	80	81	1	1.25%	
Total Employment	Before	After	▲	▲%	
	4,309	4,350	41	0.95%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.628	3.647	0.53%	0.78%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.41	\$23.21	-0.87%	-0.56%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.526	4.530	0.10%	0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.96%	33.63%	0.99%	1.29%	pos
<b>Summary of Indices</b>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.61%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Tucker, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 570,017	Direct	214		
Other Public	\$ 455,106	Indirect	47		
Private	\$ 1,025,124	Total	261		
New Equity	\$ 226,287	Multiplier	1.22		
<b>Total</b>	<b>\$ 2,276,534</b>				
Loan-Leverage Ratio	3.0:1				
EDA Cost	\$ 77,122	EDA Cost per Direct Job	\$360		
Total Investment per EDA Dollar	\$29.52	EDA Cost per Total Job	\$296		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	80	80	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,779	4,040	261	6.89%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.514	3.529	0.42%	0.61%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.50	\$22.79	1.29%	0.84%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.484	4.517	0.74%	0.74%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.67%	32.89%	-0.68%	-0.89%	neg
Summary of Indices	Composite Economic Structural Change Index		1.30%	pos	
3 of 4 indices show positive economic structural change					

Tyler, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 0	Direct	12		
Other Public	\$ 98,158	Indirect	2		
Private	\$ 0	Total	14		
New Equity	\$ 0	Multiplier	1.15		
<b>Total</b>	<b>\$ 98,158</b>				
#DIV/0!					
EDA Cost	\$ 6,281	EDA Cost per Direct Job	\$523		
Total Investment per EDA Dollar	\$15.63	EDA Cost per Total Job	\$456		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	84	85	1	1.19%	
Total Employment	Before	After	▲	▲%	
	3,467	3,481	14	0.40%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.364	3.376	0.36%	0.53%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.39	\$32.27	-0.36%	-0.23%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.969	3.966	-0.09%	-0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.71%	35.71%	0.00%	-0.01%	ind
Summary of Indices	Composite Economic Structural Change Index		0.20%	ind	
1 of 4 indices show positive economic structural change					

Wayne, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 121,927	Direct	30		
Other Public	\$ 0	Indirect	5		
Private	\$ 0	Total	35		
New Equity	\$ 0	Multiplier	1.17		
<b>Total</b>	<b>\$ 121,927</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 12,318	EDA Cost per Direct Job	\$411		
Total Investment per EDA Dollar	\$9.90	EDA Cost per Total Job	\$351		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	108	108	0	0.00%	
Total Employment	Before	After	▲	▲%	
	12,430	12,465	35	0.28%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.886	3.885	-0.02%	-0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.55	\$29.52	-0.11%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.653	4.649	-0.10%	-0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.60%	30.62%	-0.07%	-0.10%	ind
Summary of Indices	Composite Economic Structural Change Index		-0.29%	neg	
0 of 4 indices show positive economic structural change					

Wirt, WV					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 81,331	Direct	130		
Other Public	\$ 0	Indirect	30		
Private	\$ 0	Total	160		
New Equity	\$ 0	Multiplier	1.23		
<b>Total</b>	<b>\$ 81,331</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 4,346	EDA Cost per Direct Job	\$33		
Total Investment per EDA Dollar	\$18.72	EDA Cost per Total Job	\$27		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	66	66	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,527	1,687	160	10.47%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.445	3.345	-2.94%	-4.28%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$16.94	\$17.25	1.79%	1.16%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.994	3.928	-1.67%	-1.08%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.75%	36.16%	-1.13%	-1.48%	neg
Summary of Indices	Composite Economic Structural Change Index		-6.27%	neg	
1 of 4 indices show positive economic structural change					

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Wood, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 3,069,465	Direct	1,097	
Other Public	\$ 2,343,284	Indirect	370	
Private	\$ 6,197,815	Total	1467	
New Equity	\$ 1,600,307	Multiplier	1.34	
<b>Total</b>	<b>\$ 13,210,871</b>			
Loan-Leverage Ratio	3.3:1			
EDA Cost	\$ 763,171	EDA Cost per Direct Job	\$ 696	
Total Investment per EDA Dollar	\$ 17.31	EDA Cost per Total Job	\$ 520	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	158	159	1	0.63%
Total Employment	Before	After	▲	▲%
	49,456	50,923	1,467	2.97%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.067	4.089	0.54%	0.79% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$31.05	\$30.76	-0.93%	-0.60% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.674	4.670	-0.10%	-0.10% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	23.90%	23.79%	0.49%	0.64% pos
Summary of Indices		Composite		
2 of 4 indices show positive economic structural change		Economic Structural Change Index	0.73%	pos

Wyoming, WV				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 97,452	Direct	10	
Other Public	\$ 0	Indirect	3	
Private	\$ 97,452	Total	13	
New Equity	\$ 21,656	Multiplier	1.26	
<b>Total</b>	<b>\$ 216,561</b>			
Loan-Leverage Ratio	1.2:1			
EDA Cost	\$ 26,233	EDA Cost per Direct Job	\$ 2,623	
Total Investment per EDA Dollar	\$ 8.26	EDA Cost per Total Job	\$ 2,086	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	82	82	0	0.00%
Total Employment	Before	After	▲	▲%
	7,084	7,097	13	0.18%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.284	3.288	0.15%	0.22% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$38.86	\$38.81	-0.11%	-0.07% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.217	4.214	-0.08%	-0.08% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	32.26%	32.27%	-0.04%	-0.06% ind
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	0.01%	ind

# County Profiles: Atlanta Region

**Notes:**

- \* Baseline industry count and employment are from 1993
- \*\* The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos = positive economic structural change

neg = negative economic structural change

ind = indeterminate economic structural change

Barbour, AL					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 251,478		Direct	20	
Other Public	\$ 0		Indirect	5	
Private	\$ 408,802		Total	25	
New Equity	\$ 83,792		Multiplier	1.24	
<b>Total</b>	<b>\$ 744,071</b>				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 30,571		EDA Cost per Direct Job	\$1,529	
Total Investment per EDA Dollar	\$24.34		EDA Cost per Total Job	\$1,237	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	111	112	1	0.90%	
Total Employment	Before	After	▲	▲%	
	12,768	12,793	25	0.19%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.928	3.933	0.13%	0.18%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.46	\$26.43	-0.14%	-0.09%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.205	4.203	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.79%	30.79%	0.00%	0.01%	ind
<b>Summary of Indices</b>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index	0.06%	ind

Bullock, AL					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 231,506		Direct	47	
Other Public	\$ 0		Indirect	15	
Private	\$ 0		Total	62	
New Equity	\$ 0		Multiplier	1.33	
<b>Total</b>	<b>\$ 231,506</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 80,196		EDA Cost per Direct Job	\$1,719	
Total Investment per EDA Dollar	\$2.89		EDA Cost per Total Job	\$1,294	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	79	79	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,257	4,319	62	1.46%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.256	3.266	0.33%	0.47%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.50	\$22.51	0.05%	0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.864	3.856	-0.21%	-0.21%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.52%	36.50%	0.05%	0.07%	ind
<b>Summary of Indices</b>			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index	0.37%	pos

Calhoun, AL					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,206,837		Direct	167	
Other Public	\$ 590,252		Indirect	48	
Private	\$ 3,503,272		Total	215	
New Equity	\$ 635,162		Multiplier	1.29	
<b>Total</b>	<b>\$ 5,935,524</b>				
Loan-Leverage Ratio	3.9:1				
EDA Cost	\$ 208,521		EDA Cost per Direct Job	\$1,249	
Total Investment per EDA Dollar	\$28.46		EDA Cost per Total Job	\$969	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	185	185	0	0.00%	
Total Employment	Before	After	▲	▲%	
	62,244	62,459	215	0.35%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.035	4.037	0.04%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.14	\$30.13	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.533	4.533	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.14%	26.11%	0.12%	0.15%	ind
<b>Summary of Indices</b>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index	0.18%	ind

Choctaw, AL					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 288,542		Direct	80	
Other Public	\$ 0		Indirect	17	
Private	\$ 3,055,506		Total	97	
New Equity	\$ 0		Multiplier	1.21	
<b>Total</b>	<b>\$ 3,344,048</b>				
Loan-Leverage Ratio	10.6:1				
EDA Cost	\$ 56,878		EDA Cost per Direct Job	\$711	
Total Investment per EDA Dollar	\$58.79		EDA Cost per Total Job	\$589	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	81	82	1	1.23%	
Total Employment	Before	After	▲	▲%	
	7,792	7,889	97	1.24%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.192	3.208	0.51%	0.74%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.64	\$36.45	-0.50%	-0.32%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.667	3.665	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.91%	34.93%	-0.05%	-0.06%	ind
<b>Summary of Indices</b>			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index	0.30%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Coffee, AL				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 202,669	Direct	53	
Other Public	\$ 99,634	Indirect	24	
Private	\$ 458,176	Total	77	
New Equity	\$ 191,606	Multiplier	1.45	
<b>Total</b>	<b>\$ 952,085</b>			
Loan-Leverage Ratio	3.7:1			
EDA Cost	\$ 20,551	EDA Cost per Direct Job	\$ 1,145	
Total Investment per EDA Dollar	\$ 15.69	EDA Cost per Total Job	\$ 790	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	125	126	1	0.80%
Total Employment	Before	After	▲	▲%
	25,458	25,535	77	0.30%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.428	3.435	0.21%	0.30%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.22	\$28.19	-0.12%	-0.08%
Economic Stage Index	Before	After	▲%	▲STD%
	4.064	4.067	0.08%	0.08%
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.01%	33.96%	0.15%	0.19%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.49%	pos

Conecuh, AL				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 512,517	Direct	48	
Other Public	\$ 0	Indirect	5	
Private	\$ 1,210,003	Total	53	
New Equity	\$ 0	Multiplier	1.10	
<b>Total</b>	<b>\$ 1,722,519</b>			
Loan-Leverage Ratio	2.4:1			
EDA Cost	\$ 36,926	EDA Cost per Direct Job	\$ 769	
Total Investment per EDA Dollar	\$ 46.65	EDA Cost per Total Job	\$ 698	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	97	97	0	0.00%
Total Employment	Before	After	▲	▲%
	7,385	7,438	53	0.72%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.360	3.374	0.42%	0.62%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.09	\$26.02	-0.30%	-0.19%
Economic Stage Index	Before	After	▲%	▲STD%
	4.191	4.197	0.14%	0.14%
Import-Dependence Index**	Before	After	▲%	▲STD%
	36.44%	36.23%	0.58%	0.78%
Summary of Indices				
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		1.32%	pos

Coosa, AL				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 51,688	Direct	4	
Other Public	\$ 134,779	Indirect	1	
Private	\$ 0	Total	5	
New Equity	\$ 0	Multiplier	1.29	
<b>Total</b>	<b>\$ 186,467</b>			
Loan-Leverage Ratio	2.6:1			
EDA Cost	\$ 5,328	EDA Cost per Direct Job	\$ 1,332	
Total Investment per EDA Dollar	\$ 35.00	EDA Cost per Total Job	\$ 1,033	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	70	70	0	0.00%
Total Employment	Before	After	▲	▲%
	3,668	3,673	5	0.14%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.174	3.175	0.03%	0.09%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.61	\$26.61	0.01%	0.01%
Economic Stage Index	Before	After	▲%	▲STD%
	3.747	3.745	-0.05%	-0.05%
Import-Dependence Index**	Before	After	▲%	▲STD%
	39.46%	39.47%	-0.01%	-0.01%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.01%	ind

Covington, AL				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 241,551	Direct	78	
Other Public	\$ 78,894	Indirect	14	
Private	\$ 1,512,649	Total	92	
New Equity	\$ 234,991	Multiplier	1.18	
<b>Total</b>	<b>\$ 2,068,085</b>			
Loan-Leverage Ratio	7.6:1			
EDA Cost	\$ 22,932	EDA Cost per Direct Job	\$ 294	
Total Investment per EDA Dollar	\$ 90.18	EDA Cost per Total Job	\$ 249	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	122	122	0	0.00%
Total Employment	Before	After	▲	▲%
	18,270	18,362	92	0.50%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.832	3.834	0.08%	0.11%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.93	\$24.90	-0.15%	-0.10%
Economic Stage Index	Before	After	▲%	▲STD%
	4.203	4.207	0.10%	0.10%
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.41%	28.45%	-0.12%	-0.10%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.04%	ind

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Loan Summary					Jobs Summary (created/retained)				
RLF	\$ 1,286,988	Direct	408						
Other Public	\$ 468,116	Indirect	114						
Private	\$ 2,820,123	Total	522						
New Equity	\$ 1,166,691	Multiplier	1.28						
<b>Total</b>	<b>\$ 5,741,917</b>								
Loan-Leverage Ratio	3.5:1								
EDA Cost	\$ 103,843	EDA Cost per Direct Job	\$255						
Total Investment per EDA Dollar	\$55.29	EDA Cost per Total Job	\$199						
Baseline Industry and Employment Analysis*					Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	128	128	0	0.00%	
Total Employment	Before	After	▲	▲%	23,796	24,318	522	2.19%	
Economic Structural Change Analysis					Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%	3.642	3.674	0.88%	1.28%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	\$32.06	\$31.79	-0.83%	-0.54%	neg
Economic Stage Index	Before	After	▲%	▲STD%	4.371	4.365	-0.14%	-0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	32.04%	31.89%	0.45%	0.59%	pos
Summary of Indices					Summary of Indices				
2 of 4 indices show positive economic structural change					Composite Economic Structural Change Index 1.20% pos				

Loan Summary					Jobs Summary (created/retained)				
RLF	\$ 687,519	Direct	88						
Other Public	\$ 0	Indirect	21						
Private	\$ 4,253,159	Total	109						
New Equity	\$ 0	Multiplier	1.24						
<b>Total</b>	<b>\$ 4,940,678</b>								
Loan-Leverage Ratio	6.2:1								
EDA Cost	\$ 68,922	EDA Cost per Direct Job	\$783						
Total Investment per EDA Dollar	\$71.69	EDA Cost per Total Job	\$630						
Baseline Industry and Employment Analysis*					Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%	140	141	1	0.71%	
Total Employment	Before	After	▲	▲%	24,145	24,254	109	0.45%	
Economic Structural Change Analysis					Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%	4.061	4.071	0.25%	0.36%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	\$28.40	\$28.32	-0.26%	-0.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	4.108	4.106	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	29.17%	29.10%	0.22%	0.29%	ind
Summary of Indices					Summary of Indices				
0 of 4 indices show positive economic structural change					Composite Economic Structural Change Index 0.43% pos				

Loan Summary					Jobs Summary (created/retained)				
RLF	\$ 204,144	Direct	46						
Other Public	\$ 0	Indirect	9						
Private	\$ 462,364	Total	55						
New Equity	\$ 1,821,735	Multiplier	1.19						
<b>Total</b>	<b>\$ 2,488,243</b>								
Loan-Leverage Ratio	11.2:1								
EDA Cost	\$ 5,678	EDA Cost per Direct Job	\$123						
Total Investment per EDA Dollar	\$438.21	EDA Cost per Total Job	\$103						
Baseline Industry and Employment Analysis*					Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%	121	121	0	0.00%	
Total Employment	Before	After	▲	▲%	17,611	17,666	55	0.31%	
Economic Structural Change Analysis					Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%	3.934	3.935	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	\$26.76	\$26.73	-0.12%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	4.367	4.369	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	28.66%	28.55%	0.37%	0.48%	pos
Summary of Indices					Summary of Indices				
1 of 4 indices show positive economic structural change					Composite Economic Structural Change Index 0.47% pos				

Loan Summary					Jobs Summary (created/retained)				
RLF	\$ 241,830	Direct	50						
Other Public	\$ 0	Indirect	12						
Private	\$ 1,365,944	Total	62						
New Equity	\$ 529,722	Multiplier	1.24						
<b>Total</b>	<b>\$ 2,137,496</b>								
Loan-Leverage Ratio	7.8:1								
EDA Cost	\$ 27,156	EDA Cost per Direct Job	\$543						
Total Investment per EDA Dollar	\$78.71	EDA Cost per Total Job	\$438						
Baseline Industry and Employment Analysis*					Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%	161	161	0	0.00%	
Total Employment	Before	After	▲	▲%	47,240	47,302	62	0.13%	
Economic Structural Change Analysis					Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%	4.020	4.020	-0.01%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	\$29.84	\$29.82	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	4.437	4.437	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	24.52%	24.54%	-0.08%	-0.11%	ind
Summary of Indices					Summary of Indices				
0 of 4 indices show positive economic structural change					Composite Economic Structural Change Index -0.17% ind				

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Geneva, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 297,242		Direct	64	
Other Public	\$ 0		Indirect	10	
Private	\$ 659,953		Total	74	
New Equity	\$ 156,751		Multiplier	1.15	
<b>Total</b>	<b>\$ 1,113,947</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 16,630		EDA Cost per Direct Job	\$260	
Total Investment per EDA Dollar	\$66.99		EDA Cost per Total Job	\$225	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	98	99	1	1.02%	
Total Employment	Before	After	▲	▲%	
	10,049	10,123	74	0.73%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.481	3.494	0.37%	0.54%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.64	\$21.58	-0.27%	-0.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.881	3.890	0.22%	0.22%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.00%	33.88%	0.35%	0.46%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.05%	pos

Greene, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 138,075		Direct	10	
Other Public	\$ 0		Indirect	8	
Private	\$ 414,226		Total	18	
New Equity	\$ 138,075		Multiplier	1.79	
<b>Total</b>	<b>\$ 690,376</b>				
Loan-Leverage Ratio	4.0:1				
EDA Cost	\$ 4,173		EDA Cost per Direct Job	\$417	
Total Investment per EDA Dollar	\$165.45		EDA Cost per Total Job	\$233	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	82	83	1	1.22%	
Total Employment	Before	After	▲	▲%	
	3,975	3,993	18	0.45%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.485	3.495	0.27%	0.40%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.16	\$22.10	-0.26%	-0.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.304	4.297	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.74%	34.70%	0.11%	0.15%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.22%	ind

Henry, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 759,729		Direct	139	
Other Public	\$ 156,405		Indirect	76	
Private	\$ 1,658,851		Total	215	
New Equity	\$ 376,674		Multiplier	1.55	
<b>Total</b>	<b>\$ 2,951,659</b>				
Loan-Leverage Ratio	2.9:1				
EDA Cost	\$ 134,554		EDA Cost per Direct Job	\$968	
Total Investment per EDA Dollar	\$21.94		EDA Cost per Total Job	\$625	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	95	98	3	3.16%	
Total Employment	Before	After	▲	▲%	
	6,021	6,236	215	3.58%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.505	3.561	1.59%	2.32%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.20	\$24.92	-1.11%	-0.72%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.837	3.855	0.48%	0.48%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.30%	35.02%	0.79%	1.03%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	3.12%	pos

Houston, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 165,228		Direct	14	
Other Public	\$ 320,831		Indirect	5	
Private	\$ 0		Total	19	
New Equity	\$ 59,354		Multiplier	1.32	
<b>Total</b>	<b>\$ 545,412</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 24,884		EDA Cost per Direct Job	\$1,777	
Total Investment per EDA Dollar	\$21.92		EDA Cost per Total Job	\$1,343	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	164	164	0	0.00%	
Total Employment	Before	After	▲	▲%	
	52,747	52,766	19	0.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.059	4.059	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.08	\$29.08	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.612	4.612	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.05%	24.06%	-0.01%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.03%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Jefferson, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 7,665,233		Direct	1010	
Other Public	\$ 6,441,559		Indirect	603	
Private	\$ 33,558,891		Total	1612	
New Equity	\$ 5,511,514		Multiplier	1.60	
<b>Total</b>	<b>\$ 53,177,197</b>				
Loan-Leverage Ratio	5.9:1				
EDA Cost	\$ 965,548		EDA Cost per Direct Job	\$956	
Total Investment per EDA Dollar	\$55.07		EDA Cost per Total Job	\$599	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	302	304	2	0.66%	
Total Employment	Before	After	▲	▲%	
	428,070	429,682	1,612	0.38%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.235	4.240	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.74	\$34.72	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.899	4.897	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	17.25%	17.19%	0.32%	0.42%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.50%	pos	

Lee, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 34,519		Direct	8	
Other Public	\$ 0		Indirect	2	
Private	\$ 59,372		Total	10	
New Equity	\$ 59,372		Multiplier	1.29	
<b>Total</b>	<b>\$ 153,264</b>				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 1,313		EDA Cost per Direct Job	\$164	
Total Investment per EDA Dollar	\$116.74		EDA Cost per Total Job	\$127	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	157	157	0	0.00%	
Total Employment	Before	After	▲	▲%	
	45,837	45,847	10	0.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.781	3.781	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.14	\$28.14	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.678	4.678	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.73%	26.74%	-0.01%	-0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.00%	ind	

Lowndes, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 394,663		Direct	45	
Other Public	\$ 67,519		Indirect	8	
Private	\$ 0		Total	54	
New Equity	\$ 0		Multiplier	1.19	
<b>Total</b>	<b>\$ 462,182</b>				
Loan-Leverage Ratio	0.2:1				
EDA Cost	\$ 92,498		EDA Cost per Direct Job	\$2,040	
Total Investment per EDA Dollar	\$5.00		EDA Cost per Total Job	\$1,721	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	78	80	2	2.56%	
Total Employment	Before	After	▲	▲%	
	4,420	4,474	54	1.22%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.208	3.222	0.45%	0.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.24	\$32.12	-0.38%	-0.25%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.794	3.803	0.23%	0.23%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.93%	35.85%	0.24%	0.32%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.95%	pos	

Macon, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 3,710,145		Direct	533	
Other Public	\$ 1,270,601		Indirect	192	
Private	\$ 205,349		Total	725	
New Equity	\$ 20,535		Multiplier	1.36	
<b>Total</b>	<b>\$ 5,206,630</b>				
Loan-Leverage Ratio	0.4:1				
EDA Cost	\$ 1,209,452		EDA Cost per Direct Job	\$2,269	
Total Investment per EDA Dollar	\$4.30		EDA Cost per Total Job	\$1,668	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	96	101	5	5.21%	
Total Employment	Before	After	▲	▲%	
	8,893	9,618	725	8.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.122	3.237	3.69%	5.38%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.34	\$26.90	-1.61%	-1.04%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.945	4.937	-0.17%	-0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.26%	34.94%	3.63%	4.74%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		8.91%	pos	

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Marengo, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 192,200		Direct	30	
Other Public	\$ 0		Indirect	17	
Private	\$ 645,754		Total	47	
New Equity	\$ 0		Multiplier	1.58	
<b>Total</b>	<b>\$ 837,954</b>				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 41,142		EDA Cost per Direct Job	\$ 1,371	
Total Investment per EDA Dollar	\$20.37		EDA Cost per Total Job	\$869	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	101	102	1	0.99%	
Total Employment	Before	After	▲	▲%	
	10,057	10,104	47	0.47%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.732	3.741	0.24%	0.35%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.46	\$26.39	-0.26%	-0.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.053	4.053	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.74%	31.71%	0.09%	0.12%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.30%	pos

Mobile, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 229,373		Direct	32	
Other Public	\$ 0		Indirect	24	
Private	\$ 531,082		Total	56	
New Equity	\$ 1,985,568		Multiplier	1.76	
<b>Total</b>	<b>\$ 2,746,023</b>				
Loan-Leverage Ratio	11.0:1				
EDA Cost	\$ 6,103		EDA Cost per Direct Job	\$ 191	
Total Investment per EDA Dollar	\$449.96		EDA Cost per Total Job	\$ 108	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	250	250	0	0.00%	
Total Employment	Before	After	▲	▲%	
	201,191	201,247	56	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.226	4.226	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.09	\$31.09	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.797	4.797	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.61%	18.60%	0.01%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.02%	ind

Monroe, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 659,470		Direct	370	
Other Public	\$ 0		Indirect	141	
Private	\$ 2,994,459		Total	511	
New Equity	\$ 0		Multiplier	1.38	
<b>Total</b>	<b>\$ 3,653,928</b>				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 139,513		EDA Cost per Direct Job	\$ 377	
Total Investment per EDA Dollar	\$26.19		EDA Cost per Total Job	\$273	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	99	101	2	2.02%	
Total Employment	Before	After	▲	▲%	
	12,632	13,143	511	4.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.521	3.580	1.67%	2.43%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.52	\$30.80	-2.28%	-1.47%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.966	3.981	0.36%	0.36%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.55%	33.24%	0.93%	1.22%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	2.53%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Montgomery, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 181,447		Direct	19	
Other Public	\$ 0		Indirect	14	
Private	\$ 0		Total	33	
New Equity	\$ 0		Multiplier	1.70	
<b>Total</b>	<b>\$ 181,447</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 48,728		EDA Cost per Direct Job	\$ 2,499	
Total Investment per EDA Dollar	\$3.72		EDA Cost per Total Job	\$ 1,466	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	206	206	0	0.00%	
Total Employment	Before	After	▲	▲%	
	149,492	149,525	33	0.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.078	4.078	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.24	\$32.23	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.961	4.961	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	19.09%	19.09%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Pickens, AL

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 140,226	Direct	176
Other Public	\$ 0	Indirect	35
Private	\$ 420,678	Total	211
New Equity	\$ 58,090	Multiplier	1.20
<b>Total</b>	<b>\$ 616,994</b>		

Loan-Leverage Ratio 3.4:1

EDA Cost	\$ 6,504	EDA Cost per Direct Job	\$37
Total Investment per EDA Dollar	\$94.86	EDA Cost per Total Job	\$31

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	98	98	0	0.00%

Total Employment	Before	After	▲	▲%
	6,847	7,058	211	3.09%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.826	3.800	-0.68%	-0.99%	neg
Earnings per Worker Index (\$1,000)	\$22.90	\$22.69	-0.93%	-0.60%	neg
Economic Stage Index	4.210	4.180	-0.73%	-0.73%	neg
Import-Dependence Index**	32.31%	32.57%	-0.79%	-1.03%	neg

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-3.35%	neg
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Randolph, AL

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 131,171	Direct	18
Other Public	\$ 0	Indirect	1
Private	\$ 227,824	Total	19
New Equity	\$ 48,326	Multiplier	1.06
<b>Total</b>	<b>\$ 407,322</b>		

Loan-Leverage Ratio 2.1:1

EDA Cost	\$ 4,057	EDA Cost per Direct Job	\$230
Total Investment per EDA Dollar	\$100.40	EDA Cost per Total Job	\$217

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	94	94	0	0.00%

Total Employment	Before	After	▲	▲%
	8,506	8,525	19	0.22%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.524	3.526	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	\$23.00	\$22.99	-0.04%	-0.02%	ind
Economic Stage Index	4.041	4.042	0.02%	0.02%	ind
Import-Dependence Index**	33.17%	33.17%	-0.01%	-0.02%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.02%	ind
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Russell, AL

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 138,157	Direct	49
Other Public	\$ 0	Indirect	13
Private	\$ 0	Total	62
New Equity	\$ 0	Multiplier	1.28
<b>Total</b>	<b>\$ 138,157</b>		

Loan-Leverage Ratio 0.0:1

EDA Cost	\$ 73,017	EDA Cost per Direct Job	\$1,503
Total Investment per EDA Dollar	\$1.89	EDA Cost per Total Job	\$1,178

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	124	125	1	0.81%

Total Employment	Before	After	▲	▲%
	17,062	17,124	62	0.36%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.913	3.921	0.20%	0.30%	ind
Earnings per Worker Index (\$1,000)	\$26.73	\$26.67	-0.24%	-0.15%	ind
Economic Stage Index	4.417	4.414	-0.07%	-0.07%	ind
Import-Dependence Index**	29.19%	29.20%	-0.02%	-0.03%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.05%	ind
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Sumter, AL

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 132,677	Direct	14
Other Public	\$ 28,045	Indirect	1
Private	\$ 201,500	Total	15
New Equity	\$ 0	Multiplier	1.09
<b>Total</b>	<b>\$ 362,222</b>		

Loan-Leverage Ratio 1.7:1

EDA Cost	\$ 8,130	EDA Cost per Direct Job	\$577
Total Investment per EDA Dollar	\$44.56	EDA Cost per Total Job	\$529

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	91	91	0	0.00%

Total Employment	Before	After	▲	▲%
	7,422	7,437	15	0.21%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.483	3.483	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$24.74	\$24.74	-0.02%	-0.01%	ind
Economic Stage Index	4.318	4.318	0.01%	0.01%	ind
Import-Dependence Index**	35.16%	35.16%	-0.01%	-0.01%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.01%	ind
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Tuscaloosa, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 56,090	Direct	20		
Other Public	\$ 0	Indirect	4		
Private	\$ 91,147	Total	24		
New Equity	\$ 35,056	Multiplier	1.19		
<b>Total</b>	<b>\$ 182,294</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 2,515	EDA Cost per Direct Job	\$126		
Total Investment per EDA Dollar	\$72.48	EDA Cost per Total Job	\$106		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	175	175	0	0.00%	
Total Employment	Before	After	▲	▲%	
	80,207	80,231	24	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.978	3.977	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.67	\$30.67	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.754	4.754	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.54%	23.53%	0.04%	0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.04%	ind

Wilcox, AL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 179,304	Direct	32		
Other Public	\$ 0	Indirect	11		
Private	\$ 788,938	Total	43		
New Equity	\$ 35,056	Multiplier	1.34		
<b>Total</b>	<b>\$ 968,243</b>				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 19,794	EDA Cost per Direct Job	\$619		
Total Investment per EDA Dollar	\$48.92	EDA Cost per Total Job	\$463		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	85	85	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,111	5,154	43	0.84%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.546	3.544	-0.07%	-0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.16	\$30.16	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.818	3.807	-0.29%	-0.29%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.77%	33.81%	-0.12%	-0.16%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-0.55%	neg

Broward, FL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 71,722	Direct	19		
Other Public	\$ 0	Indirect	4		
Private	\$ 0	Total	23		
New Equity	\$ 0	Multiplier	1.24		
<b>Total</b>	<b>\$ 71,722</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 12,047	EDA Cost per Direct Job	\$634		
Total Investment per EDA Dollar	\$5.95	EDA Cost per Total Job	\$513		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	327	327	0	0.00%	
Total Employment	Before	After	▲	▲%	
	668,864	668,887	23	0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.223	4.223	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.07	\$33.07	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.994	4.994	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	17.73%	17.73%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-0.01%	ind

Calhoun, FL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 425,036	Direct	10		
Other Public	\$ 0	Indirect	23		
Private	\$ 120,539	Total	33		
New Equity	\$ 298,311	Multiplier	3.31		
<b>Total</b>	<b>\$ 843,886</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 56,194	EDA Cost per Direct Job	\$5,619		
Total Investment per EDA Dollar	\$15.02	EDA Cost per Total Job	\$1,698		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	81	83	2	2.47%	
Total Employment	Before	After	▲	▲%	
	3,595	3,628	33	0.92%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.588	3.604	0.46%	0.67%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.79	\$23.72	-0.29%	-0.19%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.580	4.577	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.18%	31.99%	0.57%	0.75%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.16%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

**Dade, FL**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 35,417,151	Direct	3644		
Other Public	\$ 7,125,549	Indirect	1694		
Private	\$ 28,503,002	Total	5338		
New Equity	\$ 8,407,129	Multiplier	1.46		
<b>Total</b>	<b>\$ 79,452,831</b>				

Loan-Leverage Ratio 1.2:1

EDA Cost	\$ 12,853,711	EDA Cost per Direct Job	\$ 3,527	
Total Investment per EDA Dollar	\$ 6.18	EDA Cost per Total Job	\$ 2,408	

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	380	381	1	0.26%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	1,098,765	1,104,103	5,338	0.49%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.268	4.271	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	\$34.28	\$34.25	-0.08%	-0.05%	ind
Stage Index	4.963	4.961	-0.03%	-0.03%	ind
Import-Dependence Index**	16.44%	16.45%	-0.06%	-0.07%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.09%	ind
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**Franklin, FL**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 766,523	Direct	37		
Other Public	\$ 0	Indirect	37		
Private	\$ 90,329	Total	74		
New Equity	\$ 0	Multiplier	2.01		
<b>Total</b>	<b>\$ 856,852</b>				

Loan-Leverage Ratio 0.1:1

EDA Cost	\$ 65,432	EDA Cost per Direct Job	\$ 1,768	
Total Investment per EDA Dollar	\$ 13.10	EDA Cost per Total Job	\$ 882	

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	70	70	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	4,013	4,087	74	1.85%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.497	3.495	-0.08%	-0.11%	ind
Earnings per Worker Index (\$1,000)	\$22.16	\$22.11	-0.21%	-0.14%	ind
Stage Index	4.635	4.596	-0.84%	-0.84%	neg
Import-Dependence Index**	31.39%	31.47%	-0.24%	-0.31%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-1.39%	neg
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**Gadsden, FL**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 72,601	Direct	18		
Other Public	\$ 0	Indirect	4		
Private	\$ 159,722	Total	22		
New Equity	\$ 0	Multiplier	1.23		
<b>Total</b>	<b>\$ 232,323</b>				

Loan-Leverage Ratio 2.2:1

EDA Cost	\$ 16,641	EDA Cost per Direct Job	\$ 924	
Total Investment per EDA Dollar	\$ 13.96	EDA Cost per Total Job	\$ 750	

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	117	118	1	0.85%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	16,308	16,330	22	0.14%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.479	3.484	0.15%	0.22%	ind
Earnings per Worker Index (\$1,000)	\$25.20	\$25.18	-0.11%	-0.07%	ind
Stage Index	4.357	4.355	-0.03%	-0.03%	ind
Import-Dependence Index**	33.68%	33.66%	0.04%	0.06%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.17%	ind
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**Gulf, FL**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 2,209,867	Direct	182		
Other Public	\$ 687,920	Indirect	26		
Private	\$ 3,042,017	Total	208		
New Equity	\$ 34,071	Multiplier	1.14		
<b>Total</b>	<b>\$ 5,973,875</b>				

Loan-Leverage Ratio 1.7:1

EDA Cost	\$ 1,049,134	EDA Cost per Direct Job	\$ 5,764	
Total Investment per EDA Dollar	\$ 5.69	EDA Cost per Total Job	\$ 5,043	

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	70	71	1	1.43%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	4,927	5,135	208	4.22%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.433	3.455	0.66%	0.97%	pos
Earnings per Worker Index (\$1,000)	\$31.46	\$31.03	-1.37%	-0.89%	neg
Stage Index	4.582	4.593	0.24%	0.24%	ind
Import-Dependence Index**	33.66%	33.85%	-0.55%	-0.72%	neg

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.40%	neg
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Jackson, FL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 256,764		Direct	10	
Other Public	\$ 0		Indirect	4	
Private	\$ 222,868		Total	14	
New Equity	\$ 0		Multiplier	1.42	
<b>Total</b>	<b>\$ 479,632</b>				
Loan-Leverage Ratio	0.9:1				
EDA Cost	\$ 136,652		EDA Cost per Direct Job	\$13,665	
Total Investment per EDA Dollar	\$3.51		EDA Cost per Total Job	\$9,633	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	112	112	0	0.00%	
Total Employment	Before	After	▲	▲%	
	18,019	18,033	14	0.08%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.619	3.619	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.39	\$25.38	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.620	4.620	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.48%	30.47%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.06%		ind

Jefferson, FL					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 179,161		Direct	2	
Other Public	\$ 0		Indirect	1	
Private	\$ 64,550		Total	3	
New Equity	\$ 0		Multiplier	1.35	
<b>Total</b>	<b>\$ 243,710</b>				
Loan-Leverage Ratio	0.4:1				
EDA Cost	\$ 110,329		EDA Cost per Direct Job	\$55,165	
Total Investment per EDA Dollar	\$2.21		EDA Cost per Total Job	\$40,724	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	89	90	1	1.12%	
Total Employment	Before	After	▲	▲%	
	4,561	4,564	3	0.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.740	3.742	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.97	\$23.96	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.433	4.431	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.85%	32.84%	0.01%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.04%		ind

Atkinson, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,314,369		Direct	172	
Other Public	\$ 514,893		Indirect	22	
Private	\$ 2,746,029		Total	194	
New Equity	\$ 233,191		Multiplier	1.13	
<b>Total</b>	<b>\$ 4,808,282</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 130,016		EDA Cost per Direct Job	\$755	
Total Investment per EDA Dollar	\$36.98		EDA Cost per Total Job	\$671	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	79	80	1	1.27%	
Total Employment	Before	After	▲	▲%	
	2,745	2,939	194	7.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.526	3.562	1.00%	1.45%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.40	\$25.48	-3.50%	-2.26%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.684	3.654	-0.81%	-0.81%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.53%	36.81%	-0.78%	-1.02%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-2.64%		neg

Bacon, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 107,583		Direct	10	
Other Public	\$ 0		Indirect	8	
Private	\$ 107,583		Total	18	
New Equity	\$ 0		Multiplier	1.77	
<b>Total</b>	<b>\$ 215,165</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 6,050		EDA Cost per Direct Job	\$605	
Total Investment per EDA Dollar	\$35.57		EDA Cost per Total Job	\$342	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	86	86	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,067	5,085	18	0.35%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.481	3.482	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.77	\$25.76	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.912	3.908	-0.11%	-0.11%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.77%	34.77%	-0.01%	-0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.09%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

<b>Banks, GA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loan Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 98,045		Direct	5	
Other Public	\$ 0		Indirect	1	
Private	\$ 117,767		Total	6	
New Equity	\$ 23,582		Multiplier	1.12	
<b>Total</b>	<b>\$ 239,394</b>				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 3,006		EDA Cost per Direct Job	\$601	
Total Investment per EDA Dollar	\$79.64		EDA Cost per Total Job	\$539	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	74	74	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,853	3,859	6	0.14%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.293	3.295	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.69	\$22.69	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.665	3.667	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.99%	36.95%	0.11%	0.14%	ind
<b>Summary of Indices</b>			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			0.26% pos		

<b>Ben Hill, GA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loan Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 597,844		Direct	435	
Other Public	\$ 0		Indirect	174	
Private	\$ 1,836,922		Total	610	
New Equity	\$ 0		Multiplier	1.40	
<b>Total</b>	<b>\$ 2,434,766</b>				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 296,475		EDA Cost per Direct Job	\$681	
Total Investment per EDA Dollar	\$8.21		EDA Cost per Total Job	\$486	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	106	106	0	0.00%	
Total Employment	Before	After	▲	▲%	
	9,235	9,845	610	6.60%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.724	3.688	-0.95%	-1.38%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.51	\$28.29	-0.78%	-0.50%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.149	4.102	-1.14%	-1.14%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.33%	34.79%	-1.35%	-1.77%	neg
<b>Summary of Indices</b>			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			-4.79% neg		

<b>Berrien, GA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loan Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 1,371,895		Direct	109	
Other Public	\$ 1,761,285		Indirect	20	
Private	\$ 3,914,678		Total	129	
New Equity	\$ 0		Multiplier	1.18	
<b>Total</b>	<b>\$ 7,047,857</b>				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 445,123		EDA Cost per Direct Job	\$4,090	
Total Investment per EDA Dollar	\$15.83		EDA Cost per Total Job	\$3,456	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	94	94	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,218	6,347	129	2.07%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.508	3.521	0.36%	0.52%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.46	\$26.41	-0.20%	-0.13%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.777	3.783	0.17%	0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.02%	34.94%	0.24%	0.31%	ind
<b>Summary of Indices</b>			Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change			0.88% pos		

<b>Bibb, GA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loan Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 2,857,275		Direct	261	
Other Public	\$ 547,889		Indirect	97	
Private	\$ 6,504,873		Total	358	
New Equity	\$ 3,790,761		Multiplier	1.37	
<b>Total</b>	<b>\$ 13,700,797</b>				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 183,645		EDA Cost per Direct Job	\$704	
Total Investment per EDA Dollar	\$74.60		EDA Cost per Total Job	\$512	
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	181	182	1	0.55%	
Total Employment	Before	After	▲	▲%	
	94,465	94,823	358	0.38%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.144	4.147	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.12	\$33.09	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.818	4.819	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.87%	20.87%	-0.02%	-0.03%	ind
<b>Summary of Indices</b>			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			0.01% ind		

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

**Brantley, GA**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 72,187	Direct	1
Other Public	\$ 0	Indirect	0
Private	\$ 0	Total	1
New Equity	\$ 12,893	Multiplier	1.03
<b>Total</b>	<b>\$ 85,079</b>		

Loan-Leverage Ratio 0.2:1

EDA Cost	\$ 4,839	EDA Cost per Direct Job	\$4,839
Total Investment per EDA Dollar	\$17.58	EDA Cost per Total Job	\$4,684

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	73	73	0	0.00%
<b>Total Employment</b>	<b>2,606</b>	<b>2,607</b>	<b>1</b>	<b>0.04%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.488	3.489	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	\$24.81	\$24.80	-0.03%	-0.02%	ind
Stage Index	4.347	4.347	0.01%	0.01%	ind
Import-Dependence Index**	34.70%	34.69%	0.04%	0.05%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.09%	ind
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**Brooks, GA**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 252,194	Direct	99
Other Public	\$ 0	Indirect	27
Private	\$ 118,122	Total	126
New Equity	\$ 0	Multiplier	1.27
<b>Total</b>	<b>\$ 370,317</b>		

Loan-Leverage Ratio 0.5:1

EDA Cost	\$ 50,146	EDA Cost per Direct Job	\$507
Total Investment per EDA Dollar	\$7.38	EDA Cost per Total Job	\$397

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	86	88	2	2.33%
<b>Total Employment</b>	<b>5,090</b>	<b>5,216</b>	<b>126</b>	<b>2.48%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.548	3.537	-0.32%	-0.46%	neg
Earnings per Worker Index (\$1,000)	\$23.31	\$23.19	-0.50%	-0.32%	neg
Stage Index	3.849	3.834	-0.39%	-0.39%	neg
Import-Dependence Index**	36.96%	36.98%	-0.03%	-0.04%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-1.22%	neg
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**Chatham, GA**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 1,606,232	Direct	97
Other Public	\$ 0	Indirect	36
Private	\$ 1,757,613	Total	134
New Equity	\$ 470,649	Multiplier	1.37
<b>Total</b>	<b>\$ 3,834,494</b>		

Loan-Leverage Ratio 1.4:1

EDA Cost	\$ 77,953	EDA Cost per Direct Job	\$801
Total Investment per EDA Dollar	\$49.19	EDA Cost per Total Job	\$583

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	187	187	0	0.00%
<b>Total Employment</b>	<b>141,298</b>	<b>141,432</b>	<b>134</b>	<b>0.09%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.089	4.089	0.00%	0.01%	ind
Earnings per Worker Index (\$1,000)	\$33.20	\$33.19	-0.01%	-0.01%	ind
Stage Index	4.808	4.808	0.00%	0.00%	ind
Import-Dependence Index**	20.73%	20.73%	0.01%	0.02%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.01%	ind
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**Chattahoochee, GA**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 560,904	Direct	45
Other Public	\$ 631,017	Indirect	3
Private	\$ 1,184,909	Total	48
New Equity	\$ 0	Multiplier	1.06
<b>Total</b>	<b>\$ 2,376,830</b>		

Loan-Leverage Ratio 3.2:1

EDA Cost	\$ 22,635	EDA Cost per Direct Job	\$2,353
Total Investment per EDA Dollar	\$22.44	EDA Cost per Total Job	\$2,212

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	61	62	1	1.64%
<b>Total Employment</b>	<b>20,904</b>	<b>20,952</b>	<b>48</b>	<b>0.23%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	0.941	0.956	1.60%	2.33%	pos
Earnings per Worker Index (\$1,000)	\$38.69	\$38.63	-0.17%	-0.11%	ind
Stage Index	5.040	5.009	-0.62%	-0.82%	neg
Import-Dependence Index**	47.23%	47.20%	0.08%	0.11%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	1.70%	pos
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Clayton, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 103,479		Direct	3	
Other Public	\$ 0		Indirect	0	
Private	\$ 11,452		Total	3	
New Equity	\$ 11,452		Multiplier	1.08	
<b>Total</b>	<b>\$ 126,383</b>				
Loan-Leverage Ratio	0.2:1				
EDA Cost	\$ 3,895		EDA Cost per Direct Job	\$ 1,298	
Total Investment per EDA Dollar	\$32.45		EDA Cost per Total Job	\$ 1,208	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	178	178	0	0.00%	
Total Employment	Before	After	▲	▲%	
	142,402	142,405	3	0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.264	3.265	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$40.42	\$40.42	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.128	5.128	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.20%	30.21%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.00%	ind

Clinch, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 583,512		Direct	248	
Other Public	\$ 0		Indirect	190	
Private	\$ 556,871		Total	437	
New Equity	\$ 152,777		Multiplier	1.77	
<b>Total</b>	<b>\$ 1,293,160</b>				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 38,205		EDA Cost per Direct Job	\$ 154	
Total Investment per EDA Dollar	\$33.85		EDA Cost per Total Job	\$ 87	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	68	68	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,266	3,703	437	13.39%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.297	3.285	-0.34%	-0.49%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.82	\$24.91	4.61%	2.98%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.252	4.050	-4.75%	-4.75%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	37.04%	37.20%	-0.45%	-0.68%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-2.84%	neg

Coffee, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 316,501		Direct	35	
Other Public	\$ 0		Indirect	15	
Private	\$ 336,220		Total	50	
New Equity	\$ 0		Multiplier	1.42	
<b>Total</b>	<b>\$ 652,720</b>				
Loan-Leverage Ratio	1.1:1				
EDA Cost	\$ 12,409		EDA Cost per Direct Job	\$ 355	
Total Investment per EDA Dollar	\$52.60		EDA Cost per Total Job	\$ 249	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	123	123	0	0.00%	
Total Employment	Before	After	▲	▲%	
	17,061	17,111	50	0.29%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.789	3.793	0.11%	0.16%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.52	\$26.52	0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.155	4.154	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.58%	31.49%	0.28%	0.36%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.50%	pos

Colquitt, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 458,093		Direct	49	
Other Public	\$ 0		Indirect	8	
Private	\$ 891,306		Total	57	
New Equity	\$ 0		Multiplier	1.16	
<b>Total</b>	<b>\$ 1,349,399</b>				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 40,323		EDA Cost per Direct Job	\$ 823	
Total Investment per EDA Dollar	\$33.47		EDA Cost per Total Job	\$ 711	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	125	126	1	0.80%	
Total Employment	Before	After	▲	▲%	
	16,606	16,663	57	0.34%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.875	3.880	0.12%	0.18%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.23	\$25.18	-0.19%	-0.12%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.190	4.190	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.61%	31.62%	-0.02%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.04%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Cook, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 2,252,380	Direct	448		
Other Public	\$ 0	Indirect	140		
Private	\$ 4,083,408	Total	588		
New Equity	\$ 0	Multiplier	1.31		
<b>Total</b>	<b>\$ 6,335,788</b>				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 572,785	EDA Cost per Direct Job	\$ 1,279		
Total Investment per EDA Dollar	\$ 11.06	EDA Cost per Total Job	\$ 974		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	95	97	2	2.11%	
Total Employment	Before	After	▲	▲%	
	5,806	6,394	588	10.13%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.776	3.828	1.38%	2.01%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.18	\$24.30	-3.50%	-2.26%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.100	4.106	0.14%	0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.71%	32.35%	1.08%	1.42%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.31%	pos

Crawford, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 455,592	Direct	35		
Other Public	\$ 1,699,359	Indirect	4		
Private	\$ 2,628,768	Total	39		
New Equity	\$ 531,524	Multiplier	1.11		
<b>Total</b>	<b>\$ 5,315,244</b>				
Loan-Leverage Ratio	10.7:1				
EDA Cost	\$ 55,710	EDA Cost per Direct Job	\$ 1,592		
Total Investment per EDA Dollar	\$ 95.41	EDA Cost per Total Job	\$ 1,433		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	71	72	1	1.41%	
Total Employment	Before	After	▲	▲%	
	1,846	1,885	39	2.11%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.647	3.674	0.75%	1.09%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.80	\$24.36	-1.80%	-1.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.256	4.234	-0.54%	-0.54%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.71%	36.74%	-0.08%	-0.10%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.71%	neg

Decatur, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 75,685	Direct	9		
Other Public	\$ 0	Indirect	5		
Private	\$ 0	Total	14		
New Equity	\$ 313,079	Multiplier	1.61		
<b>Total</b>	<b>\$ 388,765</b>				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 4,930	EDA Cost per Direct Job	\$ 548		
Total Investment per EDA Dollar	\$ 78.86	EDA Cost per Total Job	\$ 340		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	109	109	0	0.00%	
Total Employment	Before	After	▲	▲%	
	12,297	12,312	14	0.12%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.661	3.662	0.04%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.60	\$26.59	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.044	4.045	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.07%	33.04%	0.09%	0.12%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.19%	ind

Dougherty, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,694,569	Direct	112		
Other Public	\$ 140,226	Indirect	31		
Private	\$ 420,678	Total	143		
New Equity	\$ 100,963	Multiplier	1.27		
<b>Total</b>	<b>\$ 2,356,435</b>				
Loan-Leverage Ratio	0.4:1				
EDA Cost	\$ 119,720	EDA Cost per Direct Job	\$ 1,070		
Total Investment per EDA Dollar	\$ 19.68	EDA Cost per Total Job	\$ 840		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	160	161	1	0.63%	
Total Employment	Before	After	▲	▲%	
	59,463	59,606	143	0.24%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.046	4.048	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.06	\$32.04	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.796	4.796	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.97%	21.95%	0.08%	0.10%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.10%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Early, GA

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 428,762	Direct	271
Other Public	\$ 0	Indirect	44
Private	\$ 2,937,177	Total	315
New Equity	\$ 0	Multiplier	1.16
<b>Total</b>	<b>\$ 3,365,940</b>		

Loan-Leverage Ratio 6.9:1

EDA Cost	\$ 23,941	EDA Cost per Direct Job	\$88
Total Investment per EDA Dollar	\$140.59	EDA Cost per Total Job	\$76

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
in County	94	95	1	1.06%
<b>Total Employment</b>	<b>6,288</b>	<b>6,603</b>	<b>315</b>	<b>5.01%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.454	3.419	-1.00%	-1.45%	neg
Earnings per Worker Index (\$1,000)	\$31.53	\$30.85	-2.18%	-1.41%	neg
Economic Stage Index	3.826	3.796	-0.81%	-0.80%	neg
Import-Dependence Index**	36.05%	36.34%	-0.80%	-1.04%	neg

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-4.70%	neg
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Echols, GA

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 530,807	Direct	81
Other Public	\$ 0	Indirect	6
Private	\$ 276,784	Total	87
New Equity	\$ 0	Multiplier	1.07
<b>Total</b>	<b>\$ 807,591</b>		

Loan-Leverage Ratio 0.5:1

EDA Cost	\$ 112,965	EDA Cost per Direct Job	\$1,398
Total Investment per EDA Dollar	\$7.15	EDA Cost per Total Job	\$1,302

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	47	47	0	0.00%
<b>Total Employment</b>	<b>594</b>	<b>681</b>	<b>87</b>	<b>14.60%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	2.877	2.892	0.53%	0.77%	pos
Earnings per Worker Index (\$1,000)	\$17.71	\$19.55	10.40%	6.72%	pos
Economic Stage Index	4.146	4.280	3.22%	3.22%	pos
Import-Dependence Index**	39.75%	38.69%	2.65%	3.46%	pos

**Summary of Indices**  
4 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	14.17%	pos
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Franklin, GA

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 464,054	Direct	37
Other Public	\$ 0	Indirect	8
Private	\$ 829,423	Total	45
New Equity	\$ 144,594	Multiplier	1.22
<b>Total</b>	<b>\$ 1,438,070</b>		

Loan-Leverage Ratio 2.1:1

EDA Cost	\$ 24,032	EDA Cost per Direct Job	\$650
Total Investment per EDA Dollar	\$59.84	EDA Cost per Total Job	\$531

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	102	103	1	0.98%
<b>Total Employment</b>	<b>9,684</b>	<b>9,729</b>	<b>45</b>	<b>0.47%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.581	3.591	0.28%	0.40%	pos
Earnings per Worker Index (\$1,000)	\$24.99	\$24.93	-0.22%	-0.15%	ind
Economic Stage Index	4.301	4.298	-0.07%	-0.07%	ind
Import-Dependence Index**	33.19%	33.20%	-0.04%	-0.05%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.13%	ind
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Fulton, GA

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 2,858,619	Direct	854
Other Public	\$ 1,292,819	Indirect	830
Private	\$ 11,269,376	Total	1684
New Equity	\$ 1,652,518	Multiplier	1.97
<b>Total</b>	<b>\$ 17,073,332</b>		

Loan-Leverage Ratio 5.0:1

EDA Cost	\$ 211,543	EDA Cost per Direct Job	\$248
Total Investment per EDA Dollar	\$80.71	EDA Cost per Total Job	\$126

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	316	316	0	0.00%
<b>Total Employment</b>	<b>717,724</b>	<b>719,408</b>	<b>1,684</b>	<b>0.23%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.161	4.164	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	\$43.61	\$43.63	0.04%	0.02%	ind
Economic Stage Index	5.052	5.050	-0.04%	-0.04%	ind
Import-Dependence Index**	20.88%	20.89%	-0.03%	-0.04%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.03%	ind
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Grady, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 227,056		Direct	13	
Other Public	\$ 0		Indirect	2	
Private	\$ 5,611,798		Total	15	
New Equity	\$ 0		Multiplier	1.18	
<b>Total</b>	<b>\$ 5,838,854</b>				
Loan-Leverage Ratio	24.7:1				
EDA Cost	\$ 12,749		EDA Cost per Direct Job	\$981	
Total Investment per EDA Dollar	\$457.98		EDA Cost per Total Job	\$832	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	115	116	1	0.87%	
Total Employment	Before	After	▲	▲%	
	7,760	7,775	15	0.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.851	3.857	0.16%	0.23%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.84	\$24.79	-0.16%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.059	4.056	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.09%	31.10%	-0.03%	-0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

Habersham, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,315,567		Direct	154	
Other Public	\$ 0		Indirect	63	
Private	\$ 1,705,730		Total	217	
New Equity	\$ 757,666		Multiplier	1.41	
<b>Total</b>	<b>\$ 3,778,962</b>				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 231,300		EDA Cost per Direct Job	\$1,502	
Total Investment per EDA Dollar	\$16.34		EDA Cost per Total Job	\$1,068	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	121	121	0	0.00%	
Total Employment	Before	After	▲	▲%	
	16,411	16,628	217	1.32%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.734	3.751	0.45%	0.66%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.53	\$27.45	-0.29%	-0.19%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.076	4.081	0.11%	0.11%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.99%	32.78%	0.61%	0.60%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.38%		pos

Hart, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 297,178		Direct	50	
Other Public	\$ 0		Indirect	16	
Private	\$ 475,484		Total	66	
New Equity	\$ 0		Multiplier	1.32	
<b>Total</b>	<b>\$ 772,662</b>				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 83,282		EDA Cost per Direct Job	\$1,666	
Total Investment per EDA Dollar	\$9.28		EDA Cost per Total Job	\$1,258	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	104	104	0	0.00%	
Total Employment	Before	After	▲	▲%	
	9,173	9,239	66	0.72%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.541	3.549	0.22%	0.32%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.83	\$26.90	0.28%	0.18%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.804	3.801	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.91%	33.93%	-0.07%	-0.09%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.34%		pos

Houston, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 803,862		Direct	26	
Other Public	\$ 0		Indirect	10	
Private	\$ 1,199,541		Total	36	
New Equity	\$ 140,522		Multiplier	1.37	
<b>Total</b>	<b>\$ 2,143,925</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 26,031		EDA Cost per Direct Job	\$1,001	
Total Investment per EDA Dollar	\$82.36		EDA Cost per Total Job	\$729	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	124	125	1	0.81%	
Total Employment	Before	After	▲	▲%	
	49,632	49,668	36	0.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.458	3.459	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.31	\$35.30	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.866	4.866	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.33%	29.33%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.03%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Lowndes, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 4,352,294		Direct	689	
Other Public	\$ 203,193		Indirect	629	
Private	\$ 5,888,057		Total	1319	
New Equity	\$ 0		Multiplier	1.91	
<b>Total</b>	<b>\$ 10,443,544</b>				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 1,315,484		EDA Cost per Direct Job	\$ 1,909	
Total Investment per EDA Dollar	\$ 7.94		EDA Cost per Total Job	\$ 998	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	158	161	3	1.90%	
Total Employment	Before	After	▲	▲%	
	46,779	48,098	1,319	2.82%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.947	3.978	0.79%	1.15%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.30	\$29.25	-0.19%	-0.13%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.762	4.735	-0.57%	-0.57%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.65%	23.49%	0.71%	0.93%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.38%	pos

Mitchell, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 316,834		Direct	40	
Other Public	\$ 0		Indirect	4	
Private	\$ 1,447,910		Total	44	
New Equity	\$ 0		Multiplier	1.10	
<b>Total</b>	<b>\$ 1,764,744</b>				
Loan-Leverage Ratio	4.6:1				
EDA Cost	\$ 27,834		EDA Cost per Direct Job	\$ 696	
Total Investment per EDA Dollar	\$ 63.40		EDA Cost per Total Job	\$ 632	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	104	104	0	0.00%	
Total Employment	Before	After	▲	▲%	
	8,611	8,655	44	0.51%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.762	3.761	-0.03%	-0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.24	\$23.20	-0.18%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.087	4.092	0.11%	0.11%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.40%	33.39%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

Peach, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 369,504		Direct	18	
Other Public	\$ 0		Indirect	2	
Private	\$ 830,101		Total	20	
New Equity	\$ 177,438		Multiplier	1.13	
<b>Total</b>	<b>\$ 1,377,043</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 9,049		EDA Cost per Direct Job	\$ 503	
Total Investment per EDA Dollar	\$ 152.17		EDA Cost per Total Job	\$ 444	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	101	102	1	0.99%	
Total Employment	Before	After	▲	▲%	
	8,464	8,484	20	0.24%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.577	3.582	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.83	\$29.79	-0.14%	-0.09%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.336	4.336	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.86%	31.85%	0.03%	0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.13%	ind

Rabun, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 297,178		Direct	50	
Other Public	\$ 0		Indirect	20	
Private	\$ 0		Total	70	
New Equity	\$ 891,533		Multiplier	1.39	
<b>Total</b>	<b>\$ 1,188,711</b>				
Loan-Leverage Ratio	3.0:1				
EDA Cost	\$ 62,720		EDA Cost per Direct Job	\$ 1,254	
Total Investment per EDA Dollar	\$ 18.95		EDA Cost per Total Job	\$ 900	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	97	97	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,995	6,065	70	1.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.697	3.700	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.16	\$24.33	0.68%	0.44%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.501	4.507	0.13%	0.13%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.48%	30.41%	0.26%	0.34%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.01%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Randolph, GA				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 72,858	Direct	35	
Other Public	\$ 89,749	Indirect	3	
Private	\$ 828,451	Total	38	
New Equity	\$ 0	Multiplier	1.08	
<b>Total</b>	<b>\$ 991,058</b>			
Loan-Leverage Ratio	12.6:1			
EDA Cost	\$ 2,150	EDA Cost per Direct Job	\$61	
Total Investment per EDA Dollar	\$460.91	EDA Cost per Total Job	\$57	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	82	82	0	0.00%
Total Employment	Before	After	▲	▲%
	3,467	3,505	38	1.09%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.482	3.484	0.06%	0.09%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.20	\$24.06	-0.55%	-0.36%
Economic Stage Index	Before	After	▲%	▲STD%
	4.070	4.081	0.26%	0.26%
Import-Dependence Index**	Before	After	▲%	▲STD%
	35.73%	35.38%	0.97%	1.27%
Summary of Indices		Composite		
2 of 4 indices show positive economic structural change		Economic Structural Change Index	1.26%	pos

Stephens, GA				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 634,843	Direct	47	
Other Public	\$ 622,092	Indirect	19	
Private	\$ 1,647,587	Total	66	
New Equity	\$ 268,688	Multiplier	1.41	
<b>Total</b>	<b>\$ 3,173,210</b>			
Loan-Leverage Ratio	4.0:1			
EDA Cost	\$ 105,405	EDA Cost per Direct Job	\$2,243	
Total Investment per EDA Dollar	\$30.11	EDA Cost per Total Job	\$1,592	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	113	113	0	0.00%
Total Employment	Before	After	▲	▲%
	14,349	14,416	66	0.46%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.995	4.000	0.13%	0.19%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.57	\$26.55	-0.07%	-0.04%
Economic Stage Index	Before	After	▲%	▲STD%
	4.277	4.282	0.10%	0.10%
Import-Dependence Index**	Before	After	▲%	▲STD%
	29.51%	29.44%	0.25%	0.33%
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	0.58%	pos

Stewart, GA				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 315,575	Direct	8	
Other Public	\$ 537,913	Indirect	1	
Private	\$ 500,617	Total	9	
New Equity	\$ 0	Multiplier	1.07	
<b>Total</b>	<b>\$ 1,354,105</b>			
Loan-Leverage Ratio	3.3:1			
EDA Cost	\$ 33,238	EDA Cost per Direct Job	\$4,155	
Total Investment per EDA Dollar	\$40.74	EDA Cost per Total Job	\$3,882	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	65	66	1	1.54%
Total Employment	Before	After	▲	▲%
	1,888	1,897	9	0.45%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.255	3.269	0.43%	0.63%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$20.00	\$19.94	-0.30%	-0.20%
Economic Stage Index	Before	After	▲%	▲STD%
	4.114	4.114	-0.01%	-0.01%
Import-Dependence Index**	Before	After	▲%	▲STD%
	37.35%	37.28%	0.19%	0.28%
Summary of Indices		Composite		
1 of 4 indices show positive economic structural change		Economic Structural Change Index	0.67%	pos

Terrell, GA				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 215,597	Direct	165	
Other Public	\$ 0	Indirect	30	
Private	\$ 1,051,695	Total	195	
New Equity	\$ 0	Multiplier	1.18	
<b>Total</b>	<b>\$ 1,267,292</b>			
Loan-Leverage Ratio	4.9:1			
EDA Cost	\$ 12,018	EDA Cost per Direct Job	\$73	
Total Investment per EDA Dollar	\$105.45	EDA Cost per Total Job	\$62	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	72	72	0	0.00%
Total Employment	Before	After	▲	▲%
	4,041	4,236	195	4.82%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.435	3.373	-1.81%	-2.63%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.19	\$23.93	-1.08%	-0.70%
Economic Stage Index	Before	After	▲%	▲STD%
	3.928	3.895	-0.84%	-0.84%
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.00%	34.31%	-0.91%	-1.10%
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	-5.36%	neg

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Thomas, GA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 452,124		Direct	141	
Other Public	\$ 320,831		Indirect	69	
Private	\$ 2,245,453		Total	210	
New Equity	\$ 304,789		Multiplier	1.49	
<b>Total</b>	<b>\$ 3,323,196</b>				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 67,120		EDA Cost per Direct Job	\$476	
Total Investment per EDA Dollar	\$49.51		EDA Cost per Total Job	\$320	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	140	140	0	0.00%	
Total Employment	Before	After	▲	▲%	
	21,647	21,857	210	0.97%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.047	4.057	0.26%	0.38%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.37	\$27.42	0.18%	0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.343	4.336	-0.17%	-0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.26%	29.32%	-0.20%	-0.27%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.06%	ind

Tift, GA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,262,278		Direct	204	
Other Public	\$ 0		Indirect	458	
Private	\$ 3,437,253		Total	662	
New Equity	\$ 0		Multiplier	3.24	
<b>Total</b>	<b>\$ 4,699,531</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 287,914		EDA Cost per Direct Job	\$1,411	
Total Investment per EDA Dollar	\$16.32		EDA Cost per Total Job	\$435	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	132	136	4	3.03%	
Total Employment	Before	After	▲	▲%	
	21,858	22,520	662	3.03%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.844	3.876	0.83%	1.21%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.82	\$26.62	-0.75%	-0.48%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.486	4.472	-0.33%	-0.33%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.60%	28.39%	0.74%	0.96%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			1.37%	pos

Turner, GA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,793,250		Direct	405	
Other Public	\$ 68,879		Indirect	445	
Private	\$ 1,326,445		Total	850	
New Equity	\$ 0		Multiplier	2.10	
<b>Total</b>	<b>\$ 3,188,574</b>				
Loan-Leverage Ratio	0.8:1				
EDA Cost	\$ 753,728		EDA Cost per Direct Job	\$1,859	
Total Investment per EDA Dollar	\$4.23		EDA Cost per Total Job	\$887	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	73	75	2	2.74%	
Total Employment	Before	After	▲	▲%	
	2,938	3,788	850	28.92%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.609	3.658	1.36%	1.98%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.81	\$21.51	-9.65%	-6.24%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.100	4.100	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.14%	33.31%	2.43%	3.17%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-1.06%	neg

Union, GA					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 125,941		Direct	8	
Other Public	\$ 0		Indirect	3	
Private	\$ 154,190		Total	11	
New Equity	\$ 31,617		Multiplier	1.36	
<b>Total</b>	<b>\$ 311,748</b>				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 11,581		EDA Cost per Direct Job	\$1,448	
Total Investment per EDA Dollar	\$26.92		EDA Cost per Total Job	\$1,064	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	90	90	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,839	5,849	11	0.19%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.675	3.676	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.06	\$24.08	0.11%	0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.466	4.467	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.18%	31.12%	0.18%	0.24%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.36%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Ware, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 567,542	Direct	35		
Other Public	\$ 174,051	Indirect	21		
Private	\$ 1,083,505	Total	56		
New Equity	\$ 131,895	Multiplier	1.58		
<b>Total</b>	<b>\$ 1,956,993</b>				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 61,633	EDA Cost per Direct Job	\$ 1,756		
Total Investment per EDA Dollar	\$31.75	EDA Cost per Total Job	\$ 1,108		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	129	130	1	0.78%	
Total Employment	Before	After	▲	▲%	
	18,304	18,360	56	0.30%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.841	3.844	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.41	\$29.39	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.604	4.605	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.58%	29.54%	0.13%	0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.26%	pos

Worth, GA					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 103,315	Direct	12		
Other Public	\$ 328,619	Indirect	4		
Private	\$ 966,527	Total	16		
New Equity	\$ 0	Multiplier	1.38		
<b>Total</b>	<b>\$ 1,398,460</b>				
Loan-Leverage Ratio	12.5:1				
EDA Cost	\$ 2,570	EDA Cost per Direct Job	\$ 220		
Total Investment per EDA Dollar	\$544.23	EDA Cost per Total Job	\$ 159		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	88	88	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,508	5,524	16	0.29%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.744	3.744	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.63	\$23.63	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.115	4.115	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.68%	31.68%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.00%	ind

Adair, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 311,756	Direct	36		
Other Public	\$ 0	Indirect	38		
Private	\$ 1,928,199	Total	74		
New Equity	\$ 420,521	Multiplier	2.05		
<b>Total</b>	<b>\$ 2,660,476</b>				
Loan-Leverage Ratio	7.5:1				
EDA Cost	\$ 38,916	EDA Cost per Direct Job	\$ 1,676		
Total Investment per EDA Dollar	\$44.08	EDA Cost per Total Job	\$ 818		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	97	98	1	1.03%	
Total Employment	Before	After	▲	▲%	
	7,769	7,843	74	0.95%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.537	3.551	0.39%	0.56%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$16.89	\$16.84	-0.26%	-0.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.861	3.855	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.46%	34.36%	0.31%	0.41%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.64%	pos

Barren, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 143,443	Direct	68		
Other Public	\$ 573,773	Indirect	73		
Private	\$ 1,169,063	Total	141		
New Equity	\$ 286,887	Multiplier	2.07		
<b>Total</b>	<b>\$ 2,173,167</b>				
Loan-Leverage Ratio	14.2:1				
EDA Cost	\$ 11,391	EDA Cost per Direct Job	\$ 168		
Total Investment per EDA Dollar	\$190.77	EDA Cost per Total Job	\$ 81		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	131	132	1	0.76%	
Total Employment	Before	After	▲	▲%	
	22,816	22,957	141	0.62%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.915	3.925	0.26%	0.39%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.80	\$26.72	-0.28%	-0.18%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.990	3.988	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.77%	30.74%	0.07%	0.08%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.24%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Bell, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 446,005		Direct	303	
Other Public	\$ 4,200,883		Indirect	195	
Private	\$ 8,839,635		Total	498	
New Equity	\$ 1,211,305		Multiplier	1.64	
<b>Total</b>	<b>\$ 14,697,827</b>				
Loan-Leverage Ratio	32.0:1				
EDA Cost	\$ 84,214		EDA Cost per Direct Job	\$278	
Total Investment per EDA Dollar	\$174.53		EDA Cost per Total Job	\$169	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	99	99	0	0.00%	
Total Employment	Before	After	▲	▲%	
	11,532	12,030	498	4.31%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.683	3.696	0.34%	0.49%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.02	\$28.02	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.560	4.514	-1.01%	-1.01%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.96%	26.98%	-0.07%	-0.09%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.63%	neg	

Bourbon, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 409,701		Direct	50	
Other Public	\$ 0		Indirect	20	
Private	\$ 0		Total	70	
New Equity	\$ 0		Multiplier	1.40	
<b>Total</b>	<b>\$ 409,701</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 359,815		EDA Cost per Direct Job	\$7,180	
Total Investment per EDA Dollar	\$1.14		EDA Cost per Total Job	\$5,137	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	100	100	0	0.00%	
Total Employment	Before	After	▲	▲%	
	9,436	9,506	70	0.74%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.756	3.756	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.41	\$22.41	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.741	3.741	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.60%	33.60%	0.00%	0.00%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%	ind	

Boyd, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 2,006,684		Direct	366	
Other Public	\$ 274,356		Indirect	104	
Private	\$ 6,133,880		Total	470	
New Equity	\$ 2,466,099		Multiplier	1.28	
<b>Total</b>	<b>\$ 10,881,019</b>				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 543,012		EDA Cost per Direct Job	\$1,485	
Total Investment per EDA Dollar	\$20.04		EDA Cost per Total Job	\$1,156	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	131	132	1	0.76%	
Total Employment	Before	After	▲	▲%	
	33,392	33,862	470	1.41%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.961	3.975	0.36%	0.53%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.52	\$36.32	-0.53%	-0.35%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.526	4.527	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.01%	25.78%	0.87%	1.13%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.34%	pos	

Breathitt, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 104,835		Direct	25	
Other Public	\$ 64,550		Indirect	11	
Private	\$ 150,855		Total	36	
New Equity	\$ 59,075		Multiplier	1.43	
<b>Total</b>	<b>\$ 379,314</b>				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 22,188		EDA Cost per Direct Job	\$888	
Total Investment per EDA Dollar	\$17.10		EDA Cost per Total Job	\$619	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	77	79	2	2.60%	
Total Employment	Before	After	▲	▲%	
	5,561	5,597	36	0.64%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.504	3.522	0.50%	0.73%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.19	\$26.07	-0.45%	-0.29%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.438	4.442	0.08%	0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.27%	32.12%	0.46%	0.60%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.13%	pos	

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the Import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Carter, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 2,794,146		Direct	503	
Other Public	\$ 1,902,746		Indirect	144	
Private	\$ 7,084,989		Total	647	
New Equity	\$ 3,137,814		Multiplier	1.29	
<b>Total</b>	<b>\$ 14,919,695</b>				
Loan-Leverage Ratio	4.3:1				
EDA Cost	\$ 850,055		EDA Cost per Direct Job	\$ 1,680	
Total Investment per EDA Dollar	\$17.55		EDA Cost per Total Job	\$ 1,315	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	98	99	1	1.02%	
Total Employment	Before	After	▲	▲%	
	8,153	8,800	647	7.93%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.807	3.824	0.45%	0.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.92	\$19.79	-0.64%	-0.42%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.166	4.147	-0.45%	-0.45%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.92%	30.17%	-0.83%	-1.09%	neg
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-1.30%	neg

Clay, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 371,601		Direct	256	
Other Public	\$ 1,969,442		Indirect	129	
Private	\$ 2,668,447		Total	384	
New Equity	\$ 3,865,443		Multiplier	1.50	
<b>Total</b>	<b>\$ 8,874,934</b>				
Loan-Leverage Ratio	22.9:1				
EDA Cost	\$ 40,283		EDA Cost per Direct Job	\$ 158	
Total Investment per EDA Dollar	\$220.32		EDA Cost per Total Job	\$ 105	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	84	86	2	2.38%	
Total Employment	Before	After	▲	▲%	
	6,787	7,171	384	5.66%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.497	3.566	1.98%	2.88%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.42	\$23.57	-3.49%	-2.25%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.455	4.373	-1.85%	-1.85%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.58%	32.57%	0.01%	0.01%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-1.21%	neg

Clinton, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 264,821		Direct	30	
Other Public	\$ 58,792		Indirect	11	
Private	\$ 656,183		Total	41	
New Equity	\$ 232,473		Multiplier	1.38	
<b>Total</b>	<b>\$ 1,212,269</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 84,935		EDA Cost per Direct Job	\$ 2,842	
Total Investment per EDA Dollar	\$14.27		EDA Cost per Total Job	\$ 2,064	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	83	83	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,048	4,089	41	1.02%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.373	3.373	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.98	\$17.98	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.697	3.697	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.11%	34.11%	0.00%	0.00%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

Cumberland, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 755,203		Direct	224	
Other Public	\$ 251,907		Indirect	39	
Private	\$ 2,780,361		Total	262	
New Equity	\$ 574,083		Multiplier	1.17	
<b>Total</b>	<b>\$ 4,361,554</b>				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 87,547		EDA Cost per Direct Job	\$ 391	
Total Investment per EDA Dollar	\$49.82		EDA Cost per Total Job	\$ 334	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	70	71	1	1.43%	
Total Employment	Before	After	▲	▲%	
	3,101	3,363	262	8.46%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.182	3.124	-1.83%	-2.67%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.07	\$17.93	-0.82%	-0.53%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.628	3.614	-0.40%	-0.40%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.47%	36.92%	-1.23%	-1.61%	neg
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-5.21%	neg

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Edmonson, KY				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 21,517	Direct	7	
Other Public	\$ 8,607	Indirect	0	
Private	\$ 47,336	Total	7	
New Equity	\$ 8,607	Multiplier	1.04	
<b>Total</b>	<b>\$ 86,066</b>			
Loan-Leverage Ratio	3.0:1			
EDA Cost	\$ 1,756	EDA Cost per Direct Job	\$251	
Total Investment per EDA Dollar	\$49.03	EDA Cost per Total Job	\$240	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	83	83	0	0.00%
Total Employment	Before	After	▲	▲%
	2,872	2,879	7	0.25%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.486	3.491	0.17%	0.24% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.92	\$19.89	-0.12%	-0.05% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.671	3.674	0.10%	0.10% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.54%	34.47%	0.20%	0.27% ind
Summary of Indices		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		0.54% pos		

Elliott, KY				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 273,407	Direct	12	
Other Public	\$ 0	Indirect	2	
Private	\$ 492,193	Total	14	
New Equity	\$ 74,439	Multiplier	1.14	
<b>Total</b>	<b>\$ 840,039</b>			
Loan-Leverage Ratio	2.1:1			
EDA Cost	\$ 56,622	EDA Cost per Direct Job	\$4,719	
Total Investment per EDA Dollar	\$14.84	EDA Cost per Total Job	\$4,123	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	79	80	1	1.27%
Total Employment	Before	After	▲	▲%
	1,702	1,716	14	0.81%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.211	3.223	0.39%	0.56% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$17.98	\$17.95	-0.19%	-0.12% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.580	3.588	0.23%	0.23% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.88%	34.70%	0.52%	0.68% pos
Summary of Indices		Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change		1.35% pos		

Floyd, KY				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 6,517,339	Direct	809	
Other Public	\$ 739,825	Indirect	291	
Private	\$ 1,805,843	Total	1100	
New Equity	\$ 246,871	Multiplier	1.36	
<b>Total</b>	<b>\$ 9,309,878</b>			
Loan-Leverage Ratio	0.4:1			
EDA Cost	\$ 4,036,973	EDA Cost per Direct Job	\$4,990	
Total Investment per EDA Dollar	\$2.31	EDA Cost per Total Job	\$3,671	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	97	98	1	1.03%
Total Employment	Before	After	▲	▲%
	14,941	16,041	1,100	7.36%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.705	3.713	0.23%	0.33% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$30.02	\$29.98	-0.12%	-0.08% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.677	4.672	-0.11%	-0.11% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.70%	26.67%	0.12%	0.18% ind
Summary of Indices		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		0.30% pos		

Franklin, KY				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 71,419	Direct	8	
Other Public	\$ 0	Indirect	3	
Private	\$ 0	Total	11	
New Equity	\$ 0	Multiplier	1.42	
<b>Total</b>	<b>\$ 71,419</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 23,813	EDA Cost per Direct Job	\$2,954	
Total Investment per EDA Dollar	\$3.00	EDA Cost per Total Job	\$2,087	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	114	114	0	0.00%
Total Employment	Before	After	▲	▲%
	34,091	34,102	11	0.03%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.187	3.187	0.00%	0.00% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$30.12	\$30.12	0.00%	0.00% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.751	4.751	0.00%	0.00% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.93%	31.93%	0.00%	0.00% ind
Summary of Indices		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		0.00% ind		

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Green, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 151,864		Direct	67	
Other Public	\$ 1,670,505		Indirect	10	
Private	\$ 227,796		Total	77	
New Equity	\$ 227,796		Multiplier	1.15	
<b>Total</b>	<b>\$ 2,277,962</b>				
Loan-Leverage Ratio	14.0:1				
EDA Cost	\$ 22,387		EDA Cost per Direct Job	\$334	
Total Investment per EDA Dollar	\$101.76		EDA Cost per Total Job	\$291	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	85	86	1	1.18%	
Total Employment	Before	After	▲	▲%	
	4,439	4,516	77	1.74%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.251	3.282	0.97%	1.41%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.37	\$18.11	-1.41%	-0.91%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.205	3.203	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	39.32%	39.40%	-0.22%	-0.28%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.17%		ind

Greenup, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 655,435		Direct	116	
Other Public	\$ 0		Indirect	77	
Private	\$ 486,772		Total	193	
New Equity	\$ 152,773		Multiplier	1.66	
<b>Total</b>	<b>\$ 1,294,980</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 162,409		EDA Cost per Direct Job	\$1,401	
Total Investment per EDA Dollar	\$7.97		EDA Cost per Total Job	\$842	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	99	101	2	2.02%	
Total Employment	Before	After	▲	▲%	
	11,922	12,115	193	1.62%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.718	3.736	0.49%	0.71%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.47	\$34.28	-0.56%	-0.36%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.411	4.401	-0.24%	-0.24%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.89%	30.84%	0.15%	0.19%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.31%		pos

Harlan, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 465,430		Direct	184	
Other Public	\$ 2,654,926		Indirect	61	
Private	\$ 3,473,502		Total	246	
New Equity	\$ 1,259,198		Multiplier	1.33	
<b>Total</b>	<b>\$ 7,853,056</b>				
Loan-Leverage Ratio	15.9:1				
EDA Cost	\$ 64,015		EDA Cost per Direct Job	\$347	
Total Investment per EDA Dollar	\$122.68		EDA Cost per Total Job	\$261	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	94	96	2	2.13%	
Total Employment	Before	After	▲	▲%	
	10,968	11,214	246	2.24%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.364	3.402	1.14%	1.67%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.30	\$32.83	-1.42%	-0.92%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.209	4.195	-0.32%	-0.32%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.55%	29.37%	0.61%	0.80%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.24%		pos

Jackson, KY					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 526,135		Direct	750	
Other Public	\$ 4,462,033		Indirect	173	
Private	\$ 1,756,463		Total	923	
New Equity	\$ 1,712,491		Multiplier	1.23	
<b>Total</b>	<b>\$ 8,457,123</b>				
Loan-Leverage Ratio	15.1:1				
EDA Cost	\$ 71,760		EDA Cost per Direct Job	\$96	
Total Investment per EDA Dollar	\$117.85		EDA Cost per Total Job	\$78	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	84	87	3	3.57%	
Total Employment	Before	After	▲	▲%	
	3,761	4,684	923	24.55%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.515	3.478	-1.05%	-1.53%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.09	\$18.56	-2.74%	-1.77%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.073	4.221	3.63%	3.63%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.41%	33.76%	-1.05%	-1.37%	neg
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-1.04%		neg

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change

ind= indeterminate economic structural change

Jefferson, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 340,355		Direct	41	
Other Public	\$ 62,134		Indirect	29	
Private	\$ 847,782		Total	70	
New Equity	\$ 2,088,948		Multiplier	1.70	
<b>Total</b>	<b>\$ 3,339,220</b>				
Loan-Leverage Ratio - 8.8:1					
EDA Cost	\$ 11,290		EDA Cost per Direct Job	\$273	
Total Investment per EDA Dollar	\$295.76		EDA Cost per Total Job	\$161	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	318	318	0	0.00%	
Total Employment	Before	After	▲	▲%	
	468,914	468,984	70	0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.420	4.420	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.77	\$33.77	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.811	4.811	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	17.24%	17.24%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

Johnson, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 3,752,271		Direct	461	
Other Public	\$ 158,651		Indirect	370	
Private	\$ 272,476		Total	831	
New Equity	\$ 3,866		Multiplier	1.80	
<b>Total</b>	<b>\$ 4,187,265</b>				
Loan-Leverage Ratio 0.1:1					
EDA Cost	\$ 3,782,501		EDA Cost per Direct Job	\$8,211	
Total Investment per EDA Dollar	\$1.11		EDA Cost per Total Job	\$4,554	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	90	92	2	2.22%	
Total Employment	Before	After	▲	▲%	
	8,803	9,634	831	9.44%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.709	3.721	0.31%	0.45%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.43	\$25.36	-0.27%	-0.18%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.772	4.767	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.42%	26.39%	0.13%	0.17%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.34%	pos

Knox, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,136,511		Direct	250	
Other Public	\$ 1,115,434		Indirect	104	
Private	\$ 2,744,050		Total	353	
New Equity	\$ 2,977,064		Multiplier	1.41	
<b>Total</b>	<b>\$ 7,973,059</b>				
Loan-Leverage Ratio 6.0:1					
EDA Cost	\$ 343,717		EDA Cost per Direct Job	\$1,377	
Total Investment per EDA Dollar	\$23.20		EDA Cost per Total Job	\$973	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	104	105	1	0.96%	
Total Employment	Before	After	▲	▲%	
	9,866	10,219	353	3.58%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.810	3.840	0.79%	1.16%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.11	\$23.94	-0.69%	-0.44%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.533	4.511	-0.49%	-0.49%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.61%	29.66%	-0.17%	-0.22%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.01%	ind

Laurel, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 952,319		Direct	351	
Other Public	\$ 3,073,090		Indirect	268	
Private	\$ 10,015,101		Total	620	
New Equity	\$ 3,461,573		Multiplier	1.76	
<b>Total</b>	<b>\$ 17,502,082</b>				
Loan-Leverage Ratio 17.4:1					
EDA Cost	\$ 173,763		EDA Cost per Direct Job	\$494	
Total Investment per EDA Dollar	\$100.72		EDA Cost per Total Job	\$280	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	140	142	2	1.43%	
Total Employment	Before	After	▲	▲%	
	21,082	21,702	620	2.94%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.000	4.032	0.80%	1.17%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.39	\$25.21	-0.73%	-0.47%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.509	4.484	-0.57%	-0.57%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.31%	29.33%	-0.07%	-0.09%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.03%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Lawrence, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 619,248	Direct	222		
Other Public	\$ 390,997	Indirect	47		
Private	\$ 3,496,460	Total	269		
New Equity	\$ 638,235	Multiplier	1.21		
<b>Total</b>	<b>\$ 5,144,940</b>				
Loan-Leverage Ratio	7.3:1				
EDA Cost	\$ 98,843	EDA Cost per Direct Job	\$ 445		
Total Investment per EDA Dollar	\$52.05	EDA Cost per Total Job	\$ 367		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	83	84	1	1.20%	
Total Employment	Before	After	▲	▲%	
	4,397	4,666	269	6.12%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.628	3.639	0.31%	0.44%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.19	\$24.70	-1.92%	-1.24%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.482	4.448	-0.77%	-0.77%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.49%	29.66%	-0.59%	-0.77%	neg
Summary of Indices			Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change			-2.33% neg		

Logan, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 257,921	Direct	28		
Other Public	\$ 219,068	Indirect	9		
Private	\$ 340,864	Total	37		
New Equity	\$ 87,627	Multiplier	1.32		
<b>Total</b>	<b>\$ 905,479</b>				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 27,206	EDA Cost per Direct Job	\$ 972		
Total Investment per EDA Dollar	\$33.28	EDA Cost per Total Job	\$ 737		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	119	119	0	0.00%	
Total Employment	Before	After	▲	▲%	
	12,465	12,502	37	0.30%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.907	3.914	0.17%	0.24%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.43	\$26.44	0.04%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.598	3.597	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.28%	34.24%	0.12%	0.16%	ind
Summary of Indices			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			0.41% pos		

McCreary, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,050,196	Direct	152		
Other Public	\$ 777,943	Indirect	30		
Private	\$ 1,746,133	Total	182		
New Equity	\$ 859,454	Multiplier	1.20		
<b>Total</b>	<b>\$ 4,433,726</b>				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 364,524	EDA Cost per Direct Job	\$ 2,398		
Total Investment per EDA Dollar	\$12.16	EDA Cost per Total Job	\$ 1,998		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	76	76	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,964	4,146	182	4.60%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.442	3.401	-1.21%	-1.76%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.19	\$22.13	-0.30%	-0.20%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.418	4.366	-1.19%	-1.19%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.41%	34.72%	-0.89%	-1.16%	neg
Summary of Indices			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			-4.31% neg		

Magoffin, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 96,653	Direct	5		
Other Public	\$ 0	Indirect	2		
Private	\$ 690,376	Total	7		
New Equity	\$ 19,331	Multiplier	1.37		
<b>Total</b>	<b>\$ 806,359</b>				
Loan-Leverage Ratio	7.3:1				
EDA Cost	\$ 2,639	EDA Cost per Direct Job	\$ 528		
Total Investment per EDA Dollar	\$305.53	EDA Cost per Total Job	\$ 384		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	86	86	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,951	3,958	7	0.17%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.435	3.438	0.09%	0.12%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.63	\$21.61	-0.09%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.502	4.498	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.99%	33.01%	-0.05%	-0.07%	ind
Summary of Indices			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			-0.10% ind		

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

<b>Martin, KY</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 893,186	Direct	91		
Other Public	\$ 303,756	Indirect	6		
Private	\$ 62,134	Total	97		
New Equity	\$ 114,597	Multiplier	1.07		
<b>Total</b>	<b>\$ 1,373,673</b>				
Loan-Leverage Ratio	0.5:1				
EDA Cost	\$ 128,613	EDA Cost per Direct Job	\$ 1,420		
Total Investment per EDA Dollar	\$10.68	EDA Cost per Total Job	\$ 1,326		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	74	1	1.37%	
Total Employment	Before	After	▲	▲%	
	4,222	4,319	97	2.30%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.872	2.880	0.27%	0.39%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$43.07	\$43.00	-0.17%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.574	3.573	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.99%	35.01%	-0.04%	-0.05%	ind
<b>Summary of Indices</b>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.20%	ind

<b>Morgan, KY</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 2,036,067	Direct	249		
Other Public	\$ 0	Indirect	94		
Private	\$ 0	Total	343		
New Equity	\$ 0	Multiplier	1.38		
<b>Total</b>	<b>\$ 2,036,067</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 1,886,708	EDA Cost per Direct Job	\$ 7,576		
Total Investment per EDA Dollar	\$1.08	EDA Cost per Total Job	\$ 5,504		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	83	83	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,725	5,068	343	7.26%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.447	3.447	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.16	\$21.16	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.162	4.162	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.45%	32.45%	0.00%	0.00%	ind
<b>Summary of Indices</b>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.00%	ind

<b>Nicholas, KY</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 350,398	Direct	43		
Other Public	\$ 0	Indirect	16		
Private	\$ 0	Total	59		
New Equity	\$ 0	Multiplier	1.37		
<b>Total</b>	<b>\$ 350,398</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 216,487	EDA Cost per Direct Job	\$ 5,051		
Total Investment per EDA Dollar	\$1.62	EDA Cost per Total Job	\$ 3,683		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	79	79	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,286	3,345	59	1.79%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.160	3.160	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.42	\$19.42	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.374	3.374	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	37.59%	37.59%	0.00%	0.00%	ind
<b>Summary of Indices</b>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.00%	ind

<b>Owsley, KY</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 49,079	Direct	75		
Other Public	\$ 821,163	Indirect	17		
Private	\$ 0	Total	92		
New Equity	\$ 539,870	Multiplier	1.23		
<b>Total</b>	<b>\$ 1,410,112</b>				
Loan-Leverage Ratio	27.7:1				
EDA Cost	\$ 2,448	EDA Cost per Direct Job	\$ 33		
Total Investment per EDA Dollar	\$576.14	EDA Cost per Total Job	\$ 27		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	69	70	1	1.45%	
Total Employment	Before	After	▲	▲%	
	1,296	1,388	92	7.11%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.893	2.971	2.71%	3.94%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.65	\$17.72	-5.01%	-3.24%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.823	3.903	2.10%	2.10%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	37.46%	37.62%	-0.42%	-0.54%	neg
<b>Summary of Indices</b>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		2.26%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Perry, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 921,021	Direct	72		
Other Public	\$ 330,488	Indirect	78		
Private	\$ 2,943,898	Total	150		
New Equity	\$ 2,322,953	Multiplier	2.09		
<b>Total</b>	<b>\$ 6,518,360</b>				
Loan-Leverage Ratio	6.1:1				
EDA Cost	\$ 129,037	EDA Cost per Direct Job	\$ 1,793		
Total Investment per EDA Dollar	\$50.52	EDA Cost per Total Job	\$858		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	105	107	2	1.90%	
Total Employment	Before	After	▲	▲%	
	13,718	13,868	150	1.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.528	3.536	0.22%	0.32%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.98	\$31.95	-0.10%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.511	4.512	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.87%	27.80%	0.26%	0.34%	pos
Summary of Indices			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index 0.60% pos		

Pike, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 307,617	Direct	28		
Other Public	\$ 714,436	Indirect	5		
Private	\$ 1,282,699	Total	32		
New Equity	\$ 457,295	Multiplier	1.17		
<b>Total</b>	<b>\$ 2,762,047</b>				
Loan-Leverage Ratio	8.0:1				
EDA Cost	\$ 85,467	EDA Cost per Direct Job	\$3,100		
Total Investment per EDA Dollar	\$32.32	EDA Cost per Total Job	\$2,649		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	114	114	0	0.00%	
Total Employment	Before	After	▲	▲%	
	28,995	29,027	32	0.11%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.594	3.595	0.04%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.21	\$32.19	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.387	4.387	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.17%	27.14%	0.09%	0.12%	ind
Summary of Indices			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index 0.16% ind		

Pulaski, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 625,160	Direct	97		
Other Public	\$ 2,016,609	Indirect	45		
Private	\$ 3,537,803	Total	142		
New Equity	\$ 2,080,725	Multiplier	1.47		
<b>Total</b>	<b>\$ 8,260,296</b>				
Loan-Leverage Ratio	12.2:1				
EDA Cost	\$ 192,581	EDA Cost per Direct Job	\$ 1,993		
Total Investment per EDA Dollar	\$42.89	EDA Cost per Total Job	\$ 1,360		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	142	143	1	0.70%	
Total Employment	Before	After	▲	▲%	
	28,021	28,163	142	0.51%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.066	4.073	0.16%	0.24%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.03	\$22.99	-0.16%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.389	4.386	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.01%	26.00%	0.04%	0.05%	ind
Summary of Indices			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index 0.13% ind		

Rockcastle, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 539,969	Direct	205		
Other Public	\$ 794,101	Indirect	40		
Private	\$ 10,929,925	Total	245		
New Equity	\$ 1,023,211	Multiplier	1.20		
<b>Total</b>	<b>\$ 13,287,205</b>				
Loan-Leverage Ratio	23.6:1				
EDA Cost	\$ 110,924	EDA Cost per Direct Job	\$542		
Total Investment per EDA Dollar	\$119.79	EDA Cost per Total Job	\$454		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	85	86	1	1.18%	
Total Employment	Before	After	▲	▲%	
	5,103	5,348	245	4.79%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.429	3.433	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.54	\$19.59	0.22%	0.14%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.013	4.057	1.10%	1.09%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.92%	33.80%	0.34%	0.45%	pos
Summary of Indices			Composite		
2 of 4 indices show positive economic structural change			Economic Structural Change Index 1.83% pos		

\*Baseline industry count and employment are from 1993

\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change

neg= negative economic structural change  
ind= indeterminate economic structural change

Rowan, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 305,819		Direct	16	
Other Public	\$ 0		Indirect	7	
Private	\$ 146,312		Total	23	
New Equity	\$ 28,689		Multiplier	1.41	
<b>Total</b>	<b>\$ 480,820</b>				
Loan-Leverage Ratio	0.6:1				
EDA Cost	\$ 31,651		EDA Cost per Direct Job	\$1,978	
Total Investment per EDA Dollar	\$15.19		EDA Cost per Total Job	\$1,403	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲%	▲%	
	91	91	0	0.00%	
Total Employment	Before	After	▲%	▲%	
	10,300	10,323	23	0.22%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.418	3.424	0.16%	0.24%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.28	\$24.27	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.793	4.789	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.21%	30.22%	-0.01%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.12%	ind

Russell, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 795,392		Direct	166	
Other Public	\$ 890,895		Indirect	84	
Private	\$ 11,623,386		Total	250	
New Equity	\$ 3,055,544		Multiplier	1.51	
<b>Total</b>	<b>\$ 16,365,217</b>				
Loan-Leverage Ratio	19.6:1				
EDA Cost	\$ 116,335		EDA Cost per Direct Job	\$701	
Total Investment per EDA Dollar	\$140.67		EDA Cost per Total Job	\$464	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲%	▲%	
	100	103	3	3.00%	
Total Employment	Before	After	▲%	▲%	
	8,107	8,357	250	3.09%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.660	3.703	1.17%	1.71%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.52	\$19.32	-1.05%	-0.68%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.016	4.018	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.36%	32.18%	-0.18%	0.72%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.81%	pos

Simpson, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 203,054		Direct	56	
Other Public	\$ 103,971		Indirect	12	
Private	\$ 525,230		Total	68	
New Equity	\$ 149,332		Multiplier	1.22	
<b>Total</b>	<b>\$ 981,587</b>				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 11,943		EDA Cost per Direct Job	\$213	
Total Investment per EDA Dollar	\$82.19		EDA Cost per Total Job	\$174	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲%	▲%	
	107	107	0	0.00%	
Total Employment	Before	After	▲%	▲%	
	8,990	9,058	68	0.76%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.836	3.845	0.24%	0.35%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.99	\$27.94	-0.17%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.953	3.948	-0.12%	-0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.20%	34.27%	-0.18%	-0.24%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.13%	ind

Warren, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 405,080		Direct	174	
Other Public	\$ 226,233		Indirect	115	
Private	\$ 1,120,432		Total	289	
New Equity	\$ 428,329		Multiplier	1.66	
<b>Total</b>	<b>\$ 2,180,075</b>				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 52,385		EDA Cost per Direct Job	\$301	
Total Investment per EDA Dollar	\$41.62		EDA Cost per Total Job	\$181	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲%	▲%	
	173	173	0	0.00%	
Total Employment	Before	After	▲%	▲%	
	52,132	52,421	289	0.55%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.110	4.116	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.87	\$27.87	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.578	4.573	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.64%	24.59%	0.20%	0.26%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.36%	pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Wayne, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 990,491		Direct	541	
Other Public	\$ 2,351,717		Indirect	102	
Private	\$ 4,783,060		Total	642	
New Equity	\$ 2,096,391		Multiplier	1.19	
<b>Total</b>	<b>\$ 10,221,659</b>				
Loan-Leverage Ratio	9.3:1				
EDA Cost	\$ 178,845		EDA Cost per Direct Job	\$331	
Total Investment per EDA Dollar	\$57.15		EDA Cost per Total Job	\$279	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	94	95	1	1.06%	
Total Employment	Before	After	▲	▲%	
	7,390	8,032	642	8.69%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.655	3.640	-0.40%	-0.59%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.98	\$19.35	-3.17%	-2.05%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.850	3.852	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.82%	33.46%	-1.95%	-2.55%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-5.14%		neg

Whitley, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 509,396		Direct	84	
Other Public	\$ 0		Indirect	65	
Private	\$ 1,064,525		Total	150	
New Equity	\$ 540,348		Multiplier	1.77	
<b>Total</b>	<b>\$ 2,114,270</b>				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 139,105		EDA Cost per Direct Job	\$1,649	
Total Investment per EDA Dollar	\$15.20		EDA Cost per Total Job	\$929	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	106	107	1	0.94%	
Total Employment	Before	After	▲	▲%	
	14,357	14,507	150	1.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.803	3.808	0.12%	0.18%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.76	\$27.83	0.24%	0.16%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.675	4.669	-0.12%	-0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.50%	28.50%	-0.03%	-0.04%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.18%		ind

Wolfe, KY					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 75,932		Direct	307	
Other Public	\$ 1,549,014		Indirect	131	
Private	\$ 1,290,845		Total	438	
New Equity	\$ 303,728		Multiplier	1.43	
<b>Total</b>	<b>\$ 3,219,519</b>				
Loan-Leverage Ratio	41.4:1				
EDA Cost	\$ 11,993		EDA Cost per Direct Job	\$39	
Total Investment per EDA Dollar	\$268.45		EDA Cost per Total Job	\$27	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	79	80	1	1.27%	
Total Employment	Before	After	▲	▲%	
	2,409	2,847	438	18.18%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.350	3.364	0.42%	0.62%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.14	\$16.23	-10.52%	-6.80%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.971	4.010	0.99%	0.99%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.01%	34.97%	0.11%	0.14%	ind
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-5.06%		neg

Adams, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 412,027		Direct	77	
Other Public	\$ 143,443		Indirect	128	
Private	\$ 992,306		Total	206	
New Equity	\$ 895,522		Multiplier	2.67	
<b>Total</b>	<b>\$ 2,443,299</b>				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 27,452		EDA Cost per Direct Job	\$356	
Total Investment per EDA Dollar	\$89.00		EDA Cost per Total Job	\$134	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	123	125	2	1.63%	
Total Employment	Before	After	▲	▲%	
	18,428	18,634	206	1.12%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.932	3.941	0.24%	0.34%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.61	\$26.55	-0.22%	-0.14%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.482	4.479	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.33%	27.33%	0.02%	0.03%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.16%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

<b>Bolivar, MS</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 2,482,584	Direct	281		
Other Public	\$ 0	Indirect	32		
Private	\$ 0	Total	314		
New Equity	\$ 0	Multiplier	1.12		
<b>Total</b>	<b>\$ 2,482,584</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 796,334	EDA Cost per Direct Job	\$2,831		
Total Investment per EDA Dollar	\$3.12	EDA Cost per Total Job	\$2,538		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	112	113	1	0.89%	
Total Employment	Before	After	▲	▲%	
	16,718	17,032	314	1.88%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.708	3.717	0.23%	0.34%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.83	\$23.78	-0.20%	-0.13%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.344	4.344	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.74%	31.67%	0.24%	0.31%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.52%	pos

<b>Clarke, MS</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 386,896	Direct	101		
Other Public	\$ 621,236	Indirect	200		
Private	\$ 0	Total	301		
New Equity	\$ 1,005,243	Multiplier	2.98		
<b>Total</b>	<b>\$ 2,013,375</b>				
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 48,178	EDA Cost per Direct Job	\$477		
Total Investment per EDA Dollar	\$41.79	EDA Cost per Total Job	\$160		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	88	92	4	4.55%	
Total Employment	Before	After	▲	▲%	
	6,329	6,630	301	4.76%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.502	3.561	1.69%	2.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.69	\$22.57	-0.53%	-0.34%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.710	3.737	0.71%	0.71%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.87%	33.37%	1.46%	1.81%	pos
<u>Summary of Indices</u>					
3 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	4.74%	pos

<b>Coahoma, MS</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 447,680	Direct	62		
Other Public	\$ 0	Indirect	67		
Private	\$ 362,777	Total	129		
New Equity	\$ 785,230	Multiplier	2.08		
<b>Total</b>	<b>\$ 1,595,687</b>				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 9,014	EDA Cost per Direct Job	\$145		
Total Investment per EDA Dollar	\$177.01	EDA Cost per Total Job	\$70		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	116	118	2	1.72%	
Total Employment	Before	After	▲	▲%	
	13,134	13,263	129	0.98%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.952	3.970	0.45%	0.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.88	\$23.80	-0.32%	-0.20%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.472	4.465	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.83%	28.74%	0.31%	0.41%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.70%	pos

<b>Covington, MS</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 143,744	Direct	69		
Other Public	\$ 207,403	Indirect	12		
Private	\$ 0	Total	81		
New Equity	\$ 0	Multiplier	1.18		
<b>Total</b>	<b>\$ 351,147</b>				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 31,790	EDA Cost per Direct Job	\$461		
Total Investment per EDA Dollar	\$11.05	EDA Cost per Total Job	\$391		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	84	84	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,341	6,422	81	1.28%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.654	3.643	-0.30%	-0.44%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.54	\$20.48	-0.31%	-0.20%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.935	3.926	-0.23%	-0.23%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.13%	33.20%	-0.21%	-0.28%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-1.15%	neg

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

De Soto, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 139,140		Direct	12	
Other Public	\$ 0		Indirect	6	
Private	\$ 588,118		Total	18	
New Equity	\$ 0		Multiplier	1.53	
<b>Total</b>	<b>\$ 727,258</b>				
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 6,813		EDA Cost per Direct Job	\$568	
Total Investment per EDA Dollar	\$106.74		EDA Cost per Total Job	\$371	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	169	169	0	0.00%	
Total Employment	Before	After	▲	▲%	
	30,180	30,198	18	0.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.224	4.225	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.77	\$26.77	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.412	4.412	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.73%	27.74%	-0.02%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.01%		ind

Forrest, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 29,744		Direct	4	
Other Public	\$ 0		Indirect	0	
Private	\$ 0		Total	4	
New Equity	\$ 0		Multiplier	1.09	
<b>Total</b>	<b>\$ 29,744</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 5,729		EDA Cost per Direct Job	\$9,678	
Total Investment per EDA Dollar	\$3.07		EDA Cost per Total Job	\$8,895	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	144	145	1	0.69%	
Total Employment	Before	After	▲	▲%	
	40,022	40,026	4	0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.824	3.824	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.36	\$22.36	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.935	4.935	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.35%	24.35%	0.00%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.01%		ind

George, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 182,301		Direct	50	
Other Public	\$ 270,075		Indirect	8	
Private	\$ 0		Total	58	
New Equity	\$ 0		Multiplier	1.15	
<b>Total</b>	<b>\$ 452,376</b>				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 43,269		EDA Cost per Direct Job	\$1,815	
Total Investment per EDA Dollar	\$4.98		EDA Cost per Total Job	\$1,577	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	89	89	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,014	5,072	58	1.15%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.701	3.712	0.31%	0.48%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.35	\$17.31	-0.25%	-0.16%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.525	4.531	0.12%	0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.82%	29.61%	0.73%	0.95%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.36%		pos

Greene, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 148,589		Direct	15	
Other Public	\$ 2,129,774		Indirect	8	
Private	\$ 2,971,778		Total	23	
New Equity	\$ 0		Multiplier	1.53	
<b>Total</b>	<b>\$ 5,250,140</b>				
Loan-Leverage Ratio	34.3:1				
EDA Cost	\$ 85,864		EDA Cost per Direct Job	\$5,724	
Total Investment per EDA Dollar	\$61.15		EDA Cost per Total Job	\$3,729	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	65	66	1	1.54%	
Total Employment	Before	After	▲	▲%	
	2,824	2,847	23	0.82%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.374	3.391	0.48%	0.70%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.15	\$19.06	-0.46%	-0.30%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.202	4.195	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.48%	35.47%	0.03%	0.04%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.28%		pos

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Hancock, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 301,893		Direct	53	
Other Public	\$ 0		Indirect	89	
Private	\$ 273,517		Total	142	
New Equity	\$ 180,510		Multiplier	2.68	
<b>Total</b>	<b>\$ 755,920</b>				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 68,768		EDA Cost per Direct Job	\$ 1,300	
Total Investment per EDA Dollar	\$ 10.99		EDA Cost per Total Job	\$ 486	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲	▲%
	107	110	3	2.80%	
Total Employment	Before	After	▲	▲%	
	16,550	16,692	142	0.86%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.449	3.470	0.60%	0.88%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.91	\$29.79	-0.39%	-0.25%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.964	4.956	-0.15%	-0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.84%	32.68%	0.47%	0.62%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.09%	pos

Harrison, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 5,340,957		Direct	799	
Other Public	\$ 2,979,295		Indirect	464	
Private	\$ 12,318,305		Total	1263	
New Equity	\$ 4,051,394		Multiplier	1.58	
<b>Total</b>	<b>\$ 24,689,951</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 1,282,063		EDA Cost per Direct Job	\$ 1,605	
Total Investment per EDA Dollar	\$ 19.26		EDA Cost per Total Job	\$ 1,015	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲	▲%
	179	185	6	3.35%	
Total Employment	Before	After	▲	▲%	
	105,523	106,786	1,263	1.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.808	3.824	0.42%	0.61%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.36	\$29.31	-0.15%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.887	4.879	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.31%	25.22%	0.33%	0.43%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.79%	pos

Hinds, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 397,906		Direct	74	
Other Public	\$ 651,125		Indirect	27	
Private	\$ 2,405,753		Total	101	
New Equity	\$ 0		Multiplier	1.36	
<b>Total</b>	<b>\$ 3,454,784</b>				
Loan-Leverage Ratio	7.7:1				
EDA Cost	\$ 34,945		EDA Cost per Direct Job	\$ 472	
Total Investment per EDA Dollar	\$ 98.86		EDA Cost per Total Job	\$ 346	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲	▲%
	208	208	0	0.00%	
Total Employment	Before	After	▲	▲%	
	171,272	171,373	101	0.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.072	4.073	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.43	\$30.43	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.954	4.954	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	19.58%	19.56%	0.12%	0.15%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.16%	ind

Humphreys, MS					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 426,619		Direct	49	
Other Public	\$ 0		Indirect	18	
Private	\$ 0		Total	67	
New Equity	\$ 0		Multiplier	1.36	
<b>Total</b>	<b>\$ 426,619</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 20,032		EDA Cost per Direct Job	NA	
Total Investment per EDA Dollar	\$ 3.07		EDA Cost per Total Job	NA	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲	▲%
	71	71	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,126	5,193	67	1.30%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.257	3.257	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$16.51	\$16.51	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.654	3.654	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.02%	36.02%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.00%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Issaquena, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 323,364	Direct	26	
Other Public	\$ 0	Indirect	1	
Private	\$ 0	Total	28	
New Equity	\$ 0	Multiplier	1.06	
<b>Total</b>	<b>\$ 323,364</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 78,511	EDA Cost per Direct Job	\$ 2,977	
Total Investment per EDA Dollar	\$ 4.12	EDA Cost per Total Job	\$ 2,819	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	39	39	0	0.00%
Total Employment	Before	After	▲	▲%
	665	693	28	4.19%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.045	3.045	0.01%	0.01% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$16.36	\$16.36	-0.01%	-0.01% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.098	3.107	0.30%	0.30% pos
Import-Dependence Index**	Before	After	▲%	▲STD%
	39.64%	39.68%	-0.09%	-0.11% ind
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.19%	ind

Jackson, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 792,338	Direct	99	
Other Public	\$ 0	Indirect	51	
Private	\$ 1,795,576	Total	150	
New Equity	\$ 196,968	Multiplier	1.52	
<b>Total</b>	<b>\$ 2,784,882</b>			
Loan-Leverage Ratio	2.5:1			
EDA Cost	\$ 335,756	EDA Cost per Direct Job	\$ 3,391	
Total Investment per EDA Dollar	\$ 8.29	EDA Cost per Total Job	\$ 2,232	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	143	143	0	0.00%
Total Employment	Before	After	▲	▲%
	63,518	63,668	150	0.24%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.478	3.482	0.12%	0.17% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$34.33	\$34.32	-0.02%	-0.01% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.315	4.315	0.01%	0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.10%	31.08%	0.05%	0.07% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.23%	ind

Jefferson, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 43,604	Direct	8	
Other Public	\$ 0	Indirect	1	
Private	\$ 21,517	Total	9	
New Equity	\$ 83,649	Multiplier	1.09	
<b>Total</b>	<b>\$ 148,769</b>			
Loan-Leverage Ratio	2.4:1			
EDA Cost	\$ 4,109	EDA Cost per Direct Job	\$ 514	
Total Investment per EDA Dollar	\$ 36.20	EDA Cost per Total Job	\$ 469	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	64	65	1	1.56%
Total Employment	Before	After	▲	▲%
	1,810	1,819	9	0.48%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.254	3.259	0.16%	0.23% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$21.87	\$21.83	-0.19%	-0.12% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.069	4.074	0.12%	0.12% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	37.30%	37.15%	0.39%	0.51% pos
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.74%	pos

Jefferson Davis, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 854,904	Direct	230	
Other Public	\$ 589,767	Indirect	1155	
Private	\$ 190,247	Total	1385	
New Equity	\$ 0	Multiplier	6.02	
<b>Total</b>	<b>\$ 1,634,919</b>			
Loan-Leverage Ratio	0.9:1			
EDA Cost	\$ 797,262	EDA Cost per Direct Job	\$ 3,968	
Total Investment per EDA Dollar	\$ 1.86	EDA Cost per Total Job	\$ 660	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	81	83	2	2.47%
Total Employment	Before	After	▲	▲%
	4,177	5,562	1,385	33.15%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.370	3.428	1.73%	2.51% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$15.90	\$13.51	-15.01%	-9.70% neg
Economic Stage Index	Before	After	▲%	▲STD%
	3.957	3.461	-12.54%	-12.52% neg
Import-Dependence Index**	Before	After	▲%	▲STD%
	35.11%	36.18%	-3.03%	-3.98% neg
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-23.67%	neg

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

**Jones, MS**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 554,882	Direct	41
Other Public	\$ 434,133	Indirect	27
Private	\$ 1,398,159	Total	68
New Equity	\$ 168,630	Multiplier	1.85
<b>Total</b>	<b>\$ 2,555,804</b>		

Loan-Leverage Ratio 3.6:1

EDA Cost	\$ 103,312	EDA Cost per Direct Job	\$2,520
Total Investment per EDA Dollar	\$24.74	EDA Cost per Total Job	\$1,525

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	139	141	2	1.44%

Total Employment	Before	After	▲	▲%
	30,221	30,289	68	0.22%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.876	3.879	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	\$26.01	\$25.99	-0.08%	-0.05%	ind
Economic Stage Index	4.429	4.429	0.00%	0.00%	ind
Import-Dependence Index**	29.05%	29.01%	0.13%	0.17%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.24%	ind
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**Lamar, MS**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 482,466	Direct	59
Other Public	\$ 854,071	Indirect	15
Private	\$ 1,524,065	Total	74
New Equity	\$ 169,498	Multiplier	1.25
<b>Total</b>	<b>\$ 3,030,101</b>		

Loan-Leverage Ratio 5.3:1

EDA Cost	\$ 91,131	EDA Cost per Direct Job	\$1,545
Total Investment per EDA Dollar	\$33.25	EDA Cost per Total Job	\$1,231

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	103	105	2	1.94%

Total Employment	Before	After	▲	▲%
	11,384	11,458	74	0.65%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.796	3.801	0.13%	0.19%	ind
Earnings per Worker Index (\$1,000)	\$24.99	\$24.91	-0.32%	-0.20%	neg
Economic Stage Index	4.619	4.610	-0.20%	-0.20%	ind
Import-Dependence Index**	29.82%	29.83%	-0.03%	-0.04%	ind

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-0.28%	neg
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**Lincoln, MS**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 303,728	Direct	40
Other Public	\$ 954,214	Indirect	12
Private	\$ 650,486	Total	52
New Equity	\$ 791,378	Multiplier	1.30
<b>Total</b>	<b>\$ 2,699,805</b>		

Loan-Leverage Ratio 7.9:1

EDA Cost	\$ 50,758	EDA Cost per Direct Job	\$1,269
Total Investment per EDA Dollar	\$53.19	EDA Cost per Total Job	\$978

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	107	108	1	0.93%

Total Employment	Before	After	▲	▲%
	12,625	12,677	52	0.41%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.762	3.772	0.27%	0.39%	pos
Earnings per Worker Index (\$1,000)	\$23.21	\$23.14	-0.31%	-0.20%	neg
Economic Stage Index	4.594	4.589	-0.11%	-0.11%	ind
Import-Dependence Index**	29.59%	29.58%	0.03%	0.04%	ind

**Summary of Indices**  
1 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	0.12%	ind
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**Marion, MS**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 7,661,412	Direct	1008
Other Public	\$ 5,091,348	Indirect	316
Private	\$ 10,577,518	Total	1324
New Equity	\$ 402,176	Multiplier	1.31
<b>Total</b>	<b>\$ 23,732,454</b>		

Loan-Leverage Ratio 2.1:1

EDA Cost	\$ 2,815,738	EDA Cost per Direct Job	\$2,794
Total Investment per EDA Dollar	\$8.43	EDA Cost per Total Job	\$2,127

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	90	91	1	1.11%

Total Employment	Before	After	▲	▲%
	9,841	11,165	1,324	13.45%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.780	3.752	-0.76%	-1.10%	neg
Earnings per Worker Index (\$1,000)	\$21.44	\$21.04	-1.87%	-1.21%	neg
Economic Stage Index	4.348	4.277	-1.64%	-1.64%	neg
Import-Dependence Index**	30.90%	31.29%	-1.24%	-1.62%	neg

**Summary of Indices**  
0 of 4 indices show positive economic structural change

Composite Economic Structural Change Index	-5.57%	neg
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\*Baseline industry count and employment are from 1993  
\*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Panola, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 371,509	Direct	73	
Other Public	\$ 145,330	Indirect	31	
Private	\$ 0	Total	104	
New Equity	\$ 2,775,074	Multiplier	1.42	
<b>Total</b>	<b>\$ 3,291,913</b>			
Loan-Leverage Ratio	7.9:1			
EDA Cost	\$ 98,853	EDA Cost per Direct Job	\$1,348	
Total Investment per EDA Dollar	\$33.30	EDA Cost per Total Job	\$949	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	115	115	0	0.00%
Total Employment	Before	After	▲	▲%
	13,968	14,072	104	0.75%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.926	3.933	0.17%	0.25% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$23.74	\$23.77	0.12%	0.08% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.144	4.140	-0.10%	-0.10% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.05%	30.08%	-0.11%	-0.14% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.08%	ind

Pearl River, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 1,115,944	Direct	144	
Other Public	\$ 0	Indirect	82	
Private	\$ 828,467	Total	226	
New Equity	\$ 194,901	Multiplier	1.57	
<b>Total</b>	<b>\$ 2,139,312</b>			
Loan-Leverage Ratio	0.9:1			
EDA Cost	\$ 428,766	EDA Cost per Direct Job	\$2,973	
Total Investment per EDA Dollar	\$4.99	EDA Cost per Total Job	\$1,897	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	122	124	2	1.64%
Total Employment	Before	After	▲	▲%
	12,514	12,740	226	1.81%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.895	3.902	0.19%	0.26% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$21.10	\$21.04	-0.27%	-0.18% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.622	4.614	-0.17%	-0.17% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.38%	27.33%	0.16%	0.20% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.14%	ind

Perry, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 286,203	Direct	68	
Other Public	\$ 0	Indirect	34	
Private	\$ 33,049	Total	102	
New Equity	\$ 0	Multiplier	1.50	
<b>Total</b>	<b>\$ 319,252</b>			
Loan-Leverage Ratio	0.1:1			
EDA Cost	\$ 261,130	EDA Cost per Direct Job	\$3,845	
Total Investment per EDA Dollar	\$1.22	EDA Cost per Total Job	\$2,561	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	89	89	0	0.00%
Total Employment	Before	After	▲	▲%
	3,302	3,404	102	3.09%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.516	3.519	0.08%	0.12% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.14	\$28.34	0.71%	0.48% pos
Economic Stage Index	Before	After	▲%	▲STD%
	3.799	3.796	-0.06%	-0.06% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	36.01%	35.95%	0.16%	0.21% ind
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.72%	pos

Pike, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 42,518	Direct	9	
Other Public	\$ 0	Indirect	1	
Private	\$ 42,518	Total	10	
New Equity	\$ 32,384	Multiplier	1.16	
<b>Total</b>	<b>\$ 117,420</b>			
Loan-Leverage Ratio	1.8:1			
EDA Cost	\$ 1,740	EDA Cost per Direct Job	\$193	
Total Investment per EDA Dollar	\$67.50	EDA Cost per Total Job	\$166	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	111	111	0	0.00%
Total Employment	Before	After	▲	▲%
	17,192	17,202	10	0.06%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.864	3.864	0.00%	0.00% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.65	\$22.65	-0.03%	-0.02% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.376	4.377	0.01%	0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.76%	27.73%	0.08%	0.10% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.09%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Sharkey, MS					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 227,539	Direct	14		
Other Public	\$ 0	Indirect	3		
Private	\$ 0	Total	17		
New Equity	\$ 0	Multiplier	1.18		
<b>Total</b>	<b>\$ 227,539</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 145,962	EDA Cost per Direct Job	\$499		
Total Investment per EDA Dollar	\$152.12	EDA Cost per Total Job	\$423		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	66	66	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,990	3,007	17	0.56%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.360	3.361	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$15.78	\$15.79	0.03%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.792	3.793	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.79%	36.80%	-0.02%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.10%	ind

Simpson, MS					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 98,617	Direct	4		
Other Public	\$ 0	Indirect	1		
Private	\$ 256,112	Total	5		
New Equity	\$ 0	Multiplier	1.22		
<b>Total</b>	<b>\$ 354,730</b>				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 3,734	EDA Cost per Direct Job	\$13,180		
Total Investment per EDA Dollar	\$6.73	EDA Cost per Total Job	\$10,821		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	95	95	0	0.00%	
Total Employment	Before	After	▲	▲%	
	9,684	9,689	5	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.379	3.380	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.21	\$18.21	0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.206	4.207	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.32%	32.31%	0.05%	0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.11%	ind

Stone, MS					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 347,912	Direct	37		
Other Public	\$ 309,956	Indirect	7		
Private	\$ 0	Total	44		
New Equity	\$ 0	Multiplier	1.19		
<b>Total</b>	<b>\$ 657,869</b>				
Loan-Leverage Ratio	0.9:1				
EDA Cost	\$ 112,709	EDA Cost per Direct Job	\$3,046		
Total Investment per EDA Dollar	\$5.84	EDA Cost per Total Job	\$2,563		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	89	90	1	1.12%	
Total Employment	Before	After	▲	▲%	
	4,977	5,021	44	0.88%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.549	3.549	0.02%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.09	\$24.08	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.362	4.366	0.09%	0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.23%	34.24%	-0.05%	-0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.04%	ind

Sunflower, MS					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 1,705,854	Direct	198		
Other Public	\$ 0	Indirect	66		
Private	\$ 0	Total	264		
New Equity	\$ 0	Multiplier	1.33		
<b>Total</b>	<b>\$ 1,705,854</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 298,323	EDA Cost per Direct Job	\$425		
Total Investment per EDA Dollar	\$148.53	EDA Cost per Total Job	\$319		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	88	89	1	1.14%	
Total Employment	Before	After	▲	▲%	
	14,532	14,796	264	1.82%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.347	3.352	0.16%	0.23%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.36	\$18.33	-0.16%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.949	3.945	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.20%	35.20%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.03%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Tallahatchie, MS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 166,307	Direct	141		
Other Public	\$ 2,104,648	Indirect	21		
Private	\$ 258,297	Total	162		
New Equity	\$ 1,910,018	Multiplier	1.15		
<b>Total</b>	<b>\$ 4,439,270</b>				
Loan-Leverage Ratio	25.7:1				
EDA Cost	\$ 60,487	EDA Cost per Direct Job	\$429		
Total Investment per EDA Dollar	\$73.39	EDA Cost per Total Job	\$374		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	74	74	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,497	4,659	162	3.60%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.519	3.495	-0.58%	-0.99%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.22	\$18.19	-0.13%	-0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.715	3.696	-0.52%	-0.81%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.11%	36.28%	-0.49%	-0.64%	neg
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		-2.22% neg			

Tate, MS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 414,647	Direct	131		
Other Public	\$ 923,620	Indirect	236		
Private	\$ 0	Total	367		
New Equity	\$ 1,609,475	Multiplier	2.80		
<b>Total</b>	<b>\$ 2,947,741</b>				
Loan-Leverage Ratio	6.1:1				
EDA Cost	\$ 70,936	EDA Cost per Direct Job	\$541		
Total Investment per EDA Dollar	\$41.56	EDA Cost per Total Job	\$193		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	95	99	4	4.21%	
Total Employment	Before	After	▲	▲%	
	8,940	9,307	367	4.10%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.672	3.736	1.74%	2.54%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.03	\$21.71	-1.43%	-0.92%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.340	4.326	-0.33%	-0.33%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.36%	32.70%	1.99%	2.60%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		3.89% pos			

Tunica, MS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 269,503	Direct	21		
Other Public	\$ 0	Indirect	10		
Private	\$ 0	Total	31		
New Equity	\$ 683,743	Multiplier	1.46		
<b>Total</b>	<b>\$ 953,246</b>				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 164,568	EDA Cost per Direct Job	\$2,762		
Total Investment per EDA Dollar	\$16.43	EDA Cost per Total Job	\$1,889		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	71	72	1	1.41%	
Total Employment	Before	After	▲	▲%	
	5,406	5,436	31	0.57%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.935	2.953	0.61%	0.89%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.06	\$18.00	-0.34%	-0.22%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.232	4.229	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	40.16%	40.14%	0.05%	0.06%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		0.65% pos			

Warren, MS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 115,671	Direct	110		
Other Public	\$ 143,762	Indirect	19		
Private	\$ 14,872	Total	129		
New Equity	\$ 0	Multiplier	1.17		
<b>Total</b>	<b>\$ 274,305</b>				
Loan-Leverage Ratio	1.4:1				
EDA Cost	\$ 16,745	EDA Cost per Direct Job	\$996		
Total Investment per EDA Dollar	\$2.50	EDA Cost per Total Job	\$848		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	125	126	1	0.80%	
Total Employment	Before	After	▲	▲%	
	26,787	26,916	129	0.48%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.916	3.928	0.29%	0.42%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.47	\$25.37	-0.42%	-0.27%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.657	4.649	-0.17%	-0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.35%	27.41%	-0.20%	-0.28%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		-0.28% neg			

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Washington, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 7,385,343	Direct	1245	
Other Public	\$ 0	Indirect	381	
Private	\$ 0	Total	1626	
New Equity	\$ 0	Multiplier	1.31	
<b>Total</b>	<b>\$ 7,385,343</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 1,901,922	EDA Cost per Direct Job	\$1,528	
Total Investment per EDA Dollar	\$3.88	EDA Cost per Total Job	\$1,170	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	144	145	1	0.69%
Total Employment	Before	After	▲	▲%
	31,320	32,946	1,626	5.19%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.189	4.196	0.17%	0.25% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.94	\$25.81	-0.53%	-0.35% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.455	4.470	0.33%	0.33% pos
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.22%	25.13%	0.35%	0.46% pos
Summary of Indices				
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.70%	pos

Wayne, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 97,468	Direct	8	
Other Public	\$ 197,890	Indirect	0	
Private	\$ 36,920	Total	8	
New Equity	\$ 0	Multiplier	1.06	
<b>Total</b>	<b>\$ 332,277</b>			
Loan-Leverage Ratio	2.4:1			
EDA Cost	\$ 7,101	EDA Cost per Direct Job	\$888	
Total Investment per EDA Dollar	\$46.79	EDA Cost per Total Job	\$841	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	88	88	0	0.00%
Total Employment	Before	After	▲	▲%
	7,903	7,911	8	0.11%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.708	3.710	0.05%	0.07% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$23.02	\$23.00	-0.07%	-0.05% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.320	4.321	0.02%	0.02% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	32.51%	32.47%	0.11%	0.14% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.18%	ind

Wilkinson, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 221,518	Direct	65	
Other Public	\$ 1,255,271	Indirect	13	
Private	\$ 81,223	Total	78	
New Equity	\$ 1,614,433	Multiplier	1.19	
<b>Total</b>	<b>\$ 3,172,445</b>			
Loan-Leverage Ratio	13.3:1			
EDA Cost	\$ 21,816	EDA Cost per Direct Job	\$336	
Total Investment per EDA Dollar	\$145.42	EDA Cost per Total Job	\$281	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	70	71	1	1.43%
Total Employment	Before	After	▲	▲%
	3,046	3,124	78	2.55%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.418	3.449	0.91%	1.32% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$20.29	\$19.94	-1.72%	-1.11% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.148	4.138	-0.24%	-0.24% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.70%	34.52%	0.53%	0.69% pos
Summary of Indices				
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.66%	pos

Yazoo, MS				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 51,254	Direct	17	
Other Public	\$ 203,118	Indirect	2	
Private	\$ 254,372	Total	19	
New Equity	\$ 0	Multiplier	1.14	
<b>Total</b>	<b>\$ 508,745</b>			
Loan-Leverage Ratio	8.9:1			
EDA Cost	\$ 8,498	EDA Cost per Direct Job	\$2,193	
Total Investment per EDA Dollar	\$13.65	EDA Cost per Total Job	\$1,925	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	100	100	0	0.00%
Total Employment	Before	After	▲	▲%
	9,665	9,684	19	0.20%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.814	3.814	-0.02%	-0.03% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.85	\$19.84	-0.05%	-0.03% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.996	3.998	0.05%	0.05% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.80%	31.82%	-0.06%	-0.07% ind
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.08%	ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
 neg= negative economic structural change  
 ind= indeterminate economic structural change

Beaufort, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 706,689		Direct	114	
Other Public	\$ 230,514		Indirect	55	
Private	\$ 1,583,342		Total	169	
New Equity	\$ 728,130		Multiplier	1.48	
<b>Total</b>	<b>\$ 3,248,675</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 148,679		EDA Cost per Direct Job	\$1,304	
Total Investment per EDA Dollar	\$21.85		EDA Cost per Total Job	\$879	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	115	117	2	1.74%	
Total Employment	Before	After	▲	▲%	
	22,282	22,451	169	0.76%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.993	3.997	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.80	\$26.74	-0.24%	-0.16%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.304	4.299	-0.12%	-0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.40%	28.34%	0.22%	0.29%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.16%		ind

Carteret, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 201,639		Direct	31	
Other Public	\$ 0		Indirect	12	
Private	\$ 177,562		Total	43	
New Equity	\$ 169,398		Multiplier	1.38	
<b>Total</b>	<b>\$ 548,599</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 22,326		EDA Cost per Direct Job	\$720	
Total Investment per EDA Dollar	\$24.57		EDA Cost per Total Job	\$523	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	129	130	1	0.78%	
Total Employment	Before	After	▲	▲%	
	25,392	25,435	43	0.17%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.788	3.791	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.80	\$21.79	-0.07%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.929	4.928	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.56%	26.50%	0.23%	0.30%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.35%		pos

Craven, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 677,879		Direct	119	
Other Public	\$ 0		Indirect	33	
Private	\$ 596,543		Total	152	
New Equity	\$ 539,117		Multiplier	1.28	
<b>Total</b>	<b>\$ 1,813,539</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 148,266		EDA Cost per Direct Job	\$1,246	
Total Investment per EDA Dollar	\$12.23		EDA Cost per Total Job	\$976	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	139	139	0	0.00%	
Total Employment	Before	After	▲	▲%	
	51,049	51,201	152	0.30%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.634	3.638	0.09%	0.14%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.64	\$34.59	-0.15%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.788	4.785	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.93%	27.91%	0.09%	0.12%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.11%		ind

Cumberland, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 8,176		Direct	1	
Other Public	\$ 0		Indirect	0	
Private	\$ 0		Total	1	
New Equity	\$ 0		Multiplier	1.00	
<b>Total</b>	<b>\$ 8,176</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 6,488		EDA Cost per Direct Job	\$6,488	
Total Investment per EDA Dollar	\$1.26		EDA Cost per Total Job	\$6,488	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	168	168	0	0.00%	
Total Employment	Before	After	▲	▲%	
	169,736	169,737	1	0.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.308	3.308	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.60	\$36.60	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.884	4.884	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.58%	29.58%	0.00%	0.00%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%		ind

\*Baseline industry count and employment are from 1993  
 \*\*The sign of the import-dependence index is reversed, so a positive index change will indicate a positive economic structural change

pos= positive economic structural change  
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