

Assessment Areas/REMA

TRACTS DEMOGRAPHICS REPORT

Institution: FIRST COMMONWEALTH BANK Assessment Area: 2026 WILLIAMSPORT PA MSA

State	State Name	County	County Name	Census Tract	MSA/MD	MSA/MD Name	Place	MSA/MD MFI	Base Tract MFI	Tract MFI	Tract MFI %	LMI	Distressed/ Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0001.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$60,948	\$80,074	91.2	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0002.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$87,750	\$115,290	131.31	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0003.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$48,083	\$63,172	71.95	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0004.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$21,719	\$28,535	32.5	LOW INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0005.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$53,636	\$70,468	80.26	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0006.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$56,202	\$73,840	84.1	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0008.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$0	\$0	0	NA	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0009.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$58,944	\$77,440	88.2	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0010.00	48700	WILLIAMSPORT, PA	WILLIAMSPORT CITY, PA	\$87,800	\$56,235	\$73,884	84.15	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0101.00	48700	WILLIAMSPORT, PA		\$87,800	\$61,813	\$81,215	92.5	MIDDLE INCOME	Neither Distressed nor Underserved

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42	PENNSYLVANIA	081	LYCOMING COUNTY	0102.00	48700	WILLIAMSPORT, PA		\$87,800	\$69,926	\$91,874	104.64	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0103.00	48700	WILLIAMSPORT, PA	SALLADASBURG BOROUGH, PA	\$87,800	\$64,250	\$84,411	96.14	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0104.00	48700	WILLIAMSPORT, PA		\$87,800	\$69,712	\$91,593	104.32	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0105.01	48700	WILLIAMSPORT, PA		\$87,800	\$73,021	\$95,939	109.27	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0105.02	48700	WILLIAMSPORT, PA		\$87,800	\$80,078	\$105,211	119.83	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0106.00	48700	WILLIAMSPORT, PA	PICTURE ROCKS BOROUGH, PA	\$87,800	\$75,469	\$99,153	112.93	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0107.00	48700	WILLIAMSPORT, PA	HUGHESVILLE BOROUGH, PA	\$87,800	\$73,644	\$96,756	110.2	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0108.00	48700	WILLIAMSPORT, PA	MUNCY BOROUGH, PA	\$87,800	\$74,472	\$97,844	111.44	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0109.00	48700	WILLIAMSPORT, PA		\$87,800	\$81,061	\$106,501	121.3	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0110.00	48700	WILLIAMSPORT, PA	MONTOURSVILLE BOROUGH, PA	\$87,800	\$75,824	\$99,618	113.46	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0111.00	48700	WILLIAMSPORT, PA	FAXON CDP, PA	\$87,800	\$71,402	\$93,814	106.85	MIDDLE INCOME	Neither Distressed nor Underserved

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42	PENNSYLVANIA	081	LYCOMING COUNTY	0112.00	48700	WILLIAMSPORT, PA		\$87,800	\$96,439	\$126,704	144.31	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0113.01	48700	WILLIAMSPORT, PA		\$87,800	\$61,384	\$80,644	91.85	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0113.02	48700	WILLIAMSPORT, PA	GARDEN VIEW CDP, PA	\$87,800	\$64,362	\$84,560	96.31	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0114.00	48700	WILLIAMSPORT, PA		\$87,800	\$59,750	\$78,502	89.41	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0116.01	48700	WILLIAMSPORT, PA	DUBOISTOWN BOROUGH, PA	\$87,800	\$59,453	\$78,107	88.96	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0116.03	48700	WILLIAMSPORT, PA	SOUTH WILLIAMSPORT BOROUGH, PA	\$87,800	\$90,078	\$118,346	134.79	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0116.04	48700	WILLIAMSPORT, PA	SOUTH WILLIAMSPORT BOROUGH, PA	\$87,800	\$84,333	\$110,804	126.2	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0117.01	48700	WILLIAMSPORT, PA	MONTGOMERY BOROUGH, PA	\$87,800	\$58,068	\$76,289	86.89	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0117.02	48700	WILLIAMSPORT, PA		\$87,800	\$71,250	\$93,612	106.62	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0118.00	48700	WILLIAMSPORT, PA	OVAL CDP, PA	\$87,800	\$81,643	\$107,265	122.17	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	081	LYCOMING COUNTY	0119.00	48700	WILLIAMSPORT, PA	JERSEY SHORE BOROUGH, PA	\$87,800	\$62,000	\$81,461	92.78	MIDDLE INCOME	Neither Distressed nor Underserved

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Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.