

# Assessment Areas/REMA

## TRACTS DEMOGRAPHICS REPORT

Institution: FIRST COMMONWEALTH BANK    Assessment Area: 2026 JOHNSTOWN 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	021	CAMBRIA COUNTY	0001.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$37,112	\$48,110	56.6	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0002.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$46,667	\$60,503	71.18	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0003.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$58,147	\$75,386	88.69	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0005.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$40,000	\$51,858	61.01	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0006.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$33,684	\$43,664	51.37	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0007.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$51,345	\$66,564	78.31	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0012.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$35,040	\$45,424	53.44	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0101.00	27780	JOHNSTOWN, PA		\$85,000	\$66,200	\$85,824	100.97	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0102.00	27780	JOHNSTOWN, PA	EAST CONEMAUGH BOROUGH, PA	\$85,000	\$44,073	\$57,137	67.22	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0103.00	27780	JOHNSTOWN, PA	DAISYTOWN BOROUGH, PA	\$85,000	\$66,579	\$86,318	101.55	MIDDLE INCOME	Neither Distressed nor Underserved

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42	PENNSYLVANIA	021	CAMBRIA COUNTY	0105.00	27780	JOHNSTOWN, PA	BELMONT CDP, PA	\$85,000	\$59,160	\$76,696	90.23	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0106.00	27780	JOHNSTOWN, PA	GEISTOWN BOROUGH, PA	\$85,000	\$73,802	\$95,684	112.57	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0107.00	27780	JOHNSTOWN, PA		\$85,000	\$74,787	\$96,960	114.07	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0108.01	27780	JOHNSTOWN, PA	BELMONT CDP, PA	\$85,000	\$86,280	\$111,860	131.6	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0110.00	27780	JOHNSTOWN, PA	FERNDALE BOROUGH, PA	\$85,000	\$52,600	\$68,196	80.23	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0111.00	27780	JOHNSTOWN, PA	ELIM CDP, PA	\$85,000	\$73,750	\$95,616	112.49	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0112.00	27780	JOHNSTOWN, PA	SOUTHMONT BOROUGH, PA	\$85,000	\$82,898	\$107,474	126.44	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0113.00	27780	JOHNSTOWN, PA	WESTMONT BOROUGH, PA	\$85,000	\$111,016	\$143,930	169.33	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0114.00	27780	JOHNSTOWN, PA	BROWNSTOWN BOROUGH, PA	\$85,000	\$64,730	\$83,920	98.73	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0115.00	27780	JOHNSTOWN, PA	MUNDYS CORNER CDP, PA	\$85,000	\$81,250	\$105,340	123.93	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0116.00	27780	JOHNSTOWN, PA	NANTY-GLO BOROUGH, PA	\$85,000	\$52,813	\$68,468	80.55	MIDDLE INCOME	Neither Distressed nor Underserved

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42	PENNSYLVANIA	021	CAMBRIA COUNTY	0117.00	27780	JOHNSTOWN, PA	VINTONDALE BOROUGH, PA	\$85,000	\$54,063	\$70,091	82.46	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0118.00	27780	JOHNSTOWN, PA	NORTHERN CAMBRIA BOROUGH, PA	\$85,000	\$60,278	\$78,149	91.94	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0119.00	27780	JOHNSTOWN, PA	NORTHERN CAMBRIA BOROUGH, PA	\$85,000	\$57,708	\$74,817	88.02	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0120.00	27780	JOHNSTOWN, PA	HASTINGS BOROUGH, PA	\$85,000	\$64,808	\$84,022	98.85	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0121.00	27780	JOHNSTOWN, PA	BLANDBURG CDP, PA	\$85,000	\$62,698	\$81,286	95.63	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0122.00	27780	JOHNSTOWN, PA	ASHVILLE BOROUGH, PA	\$85,000	\$70,054	\$90,822	106.85	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0123.00	27780	JOHNSTOWN, PA	CHEST SPRINGS BOROUGH, PA	\$85,000	\$91,750	\$118,949	139.94	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0124.00	27780	JOHNSTOWN, PA	CARROLLTOWN BOROUGH, PA	\$85,000	\$70,300	\$91,146	107.23	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0125.00	27780	JOHNSTOWN, PA	COLVER CDP, PA	\$85,000	\$79,571	\$103,164	121.37	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0126.00	27780	JOHNSTOWN, PA	EBENSBURG BOROUGH, PA	\$85,000	\$69,967	\$90,712	106.72	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0127.00	27780	JOHNSTOWN, PA	CASSANDRA BOROUGH, PA	\$85,000	\$64,050	\$83,036	97.69	MIDDLE INCOME	Neither Distressed nor Underserved

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42	PENNSYLVANIA	021	CAMBRIA COUNTY	0128.00	27780	JOHNSTOWN, PA	CRESSON BOROUGH, PA	\$85,000	\$69,150	\$89,650	105.47	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0129.00	27780	JOHNSTOWN, PA	PORTAGE BOROUGH, PA	\$85,000	\$75,696	\$98,141	115.46	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0130.00	27780	JOHNSTOWN, PA	PORTAGE BOROUGH, PA	\$85,000	\$57,708	\$74,817	88.02	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0131.00	27780	JOHNSTOWN, PA	BEAVERDALE CDP, PA	\$85,000	\$61,821	\$80,146	94.29	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0132.00	27780	JOHNSTOWN, PA	EHRENFELD BOROUGH, PA	\$85,000	\$63,698	\$82,578	97.15	MIDDLE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0133.00	27780	JOHNSTOWN, PA	BEAVERDALE CDP, PA	\$85,000	\$80,187	\$103,964	122.31	UPPER INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0134.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$24,659	\$31,968	37.61	LOW INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0135.00	27780	JOHNSTOWN, PA	DALE BOROUGH, PA	\$85,000	\$37,957	\$49,206	57.89	MODERATE INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0136.00	27780	JOHNSTOWN, PA	JOHNSTOWN CITY, PA	\$85,000	\$29,125	\$37,757	44.42	LOW INCOME	Neither Distressed nor Underserved
42	PENNSYLVANIA	021	CAMBRIA COUNTY	0137.00	27780	JOHNSTOWN, PA	SCALP LEVEL BOROUGH, PA	\$85,000	\$75,417	\$97,776	115.03	MIDDLE INCOME	Neither Distressed nor Underserved

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

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*Bradstreet for RiskExec reports.*