

Duplin, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 333,076		Direct	33	
Other Public	\$ 0		Indirect	4	
Private	\$ 168,797		Total	37	
New Equity	\$ 78,895		Multiplier	1.14	
<b>Total</b>	<b>\$ 580,768</b>				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 117,703		EDA Cost per Direct Job	\$3,567	
Total Investment per EDA Dollar	\$4.93		EDA Cost per Total Job	\$3,141	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	112	113	1	0.89%	
Total Employment	Before	After	▲	▲%	
	21,197	21,234	37	0.18%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.638	3.642	0.13%	0.18%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.61	\$26.58	-0.11%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.818	3.818	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.75%	34.74%	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

Durham, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,706,223		Direct	285	
Other Public	\$ 0		Indirect	131	
Private	\$ 3,042,940		Total	416	
New Equity	\$ 2,550,373		Multiplier	1.46	
<b>Total</b>	<b>\$ 7,299,536</b>				
Loan-Leverage Ratio	3.3:1				
EDA Cost	\$ 561,426		EDA Cost per Direct Job	\$1,970	
Total Investment per EDA Dollar	\$13.00		EDA Cost per Total Job	\$1,350	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	185	189	4	2.16%	
Total Employment	Before	After	▲	▲%	
	150,891	151,307	416	0.28%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3,948	3,952	0.11%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$39.25	\$39.22	-0.07%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.922	4.921	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.39%	26.35%	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

Hertford, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 127,566		Direct	33	
Other Public	\$ 0		Indirect	6	
Private	\$ 267,281		Total	39	
New Equity	\$ 0		Multiplier	1.17	
<b>Total</b>	<b>\$ 394,847</b>				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 18,112		EDA Cost per Direct Job	\$549	
Total Investment per EDA Dollar	\$21.80		EDA Cost per Total Job	\$469	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	98	98	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,450	10,489	39	0.37%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.810	3.807	-0.07%	-0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.93	\$24.89	-0.16%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.459	4.461	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.61%	28.65%	-0.13%	-0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.33%		neg

Jones, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 635,092		Direct	195	
Other Public	\$ 1,099,215		Indirect	21	
Private	\$ 988,581		Total	216	
New Equity	\$ 193,034		Multiplier	1.11	
<b>Total</b>	<b>\$ 2,915,921</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 265,606		EDA Cost per Direct Job	\$1,362	
Total Investment per EDA Dollar	\$10.98		EDA Cost per Total Job	\$1,232	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	64	65	1	1.56%	
Total Employment	Before	After	▲	▲%	
	2,581	2,797	216	8.35%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.525	3.460	-1.84%	-2.69%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.63	\$24.72	-3.54%	-2.29%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.328	4.250	-1.81%	-1.81%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.91%	34.39%	-1.41%	-1.85%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-8.63%		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

Lenoir, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,096,835	Direct	80		
Other Public	\$ 146,416	Indirect	26		
Private	\$ 669,059	Total	106		
New Equity	\$ 961,298	Multiplier	1.33		
<b>Total</b>	<b>\$ 2,873,608</b>				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 215,434	EDA Cost per Direct Job	\$2,693		
Total Investment per EDA Dollar	\$13.34	EDA Cost per Total Job	\$2,030		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	151	152	1	0.66%	
Total Employment	Before	After	▲	▲%	
	36,149	36,255	106	0.29%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.034	4.036	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.17	\$28.15	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.420	4.422	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.06%	29.00%	0.21%	0.28%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.36%		pos

Onslow, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,726,706	Direct	416		
Other Public	\$ 280,085	Indirect	71		
Private	\$ 2,818,470	Total	488		
New Equity	\$ 2,328,305	Multiplier	1.17		
<b>Total</b>	<b>\$ 7,153,567</b>				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 207,272	EDA Cost per Direct Job	\$498		
Total Investment per EDA Dollar	\$34.51	EDA Cost per Total Job	\$425		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	122	122	0	0.00%	
Total Employment	Before	After	▲	▲%	
	84,076	84,564	488	0.58%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.611	2.622	0.45%	0.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.08	\$33.98	-0.28%	-0.18%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.950	4.935	-0.30%	-0.30%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.85%	34.88%	-0.07%	-0.09%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.09%		ind

Pamlico, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 2,287,273	Direct	221		
Other Public	\$ 907,511	Indirect	42		
Private	\$ 2,309,289	Total	263		
New Equity	\$ 1,759,358	Multiplier	1.19		
<b>Total</b>	<b>\$ 7,263,431</b>				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 1,020,856	EDA Cost per Direct Job	\$4,619		
Total Investment per EDA Dollar	\$7.12	EDA Cost per Total Job	\$3,879		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	71	72	1	1.41%	
Total Employment	Before	After	▲	▲%	
	3,605	3,868	263	7.30%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.663	3.656	-0.21%	-0.31%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.58	\$21.07	-2.35%	-1.52%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.425	4.364	-1.39%	-1.39%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.89%	32.83%	0.18%	0.23%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-2.98%		neg

Pasquotank, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 374,610	Direct	49		
Other Public	\$ 0	Indirect	12		
Private	\$ 1,058,993	Total	61		
New Equity	\$ 0	Multiplier	1.24		
<b>Total</b>	<b>\$ 1,433,604</b>				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 41,383	EDA Cost per Direct Job	\$845		
Total Investment per EDA Dollar	\$34.64	EDA Cost per Total Job	\$679		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	110	111	1	0.91%	
Total Employment	Before	After	▲	▲%	
	16,856	16,917	61	0.36%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.791	3.792	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.73	\$27.68	-0.15%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.936	4.936	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.22%	27.18%	0.12%	0.16%	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

Wayne, NC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,048,456	Direct	84		
Other Public	\$ 241,705	Indirect	18		
Private	\$ 1,727,158	Total	102		
New Equity	\$ 679,769	Multiplier	1.22		
<b>Total</b>	<b>\$ 3,697,088</b>				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 379,000	EDA Cost per Direct Job	\$4,512		
Total Investment per EDA Dollar	\$9.75	EDA Cost per Total Job	\$3,713		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	151	151	0	0.00%	
Total Employment	Before	After	▲	▲%	
	52,943	53,045	102	0.19%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.998	3.999	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.71	\$29.69	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.617	4.618	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.91%	25.89%	0.05%	0.07%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.05%		ind

Allendale, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 489,544	Direct	50		
Other Public	\$ 264,480	Indirect	34		
Private	\$ 663,420	Total	84		
New Equity	\$ 131,674	Multiplier	1.68		
<b>Total</b>	<b>\$ 1,549,118</b>				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 33,241	EDA Cost per Direct Job	\$666		
Total Investment per EDA Dollar	\$46.60	EDA Cost per Total Job	\$397		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	76	77	1	1.32%	
Total Employment	Before	After	▲	▲%	
	4,964	5,048	84	1.69%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.403	3.421	0.55%	0.81%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.27	\$25.93	-1.30%	-0.84%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.267	4.224	-1.00%	-1.00%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.96%	36.91%	0.15%	0.20%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.83%		neg

Bamberg, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 619,987	Direct	65		
Other Public	\$ 378,580	Indirect	27		
Private	\$ 787,201	Total	91		
New Equity	\$ 70,753	Multiplier	1.41		
<b>Total</b>	<b>\$ 1,856,520</b>				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 131,492	EDA Cost per Direct Job	\$2,036		
Total Investment per EDA Dollar	\$14.12	EDA Cost per Total Job	\$1,441		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	95	95	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,586	6,677	91	1.39%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.743	3.757	0.39%	0.56%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.67	\$23.71	0.19%	0.12%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.166	4.159	-0.17%	-0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.57%	34.42%	0.43%	0.56%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.08%		pos

Barnwell, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 413,153	Direct	79		
Other Public	\$ 927,040	Indirect	71		
Private	\$ 887,687	Total	149		
New Equity	\$ 197,810	Multiplier	1.90		
<b>Total</b>	<b>\$ 2,425,691</b>				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 138,324	EDA Cost per Direct Job	\$1,762		
Total Investment per EDA Dollar	\$17.54	EDA Cost per Total Job	\$927		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	102	104	2	1.96%	
Total Employment	Before	After	▲	▲%	
	9,270	9,419	149	1.61%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.732	3.776	1.19%	1.73%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.68	\$33.91	-2.23%	-1.44%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.181	4.175	-0.15%	-0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.46%	33.30%	0.46%	0.61%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.75%		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

Beaufort, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 471,921	Direct	39		
Other Public	\$ 0	Indirect	12		
Private	\$ 1,046,946	Total	51		
New Equity	\$ 671,135	Multiplier	1.31		
<b>Total</b>	<b>\$ 2,190,001</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 68,995	EDA Cost per Direct Job	\$ 1,769		
Total Investment per EDA Dollar	\$31.74	EDA Cost per Total Job	\$ 1,353		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	149	149	0	0.00%	
Total Employment	Before	After	▲	▲%	
	60,875	60,926	51	0.08%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.610	3.613	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.07	\$29.06	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.021	5.020	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.42%	28.39%	0.10%	0.13%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.21%		ind

Berkeley, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 140,226	Direct	25		
Other Public	\$ 0	Indirect	2		
Private	\$ 0	Total	27		
New Equity	\$ 0	Multiplier	1.09		
<b>Total</b>	<b>\$ 140,226</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 33,529	EDA Cost per Direct Job	\$ 1,341		
Total Investment per EDA Dollar	\$4.18	EDA Cost per Total Job	\$ 1,225		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	128	128	0	0.00%	
Total Employment	Before	After	▲	▲%	
	37,310	37,337	27	0.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.928	3.931	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.76	\$30.75	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.532	4.533	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.97%	28.95%	0.09%	0.12%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.21%		ind

Charleston, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 2,947,967	Direct	893		
Other Public	\$ 10,419,282	Indirect	660		
Private	\$ 27,667,400	Total	1553		
New Equity	\$ 10,174,235	Multiplier	1.74		
<b>Total</b>	<b>\$ 51,208,884</b>				
Loan-Leverage Ratio	16.4:1				
EDA Cost	\$ 206,433	EDA Cost per Direct Job	\$231		
Total Investment per EDA Dollar	\$248.06	EDA Cost per Total Job	\$ 133		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	199	202	3	1.51%	
Total Employment	Before	After	▲	▲%	
	227,389	228,942	1,553	0.68%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.877	3.881	0.11%	0.16%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$32.34	\$32.25	-0.26%	-0.17%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	5.020	5.019	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.06%	22.02%	0.14%	0.19%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.15%		ind

Chester, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 2,277,958	Direct	303		
Other Public	\$ 0	Indirect	71		
Private	\$ 4,793,429	Total	373		
New Equity	\$ 2,974,715	Multiplier	1.23		
<b>Total</b>	<b>\$ 10,046,102</b>				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 456,278	EDA Cost per Direct Job	\$ 1,508		
Total Investment per EDA Dollar	\$22.02	EDA Cost per Total Job	\$ 1,223		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	111	113	2	1.80%	
Total Employment	Before	After	▲	▲%	
	13,016	13,389	373	2.87%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.654	3.684	0.83%	1.20%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.13	\$26.88	-0.91%	-0.59%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.817	3.817	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.64%	35.50%	0.39%	0.51%	pos
Summary of Indices					
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

**Chesterfield, SC**

Loan Moneys and Employment Creation

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 346,652	Direct	36
Other Public	\$ 649,787	Indirect	8
Private	\$ 912,373	Total	44
New Equity	\$ 595,338	Multiplier	1.22
<b>Total</b>	<b>\$ 2,504,151</b>		

Loan-Leverage Ratio 6.2:1

EDA Cost	\$ 26,865	EDA Cost per Direct Job	\$747
Total Investment per EDA Dollar	\$93.21	EDA Cost per Total Job	\$611

Baseline Industry and Employment Analysis\*

SIC Business Types (4-Digit)	Before	After	▲	▲%
	128	128	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	18,330	18,374	44	0.24%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.933	3.933	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	\$26.94	\$26.93	-0.03%	-0.02%	ind
Economic Stage Index	3.726	3.727	0.02%	0.02%	ind
Import-Dependence Index**	35.39%	35.40%	0.00%	0.00%	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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**Colleton, SC**

Loan Moneys and Employment Creation

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 123,933	Direct	3
Other Public	\$ 0	Indirect	3
Private	\$ 619,666	Total	6
New Equity	\$ 82,622	Multiplier	2.00
<b>Total</b>	<b>\$ 826,221</b>		

Loan-Leverage Ratio 5.7:1

EDA Cost	\$ 11,379	EDA Cost per Direct Job	\$3,793
Total Investment per EDA Dollar	\$72.61	EDA Cost per Total Job	\$1,896

Baseline Industry and Employment Analysis\*

SIC Business Types (4-Digit)	Before	After	▲	▲%
	111	111	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	13,968	13,974	6	0.04%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.974	3.975	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	\$24.24	\$24.23	-0.02%	-0.01%	ind
Economic Stage Index	4.439	4.439	0.01%	0.01%	ind
Import-Dependence Index**	26.32%	26.32%	-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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**Darlington, SC**

Loan Moneys and Employment Creation

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 1,113,332	Direct	105
Other Public	\$ 1,928,570	Indirect	75
Private	\$ 4,360,533	Total	180
New Equity	\$ 1,501,614	Multiplier	1.72
<b>Total</b>	<b>\$ 8,904,049</b>		

Loan-Leverage Ratio 7.0:1

EDA Cost	\$ 166,537	EDA Cost per Direct Job	\$1,590
Total Investment per EDA Dollar	\$53.47	EDA Cost per Total Job	\$924

Baseline Industry and Employment Analysis\*

SIC Business Types (4-Digit)	Before	After	▲	▲%
	130	132	2	1.54%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	28,140	28,320	180	0.64%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.931	3.939	0.21%	0.30%	ind
Earnings per Worker Index (\$1,000)	\$31.11	\$31.09	-0.08%	-0.06%	ind
Economic Stage Index	4.362	4.360	-0.04%	-0.04%	ind
Import-Dependence Index**	28.52%	28.49%	0.08%	0.11%	ind

Summary of Indices

0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	0.32%	pos
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**Dillon, SC**

Loan Moneys and Employment Creation

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 79,740	Direct	9
Other Public	\$ 0	Indirect	2
Private	\$ 138,214	Total	11
New Equity	\$ 30,558	Multiplier	1.20
<b>Total</b>	<b>\$ 248,513</b>		

Loan-Leverage Ratio 2.1:1

EDA Cost	\$ 5,087	EDA Cost per Direct Job	\$565
Total Investment per EDA Dollar	\$48.85	EDA Cost per Total Job	\$470

Baseline Industry and Employment Analysis\*

SIC Business Types (4-Digit)	Before	After	▲	▲%
	95	95	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	10,625	10,636	11	0.10%

Economic Structural Change Analysis

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.707	3.710	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	\$23.57	\$23.57	0.01%	0.01%	ind
Economic Stage Index	4.108	4.109	0.02%	0.02%	ind
Import-Dependence Index**	33.63%	33.60%	0.10%	0.13%	ind

Summary of Indices

0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	0.28%	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

Dorchester, SC

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 1,058,413	Direct	252
Other Public	\$ 1,546,375	Indirect	143
Private	\$ 7,058,272	Total	395
New Equity	\$ 186,903	Multiplier	1.57
<b>Total</b>	<b>\$ 9,849,963</b>		

Loan-Leverage Ratio 8.3:1

EDA Cost	\$ 210,712	EDA Cost per Direct Job	\$836
Total Investment per EDA Dollar	\$46.75	EDA Cost per Total Job	\$533

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	135	137	2	1.48%
<b>Total Employment</b>	<b>27,284</b>	<b>27,679</b>	<b>395</b>	<b>1.45%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.089	4.106	0.40%	0.59%	pos
Earnings per Worker Index (\$1,000)	\$24.55	\$24.46	-0.37%	-0.24%	neg
Economic Stage Index	4.723	4.709	-0.28%	-0.28%	neg
Import-Dependence Index**	26.18%	26.13%	0.17%	0.22%	ind

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

Composite Economic Structural Change Index	0.29%	pos
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Edgefield, SC

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 499,689	Direct	130
Other Public	\$ 738,394	Indirect	29
Private	\$ 1,931,803	Total	159
New Equity	\$ 455,296	Multiplier	1.22
<b>Total</b>	<b>\$ 3,625,182</b>		

Loan-Leverage Ratio 6.3:1

EDA Cost	\$ 103,436	EDA Cost per Direct Job	\$796
Total Investment per EDA Dollar	\$35.05	EDA Cost per Total Job	\$650

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	89	90	1	1.12%
<b>Total Employment</b>	<b>6,523</b>	<b>6,682</b>	<b>159</b>	<b>2.44%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.709	3.718	0.24%	0.35%	ind
Earnings per Worker Index (\$1,000)	\$22.86	\$22.73	-0.59%	-0.38%	neg
Economic Stage Index	4.105	4.115	0.26%	0.26%	pos
Import-Dependence Index**	35.30%	35.43%	-0.38%	-0.50%	neg

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

Composite Economic Structural Change Index	-0.27%	neg
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Fairfield, SC

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 80,208	Direct	91
Other Public	\$ 0	Indirect	13
Private	\$ 160,415	Total	104
New Equity	\$ 0	Multiplier	1.15
<b>Total</b>	<b>\$ 240,623</b>		

Loan-Leverage Ratio 2.0:1

EDA Cost	\$ 10,686	EDA Cost per Direct Job	\$117
Total Investment per EDA Dollar	\$22.52	EDA Cost per Total Job	\$102

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	92	92	0	0.00%
<b>Total Employment</b>	<b>9,413</b>	<b>9,517</b>	<b>104</b>	<b>1.11%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.471	3.468	-0.09%	-0.13%	ind
Earnings per Worker Index (\$1,000)	\$34.96	\$34.77	-0.53%	-0.34%	neg
Economic Stage Index	4.538	4.522	-0.33%	-0.33%	neg
Import-Dependence Index**	33.88%	33.94%	-0.18%	-0.24%	ind

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

Composite Economic Structural Change Index	-1.05%	neg
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Florence, SC

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 2,069,047	Direct	357
Other Public	\$ 0	Indirect	398
Private	\$ 0	Total	754
New Equity	\$ 0	Multiplier	2.12
<b>Total</b>	<b>\$ 2,069,047</b>		

Loan-Leverage Ratio 0.0:1

EDA Cost	\$ 981,304	EDA Cost per Direct Job	\$2,753
Total Investment per EDA Dollar	\$2.11	EDA Cost per Total Job	\$1,301

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	171	174	3	1.75%
<b>Total Employment</b>	<b>68,019</b>	<b>68,773</b>	<b>754</b>	<b>1.11%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.178	4.191	0.31%	0.44%	pos
Earnings per Worker Index (\$1,000)	\$28.64	\$28.57	-0.24%	-0.15%	ind
Economic Stage Index	4.626	4.620	-0.13%	-0.13%	ind
Import-Dependence Index**	23.46%	23.40%	0.27%	0.35%	pos

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

Composite Economic Structural Change Index	0.51%	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

Georgetown, SC				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 1,201,128	Direct	589	
Other Public	\$ 648,838	Indirect	296	
Private	\$ 2,471,788	Total	885	
New Equity	\$ 408,946	Multiplier	1.50	
<b>Total</b>	<b>\$ 4,730,701</b>			
Loan-Leverage Ratio	2.9:1			
EDA Cost	\$ 401,914	EDA Cost per Direct Job	\$682	
Total Investment per EDA Dollar	\$11.77	EDA Cost per Total Job	\$454	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	117	121	4	3.42%
Total Employment	Before	After	▲	▲%
	23,281	24,166	885	3.80%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.880	3.886	0.15%	0.22%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.19	\$25.96	-0.86%	-0.56%
Economic Stage Index	Before	After	▲%	▲STD%
	4.574	4.541	-0.74%	-0.74%
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.62%	28.55%	0.25%	0.32%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.75%	neg

Greenwood, SC				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 819,118	Direct	82	
Other Public	\$ 559,429	Indirect	34	
Private	\$ 2,415,831	Total	116	
New Equity	\$ 106,663	Multiplier	1.42	
<b>Total</b>	<b>\$ 3,901,040</b>			
Loan-Leverage Ratio	3.8:1			
EDA Cost	\$ 82,107	EDA Cost per Direct Job	\$1,004	
Total Investment per EDA Dollar	\$47.51	EDA Cost per Total Job	\$707	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	144	145	1	0.69%
Total Employment	Before	After	▲	▲%
	36,424	36,540	116	0.32%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.931	3.936	0.14%	0.20%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$29.58	\$29.58	-0.02%	-0.01%
Economic Stage Index	Before	After	▲%	▲STD%
	4.292	4.289	-0.05%	-0.05%
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.84%	28.82%	0.08%	0.10%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.24%	ind

Hampton, SC				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 548,944	Direct	52	
Other Public	\$ 0	Indirect	28	
Private	\$ 1,564,204	Total	80	
New Equity	\$ 629,429	Multiplier	1.53	
<b>Total</b>	<b>\$ 2,742,577</b>			
Loan-Leverage Ratio	4.0:1			
EDA Cost	\$ 110,107	EDA Cost per Direct Job	\$2,117	
Total Investment per EDA Dollar	\$24.91	EDA Cost per Total Job	\$1,385	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	94	97	3	3.19%
Total Employment	Before	After	▲	▲%
	7,542	7,622	80	1.05%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.766	3.781	0.42%	0.61%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.22	\$25.10	-0.46%	-0.29%
Economic Stage Index	Before	After	▲%	▲STD%
	4.433	4.435	0.05%	0.05%
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.21%	29.95%	0.87%	1.13%
Summary of Indices				
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		1.50%	pos

Horry, SC				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 1,501,701	Direct	256	
Other Public	\$ 682,201	Indirect	105	
Private	\$ 1,230,539	Total	361	
New Equity	\$ 205,349	Multiplier	1.41	
<b>Total</b>	<b>\$ 3,619,790</b>			
Loan-Leverage Ratio	1.4:1			
EDA Cost	\$ 414,148	EDA Cost per Direct Job	\$1,620	
Total Investment per EDA Dollar	\$8.74	EDA Cost per Total Job	\$1,148	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	164	164	0	0.00%
Total Employment	Before	After	▲	▲%
	91,489	91,850	361	0.39%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.781	3.784	0.08%	0.11%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$23.50	\$23.50	-0.02%	-0.01%
Economic Stage Index	Before	After	▲%	▲STD%
	4.901	4.898	-0.07%	-0.07%
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.84%	27.85%	-0.03%	-0.05%
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

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

**Jasper, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 1,114,642	Direct	191
Other Public	\$ 0	Indirect	112
Private	\$ 7,430,827	Total	303
New Equity	\$ 528,727	Multiplier	1.59
<b>Total</b>	<b>\$ 9,074,197</b>		

Loan-Leverage Ratio 7.1:1

EDA Cost	\$ 218,179	EDA Cost per Direct Job	\$1,142
Total Investment per EDA Dollar	\$41.59	EDA Cost per Total Job	\$720

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	80	83	3	3.75%
<b>Total Employment</b>	<b>5,290</b>	<b>5,593</b>	<b>303</b>	<b>5.73%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.530	3.576	1.31%	1.91%	pos
Earnings per Worker Index (\$1,000)	\$21.27	\$20.68	-2.80%	-1.81%	neg
Economic Stage Index	4.804	4.751	-1.09%	-1.09%	neg
Import-Dependence Index**	31.94%	31.76%	0.56%	0.73%	pos

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

Composite Economic Structural Change Index	-0.25%	ind
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**Lancaster, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 2,475,450	Direct	205
Other Public	\$ 794,059	Indirect	67
Private	\$ 1,957,119	Total	271
New Equity	\$ 4,543,905	Multiplier	1.33
<b>Total</b>	<b>\$ 9,770,533</b>		

Loan-Leverage Ratio 2.9:1

EDA Cost	\$ 349,097	EDA Cost per Direct Job	\$1,707
Total Investment per EDA Dollar	\$27.99	EDA Cost per Total Job	\$1,287

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	126	128	2	1.59%
<b>Total Employment</b>	<b>23,687</b>	<b>23,958</b>	<b>271</b>	<b>1.15%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.754	3.766	0.32%	0.47%	pos
Earnings per Worker Index (\$1,000)	\$27.37	\$27.30	-0.25%	-0.16%	ind
Economic Stage Index	4.242	4.243	0.02%	0.02%	ind
Import-Dependence Index**	29.73%	29.56%	0.57%	0.74%	pos

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

Composite Economic Structural Change Index	1.07%	pos
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**Laurens, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 152,101	Direct	68
Other Public	\$ 0	Indirect	26
Private	\$ 223,703	Total	94
New Equity	\$ 113,895	Multiplier	1.39
<b>Total</b>	<b>\$ 489,699</b>		

Loan-Leverage Ratio 2.2:1

EDA Cost	\$ 9,199	EDA Cost per Direct Job	\$1,336
Total Investment per EDA Dollar	\$5.39	EDA Cost per Total Job	\$962

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	138	138	0	0.00%
<b>Total Employment</b>	<b>25,296</b>	<b>25,390</b>	<b>94</b>	<b>0.37%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.961	3.969	0.19%	0.27%	ind
Earnings per Worker Index (\$1,000)	\$22.86	\$22.83	-0.13%	-0.09%	ind
Economic Stage Index	4.275	4.271	-0.09%	-0.09%	ind
Import-Dependence Index**	32.62%	32.65%	-0.08%	-0.11%	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

**McCormick, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 77,876	Direct	24
Other Public	\$ 0	Indirect	4
Private	\$ 233,629	Total	28
New Equity	\$ 0	Multiplier	1.18
<b>Total</b>	<b>\$ 311,505</b>		

Loan-Leverage Ratio 3.0:1

EDA Cost	\$ 20,378	EDA Cost per Direct Job	\$849
Total Investment per EDA Dollar	\$15.29	EDA Cost per Total Job	\$717

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	66	67	1	1.52%
<b>Total Employment</b>	<b>3,168</b>	<b>3,197</b>	<b>28</b>	<b>0.90%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.230	3.252	0.69%	1.01%	pos
Earnings per Worker Index (\$1,000)	\$22.40	\$22.22	-0.78%	-0.51%	neg
Economic Stage Index	4.449	4.438	-0.24%	-0.24%	ind
Import-Dependence Index**	36.63%	36.64%	-0.03%	-0.04%	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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pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change



**Marion, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 881,934	Direct	138
Other Public	\$ 9,625	Indirect	52
Private	\$ 155,481	Total	190
New Equity	\$ 864,328	Multiplier	1.38
<b>Total</b>	<b>\$ 1,911,368</b>		

Loan-Leverage Ratio 1.2:1

EDA Cost	\$ 332,008	EDA Cost per Direct Job	\$2,408
Total Investment per EDA Dollar	\$5.76	EDA Cost per Total Job	\$1,744

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
Total	105	105	0	0.00%
Employment	14,656	14,846	190	1.30%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.744	3.749	0.16%	0.23%	ind
Earnings per Worker Index (\$1,000)	\$23.65	\$23.67	0.12%	0.08%	ind
Economic Stage Index	4.099	4.097	-0.05%	-0.05%	ind
Import-Dependence Index**	33.09%	33.07%	0.07%	0.09%	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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**Orangeburg, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 23,363	Direct	2
Other Public	\$ 0	Indirect	1
Private	\$ 23,363	Total	3
New Equity	\$ 14,018	Multiplier	1.27
<b>Total</b>	<b>\$ 60,744</b>		

Loan-Leverage Ratio 1.6:1

EDA Cost	\$ 2,270	EDA Cost per Direct Job	\$1,135
Total Investment per EDA Dollar	\$26.76	EDA Cost per Total Job	\$893

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
Total	156	156	0	0.00%
Employment	39,994	39,987	3	0.01%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.129	4.129	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$26.25	\$26.25	0.00%	0.00%	ind
Economic Stage Index	4.418	4.418	0.00%	0.00%	ind
Import-Dependence Index**	27.53%	27.53%	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
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**Richland, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 5,532,524	Direct	580
Other Public	\$ 913,283	Indirect	167
Private	\$ 14,074,307	Total	748
New Equity	\$ 2,699,494	Multiplier	1.29
<b>Total</b>	<b>\$ 23,219,607</b>		

Loan-Leverage Ratio 3.2:1

EDA Cost	\$ 649,679	EDA Cost per Direct Job	\$1,119
Total Investment per EDA Dollar	\$35.74	EDA Cost per Total Job	\$869

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
Total	209	210	1	0.48%
Employment	223,328	224,076	748	0.33%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.941	3.943	0.05%	0.08%	ind
Earnings per Worker Index (\$1,000)	\$31.77	\$31.76	-0.05%	-0.03%	ind
Economic Stage Index	4.970	4.970	-0.01%	-0.01%	ind
Import-Dependence Index**	22.82%	22.75%	0.30%	0.39%	pos

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

Composite Economic Structural Change Index	0.43%	pos
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**Union, SC**

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 2,790,039	Direct	330
Other Public	\$ 2,142,962	Indirect	175
Private	\$ 22,314,998	Total	505
New Equity	\$ 8,253,994	Multiplier	1.53
<b>Total</b>	<b>\$ 35,501,993</b>		

Loan-Leverage Ratio 11.7:1

EDA Cost	\$ 388,530	EDA Cost per Direct Job	\$2,883
Total Investment per EDA Dollar	\$42.91	EDA Cost per Total Job	\$1,884

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
Total	107	109	2	1.87%
Employment	13,035	13,540	505	3.88%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.505	3.528	0.66%	0.96%	pos
Earnings per Worker Index (\$1,000)	\$22.54	\$22.33	-0.91%	-0.59%	neg
Economic Stage Index	3.792	3.770	-0.58%	-0.58%	neg
Import-Dependence Index**	34.86%	34.85%	0.05%	0.06%	ind

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

Composite Economic Structural Change Index	-0.15%	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

Williamsburg, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,088,901		Direct	373	
Other Public	\$ 4,530,441		Indirect	156	
Private	\$ 7,918,469		Total	529	
New Equity	\$ 2,491,069		Multiplier	1.42	
<b>Total</b>	<b>\$ 16,028,879</b>				
Loan-Leverage Ratio	13.7:1				
EDA Cost	\$ 501,665		EDA Cost per Direct Job	\$1,185	
Total Investment per EDA Dollar	\$36.27		EDA Cost per Total Job	\$836	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	106	107	1	0.94%	
Total Employment	Before	After	▲	▲%	
	14,253	14,782	529	3.71%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.676	3.653	-0.62%	-0.90%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.00	\$19.77	-1.12%	-0.72%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.951	3.923	-0.71%	-0.71%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.86%	35.01%	-0.44%	-0.58%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-2.91%	neg

York, SC					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,959,031		Direct	215	
Other Public	\$ 0		Indirect	45	
Private	\$ 14,107,016		Total	260	
New Equity	\$ 893,217		Multiplier	1.21	
<b>Total</b>	<b>\$ 16,959,263</b>				
Loan-Leverage Ratio	7.7:1				
EDA Cost	\$ 130,337		EDA Cost per Direct Job	\$606	
Total Investment per EDA Dollar	\$130.12		EDA Cost per Total Job	\$501	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	210	210	0	0.00%	
Total Employment	Before	After	▲	▲%	
	64,696	64,956	260	0.40%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.182	4.182	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.45	\$30.44	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.618	4.618	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.71%	24.70%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.04%	ind

Anderson, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 237,742		Direct	50	
Other Public	\$ 806,342		Indirect	14	
Private	\$ 202,428		Total	64	
New Equity	\$ 201,057		Multiplier	1.29	
<b>Total</b>	<b>\$ 1,447,569</b>				
Loan-Leverage Ratio	5.1:1				
EDA Cost	\$ 154,609		EDA Cost per Direct Job	\$3,092	
Total Investment per EDA Dollar	\$9.36		EDA Cost per Total Job	\$2,405	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	151	151	0	0.00%	
Total Employment	Before	After	▲	▲%	
	44,537	44,601	64	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.030	4.030	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$38.81	\$38.80	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.779	4.780	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.61%	28.62%	-0.06%	-0.07%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.03%	ind

Bledsoe, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 110,861		Direct	14	
Other Public	\$ 0		Indirect	5	
Private	\$ 0		Total	19	
New Equity	\$ 0		Multiplier	1.37	
<b>Total</b>	<b>\$ 110,861</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 18,769		EDA Cost per Direct Job	\$1,384	
Total Investment per EDA Dollar	\$5.91		EDA Cost per Total Job	\$1,008	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	80	80	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,423	3,442	19	0.54%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.344	3.344	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.39	\$20.39	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.109	4.109	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.61%	35.61%	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

Campbell, TN					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 143,443	Direct	20		
Other Public	\$ 0	Indirect	7		
Private	\$ 645,495	Total	27		
New Equity	\$ 0	Multiplier	1.37		
<b>Total</b>	<b>\$ 788,938</b>				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 52,261	EDA Cost per Direct Job	\$2,613		
Total Investment per EDA Dollar	\$15.10	EDA Cost per Total Job	\$1,906		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	117	117	0	0.00%	
Total Employment	Before	After	▲	▲%	
	12,029	12,056	27	0.23%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.886	3.889	0.09%	0.13%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.88	\$23.88	0.00%	0.00%	
Economic Stage Index	Before	After	▲%	▲STD%	
	4.511	4.508	-0.05%	-0.05%	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.26%	27.28%	-0.06%	-0.08%	
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.01%	ind

Cannon, TN					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 33,883	Direct	5		
Other Public	\$ 0	Indirect	2		
Private	\$ 41,070	Total	7		
New Equity	\$ 0	Multiplier	1.35		
<b>Total</b>	<b>\$ 74,952</b>				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 7,768	EDA Cost per Direct Job	\$1,554		
Total Investment per EDA Dollar	\$9.65	EDA Cost per Total Job	\$1,154		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	79	79	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,212	4,219	7	0.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.618	3.621	0.06%	0.09%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.53	\$19.53	0.02%	0.02%	
Economic Stage Index	Before	After	▲%	▲STD%	
	3.914	3.913	-0.02%	-0.02%	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.75%	33.76%	-0.03%	-0.04%	
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.04%	ind

Clay, TN					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 312,416	Direct	60		
Other Public	\$ 326,760	Indirect	26		
Private	\$ 517,249	Total	86		
New Equity	\$ 0	Multiplier	1.44		
<b>Total</b>	<b>\$ 1,156,425</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 31,787	EDA Cost per Direct Job	\$530		
Total Investment per EDA Dollar	\$36.38	EDA Cost per Total Job	\$369		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	80	80	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,073	4,159	86	2.11%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	2.916	2.920	0.14%	0.20%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.94	\$20.09	0.75%	0.49%	
Economic Stage Index	Before	After	▲%	▲STD%	
	3.507	3.494	-0.39%	-0.39%	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	37.82%	37.91%	-0.25%	-0.33%	
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.04%	ind

Cumberland, TN					
Loan Moneys and Employment Creation					
Loan Summary		Jobs Summary (created/retained)			
RLF	\$ 712,753	Direct	64		
Other Public	\$ 0	Indirect	15		
Private	\$ 1,024,798	Total	79		
New Equity	\$ 135,787	Multiplier	1.23		
<b>Total</b>	<b>\$ 1,873,338</b>				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 64,884	EDA Cost per Direct Job	\$1,007		
Total Investment per EDA Dollar	\$28.87	EDA Cost per Total Job	\$818		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	134	134	0	0.00%	
Total Employment	Before	After	▲	▲%	
	16,084	16,163	79	0.49%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.106	4.107	0.00%	0.01%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.26	\$24.26	0.00%	0.00%	
Economic Stage Index	Before	After	▲%	▲STD%	
	4.394	4.395	0.02%	0.02%	
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.13%	29.08%	0.18%	0.23%	
Summary of Indices					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.27%	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

Davidson, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 646,761	Direct	50		
Other Public	\$ 0	Indirect	27		
Private	\$ 0	Total	77		
New Equity	\$ 0	Multiplier	1.54		
<b>Total</b>	<b>\$ 646,761</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 77,588	EDA Cost per Direct Job	\$ 1,552		
Total Investment per EDA Dollar	\$8.34	EDA Cost per Total Job	\$ 1,008		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	293	293	0	0.00%	
Total Employment	Before	After	▲	▲%	
	441,757	441,834	77	0.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.266	4.266	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$35.06	\$35.06	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.944	4.944	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	18.16%	18.16%	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

De Kalb, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 265,694	Direct	65		
Other Public	\$ 979,227	Indirect	11		
Private	\$ 140,226	Total	76		
New Equity	\$ 0	Multiplier	1.16		
<b>Total</b>	<b>\$ 1,385,148</b>				
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 34,666	EDA Cost per Direct Job	\$ 533		
Total Investment per EDA Dollar	\$39.96	EDA Cost per Total Job	\$ 459		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	100	100	0	0.00%	
Total Employment	Before	After	▲	▲%	
	8,079	8,155	76	0.94%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.743	3.742	-0.03%	-0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.50	\$23.49	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.908	3.919	0.26%	0.26%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.55%	33.39%	0.49%	0.64%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.82%	pos

Fayette, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 136,271	Direct	8		
Other Public	\$ 0	Indirect	1		
Private	\$ 279,715	Total	9		
New Equity	\$ 0	Multiplier	1.09		
<b>Total</b>	<b>\$ 415,986</b>				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 8,457	EDA Cost per Direct Job	\$ 1,057		
Total Investment per EDA Dollar	\$49.19	EDA Cost per Total Job	\$974		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	105	106	1	0.95%	
Total Employment	Before	After	▲	▲%	
	9,422	9,431	9	0.09%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.848	3.851	0.10%	0.14%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.93	\$25.91	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.873	3.872	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.90%	34.90%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.09%	ind

Fentress, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 361,102	Direct	49		
Other Public	\$ 0	Indirect	9		
Private	\$ 155,753	Total	59		
New Equity	\$ 31,151	Multiplier	1.19		
<b>Total</b>	<b>\$ 548,005</b>				
Loan-Leverage Ratio	0.5:1				
EDA Cost	\$ 97,384	EDA Cost per Direct Job	\$ 1,985		
Total Investment per EDA Dollar	\$5.63	EDA Cost per Total Job	\$ 1,664		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	90	90	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,006	7,065	59	0.84%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.456	3.448	-0.22%	-0.32%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.79	\$20.78	-0.07%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.217	4.212	-0.12%	-0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.91%	32.95%	-0.13%	-0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.65%	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

Franklin, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 226,380	Direct	90		
Other Public	\$ 80,208	Indirect	44		
Private	\$ 511,740	Total	134		
New Equity	\$ 0	Multiplier	1.49		
<b>Total</b>	<b>\$ 818,328</b>				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 6,748	EDA Cost per Direct Job	\$75		
Total Investment per EDA Dollar	\$121.26	EDA Cost per Total Job	\$50		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	120	120	0	0.00%	
Total Employment	Before	After	▲	▲%	
	13,133	13,267	134	1.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.967	3.966	-0.04%	-0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.84	\$23.94	0.43%	0.27%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.315	4.308	-0.16%	-0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.28%	29.34%	-0.20%	-0.26%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.19%	ind

Giles, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 312,327	Direct	89		
Other Public	\$ 0	Indirect	18		
Private	\$ 960,869	Total	107		
New Equity	\$ 9,703	Multiplier	1.21		
<b>Total</b>	<b>\$ 1,282,899</b>				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 41,023	EDA Cost per Direct Job	\$461		
Total Investment per EDA Dollar	\$31.27	EDA Cost per Total Job	\$382		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	124	124	0	0.00%	
Total Employment	Before	After	▲	▲%	
	13,944	14,051	107	0.77%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.907	3.915	0.19%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.57	\$26.51	-0.23%	-0.15%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.778	3.780	0.06%	0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.32%	31.29%	0.10%	0.13%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.31%	pos

Greene, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 155,753	Direct	20		
Other Public	\$ 0	Indirect	45		
Private	\$ 186,903	Total	65		
New Equity	\$ 81,228	Multiplier	3.23		
<b>Total</b>	<b>\$ 423,884</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 24,523	EDA Cost per Direct Job	\$1,226		
Total Investment per EDA Dollar	\$17.29	EDA Cost per Total Job	\$379		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	156	157	1	0.64%	
Total Employment	Before	After	▲	▲%	
	34,925	34,990	65	0.19%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.001	4.004	0.07%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.94	\$24.93	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.877	3.877	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.83%	30.82%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.12%	ind

Grundy, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 380,409	Direct	47		
Other Public	\$ 0	Indirect	17		
Private	\$ 0	Total	64		
New Equity	\$ 0	Multiplier	1.37		
<b>Total</b>	<b>\$ 380,409</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 93,786	EDA Cost per Direct Job	\$2,016		
Total Investment per EDA Dollar	\$4.06	EDA Cost per Total Job	\$1,467		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	81	81	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,759	3,823	64	1.70%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.452	3.452	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.76	\$18.76	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.358	4.358	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.36%	34.36%	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

Hamblen, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 537,158	Direct	55		
Other Public	\$ 0	Indirect	83		
Private	\$ 343,581	Total	138		
New Equity	\$ 0	Multiplier	2.52		
<b>Total</b>	<b>\$ 880,738</b>				
Loan-Leverage Ratio	0.6:1				
EDA Cost	\$ 47,143	EDA Cost per Direct Job	\$857		
Total Investment per EDA Dollar	\$18.68	EDA Cost per Total Job	\$341		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	157	158	1	0.64%	
Total Employment	Before	After	▲	▲%	
	37,021	37,159	138	0.37%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.098	4.104	0.14%	0.21%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.21	\$29.18	-0.08%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.113	4.114	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.11%	30.06%	0.14%	0.19%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.34%	pos

Hamilton, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,023,392	Direct	125		
Other Public	\$ 0	Indirect	77		
Private	\$ 0	Total	201		
New Equity	\$ 0	Multiplier	1.62		
<b>Total</b>	<b>\$ 1,023,392</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 91,165	EDA Cost per Direct Job	\$731		
Total Investment per EDA Dollar	\$11.23	EDA Cost per Total Job	\$453		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	274	274	0	0.00%	
Total Employment	Before	After	▲	▲%	
	198,254	198,455	201	0.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.325	4.325	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$33.46	\$33.46	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.732	4.732	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.16%	21.16%	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

Hardeman, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 153,888	Direct	16		
Other Public	\$ 900,595	Indirect	3		
Private	\$ 285,217	Total	19		
New Equity	\$ 43,049	Multiplier	1.21		
<b>Total</b>	<b>\$ 1,382,749</b>				
Loan-Leverage Ratio	8.0:1				
EDA Cost	\$ 103,130	EDA Cost per Direct Job	\$6,446		
Total Investment per EDA Dollar	\$13.41	EDA Cost per Total Job	\$5,344		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	104	105	1	0.96%	
Total Employment	Before	After	▲	▲%	
	9,696	9,715	19	0.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.590	3.597	0.18%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.18	\$26.13	-0.17%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.238	4.236	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.41%	31.41%	0.01%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.13%	ind

Hardin, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 249,204	Direct	23		
Other Public	\$ 373,806	Indirect	14		
Private	\$ 38,938	Total	37		
New Equity	\$ 0	Multiplier	1.60		
<b>Total</b>	<b>\$ 661,949</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 35,684	EDA Cost per Direct Job	\$1,551		
Total Investment per EDA Dollar	\$18.55	EDA Cost per Total Job	\$970		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	116	116	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,347	10,383	37	0.36%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.771	3.778	0.18%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.12	\$25.12	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.179	4.177	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.48%	30.49%	-0.03%	-0.03%	ind
Summary of Indices					
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

Haywood, TN						
Loan Moneys and Employment Creation						
Loan Summary			Jobs Summary (created/retained)			
RLF	\$ 38,661	Direct	6			
Other Public	\$ 45,565	Indirect	2			
Private	\$ 59,372	Total	8			
New Equity	\$ 0	Multiplier	1.37			
<b>Total</b>	<b>\$ 143,598</b>					
Loan-Leverage Ratio	2.7:1					
EDA Cost	\$ 14,612	EDA Cost per Direct Job	\$ 2,435			
Total Investment per EDA Dollar	\$ 9.83	EDA Cost per Total Job	\$ 1,780			
Baseline Industry and Employment Analysis*						
SIC Business Types in County (4-Digit)	Before	After	▲	▲%		
	95	95	0	0.00%		
Total Employment	Before	After	▲	▲%		
	8,010	8,018	8	0.10%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	4.013	4.013	0.01%	0.01%	ind	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$23.35	\$23.36	0.03%	0.02%	ind	
Economic Stage Index	Before	After	▲%	▲STD%		
	4.156	4.155	-0.02%	-0.02%	ind	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	29.84%	29.85%	-0.02%	-0.02%	ind	
Summary of Indices						
0 of 4 indices show positive economic structural change				Composite Economic Structural Change Index	0.00%	ind

Henderson, TN						
Loan Moneys and Employment Creation						
Loan Summary			Jobs Summary (created/retained)			
RLF	\$ 138,075	Direct	250			
Other Public	\$ 2,554,392	Indirect	88			
Private	\$ 8,284,514	Total	338			
New Equity	\$ 690,376	Multiplier	1.35			
<b>Total</b>	<b>\$ 11,667,357</b>					
Loan-Leverage Ratio	83.5:1					
EDA Cost	\$ 3,605	EDA Cost per Direct Job	\$ 14			
Total Investment per EDA Dollar	\$ 3,236.68	EDA Cost per Total Job	\$ 11			
Baseline Industry and Employment Analysis*						
SIC Business Types (4-Digit)	Before	After	▲	▲%		
	103	104	1	0.97%		
Total Employment	Before	After	▲	▲%		
	11,394	11,732	338	2.97%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	3.738	3.766	0.76%	1.11%	pos	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$24.81	\$24.29	-2.10%	-1.36%	neg	
Economic Stage Index	Before	After	▲%	▲STD%		
	3.887	3.874	-0.33%	-0.33%	neg	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	33.83%	34.03%	-0.59%	-0.77%	neg	
Summary of Indices						
1 of 4 indices show positive economic structural change				Composite Economic Structural Change Index	-1.34%	neg

Hickman, TN						
Loan Moneys and Employment Creation						
Loan Summary			Jobs Summary (created/retained)			
RLF	\$ 283,139	Direct	53			
Other Public	\$ 591,860	Indirect	12			
Private	\$ 631,326	Total	65			
New Equity	\$ 61,522	Multiplier	1.22			
<b>Total</b>	<b>\$ 1,567,848</b>					
Loan-Leverage Ratio	4.5:1					
EDA Cost	\$ 31,137	EDA Cost per Direct Job	\$ 587			
Total Investment per EDA Dollar	\$ 50.35	EDA Cost per Total Job	\$ 480			
Baseline Industry and Employment Analysis*						
SIC Business Types (4-Digit)	Before	After	▲	▲%		
	105	106	1	0.95%		
Total Employment	Before	After	▲	▲%		
	6,105	6,170	65	1.06%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	3.641	3.661	0.53%	0.78%	pos	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$21.44	\$21.28	-0.72%	-0.47%	neg	
Economic Stage Index	Before	After	▲%	▲STD%		
	4.141	4.134	-0.18%	-0.18%	ind	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	34.18%	34.14%	0.11%	0.14%	ind	
Summary of Indices						
1 of 4 indices show positive economic structural change				Composite Economic Structural Change Index	0.27%	pos

Houston, TN						
Loan Moneys and Employment Creation						
Loan Summary			Jobs Summary (created/retained)			
RLF	\$ 210,339	Direct	65			
Other Public	\$ 0	Indirect	41			
Private	\$ 0	Total	106			
New Equity	\$ 0	Multiplier	1.63			
<b>Total</b>	<b>\$ 210,339</b>					
Loan-Leverage Ratio	0.0:1					
EDA Cost	\$ 12,480	EDA Cost per Direct Job	\$ 192			
Total Investment per EDA Dollar	\$ 16.85	EDA Cost per Total Job	\$ 118			
Baseline Industry and Employment Analysis*						
SIC Business Types (4-Digit)	Before	After	▲	▲%		
	76	76	0	0.00%		
Total Employment	Before	After	▲	▲%		
	2,804	2,910	106	3.77%		
Economic Structural Change Analysis						
Economic Diversification Index	Before	After	▲%	▲STD%		
	3.201	3.247	1.44%	2.10%	pos	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%		
	\$22.43	\$22.95	2.32%	1.50%	pos	
Economic Stage Index	Before	After	▲%	▲STD%		
	4.078	4.085	0.17%	0.17%	ind	
Import-Dependence Index**	Before	After	▲%	▲STD%		
	36.23%	36.22%	0.02%	0.03%	ind	
Summary of Indices						
2 of 4 indices show positive economic structural change				Composite Economic Structural Change Index	3.80%	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

Humphreys, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 797,413	Direct	81		
Other Public	\$ 0	Indirect	81		
Private	\$ 0	Total	162		
New Equity	\$ 0	Multiplier	2.00		
<b>Total</b>	<b>\$ 797,413</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 69,603	EDA Cost per Direct Job	\$858		
Total Investment per EDA Dollar	\$11.46	EDA Cost per Total Job	\$429		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	99	102	3	3.03%	
Total Employment	Before	After	▲	▲%	
	9,108	9,270	162	1.78%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.735	3.759	0.64%	0.93%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$39.86	\$39.56	-0.75%	-0.48%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.137	4.139	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.02%	31.96%	0.19%	0.25%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.75%	pos

Jackson, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 636,879	Direct	243		
Other Public	\$ 513,373	Indirect	72		
Private	\$ 265,901	Total	315		
New Equity	\$ 177,203	Multiplier	1.30		
<b>Total</b>	<b>\$ 1,593,355</b>				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 197,889	EDA Cost per Direct Job	\$815		
Total Investment per EDA Dollar	\$8.05	EDA Cost per Total Job	\$629		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	78	79	1	1.28%	
Total Employment	Before	After	▲	▲%	
	3,778	4,093	315	8.33%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.278	3.298	0.60%	0.87%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.83	\$19.30	-2.68%	-1.73%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.630	3.616	-0.38%	-0.38%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.94%	36.04%	-0.30%	-0.39%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-1.63%	neg

Jefferson, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 175,750	Direct	100		
Other Public	\$ 0	Indirect	34		
Private	\$ 174,894	Total	134		
New Equity	\$ 0	Multiplier	1.34		
<b>Total</b>	<b>\$ 350,644</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 24,355	EDA Cost per Direct Job	\$244		
Total Investment per EDA Dollar	\$14.40	EDA Cost per Total Job	\$182		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	127	127	0	0.00%	
Total Employment	Before	After	▲	▲%	
	14,632	14,765	134	0.91%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.982	3.993	0.30%	0.44%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.77	\$23.79	0.08%	0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.115	4.109	-0.14%	-0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.36%	29.45%	-0.31%	-0.41%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.06%	ind

Lawrence, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 138,204	Direct	134		
Other Public	\$ 499,315	Indirect	69		
Private	\$ 871,752	Total	203		
New Equity	\$ 289,146	Multiplier	1.52		
<b>Total</b>	<b>\$ 1,798,416</b>				
Loan-Leverage Ratio	12.0:1				
EDA Cost	\$ 16,011	EDA Cost per Direct Job	\$119		
Total Investment per EDA Dollar	\$112.33	EDA Cost per Total Job	\$79		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	136	136	0	0.00%	
Total Employment	Before	After	▲	▲%	
	20,336	20,540	203	1.00%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.946	3.956	0.25%	0.37%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.06	\$25.08	0.08%	0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.910	3.906	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.77%	32.84%	-0.20%	-0.26%	ind
Summary of Indices					
1 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



Lewis, TN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 285,426		Direct	34	
Other Public	\$ 121,927		Indirect	6	
Private	\$ 1,967,979		Total	40	
New Equity	\$ 555,074		Multiplier	1.17	
<b>Total</b>	<b>\$ 2,930,406</b>				
Loan-Leverage Ratio	9.3:1				
EDA Cost	\$ 54,360		EDA Cost per Direct Job	\$ 1,581	
Total Investment per EDA Dollar	\$53.91		EDA Cost per Total Job	\$ 1,350	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	84	84	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,581	4,621	40	0.88%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.403	3.404	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.63	\$21.62	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.087	4.088	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.92%	34.88%	0.12%	0.16%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.21%	ind

Lincoln, TN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 235,357		Direct	30	
Other Public	\$ 621,486		Indirect	4	
Private	\$ 918,052		Total	35	
New Equity	\$ 182,294		Multiplier	1.14	
<b>Total</b>	<b>\$ 1,957,189</b>				
Loan-Leverage Ratio	7.3:1				
EDA Cost	\$ 60,132		EDA Cost per Direct Job	\$ 1,990	
Total Investment per EDA Dollar	\$32.55		EDA Cost per Total Job	\$ 1,743	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	123	123	0	0.00%	
Total Employment	Before	After	▲	▲%	
	13,091	13,125	35	0.26%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.812	3.814	0.08%	0.09%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.71	\$21.71	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.911	3.909	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.63%	31.61%	0.06%	0.08%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.11%	ind

Loudon, TN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 344,264		Direct	43	
Other Public	\$ 0		Indirect	9	
Private	\$ 649,798		Total	52	
New Equity	\$ 0		Multiplier	1.21	
<b>Total</b>	<b>\$ 994,062</b>				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 34,449		EDA Cost per Direct Job	\$801	
Total Investment per EDA Dollar	\$28.86		EDA Cost per Total Job	\$660	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	124	125	1	0.81%	
Total Employment	Before	After	▲	▲%	
	13,755	13,807	52	0.38%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.097	4.103	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.12	\$27.06	-0.25%	-0.16%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.189	4.189	-0.02%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.73%	30.69%	0.13%	0.17%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.20%	ind

McMinn, TN					
<u>Loan Moneys and Employment Creation</u>					
<u>Loan Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 354,792		Direct	43	
Other Public	\$ 0		Indirect	19	
Private	\$ 0		Total	62	
New Equity	\$ 0		Multiplier	1.44	
<b>Total</b>	<b>\$ 354,792</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 25,751		EDA Cost per Direct Job	\$593	
Total Investment per EDA Dollar	\$13.78		EDA Cost per Total Job	\$413	
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	130	130	0	0.00%	
Total Employment	Before	After	▲	▲%	
	24,006	24,068	62	0.26%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.029	4.029	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.82	\$31.82	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.964	3.964	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.87%	30.87%	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

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

McNairy, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 417,776	Direct	172		
Other Public	\$ 308,693	Indirect	200		
Private	\$ 0	Total	372		
New Equity	\$ 140,903	Multiplier	2.17		
<b>Total</b>	<b>\$ 867,372</b>				
Loan-Leverage Ratio	1.1:1				
EDA Cost	\$ 74,283	EDA Cost per Direct Job	\$432		
Total Investment per EDA Dollar	\$11.68	EDA Cost per Total Job	\$199		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	114	116	2	1.75%	
Total Employment	Before	After	▲	▲%	
	11,240	11,612	372	3.31%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.793	3.822	0.76%	1.11%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.48	\$22.27	-0.91%	-0.59%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.066	4.060	-0.17%	-0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.38%	32.43%	-0.14%	-0.18%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.17%		ind

Macon, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 723,368	Direct	144		
Other Public	\$ 1,017,925	Indirect	188		
Private	\$ 1,526,469	Total	332		
New Equity	\$ 0	Multiplier	2.31		
<b>Total</b>	<b>\$ 3,267,762</b>				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 109,837	EDA Cost per Direct Job	\$763		
Total Investment per EDA Dollar	\$29.75	EDA Cost per Total Job	\$330		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	89	90	1	1.12%	
Total Employment	Before	After	▲	▲%	
	8,010	8,342	332	4.15%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.493	3.532	1.13%	1.65%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.05	\$21.06	0.02%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.625	3.629	0.12%	0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.62%	34.47%	0.42%	0.55%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.34%		pos

Madison, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 544,506	Direct	287		
Other Public	\$ 0	Indirect	117		
Private	\$ 8,802,853	Total	404		
New Equity	\$ 5,535,815	Multiplier	1.41		
<b>Total</b>	<b>\$ 14,883,174</b>				
Loan-Leverage Ratio	26.3:1				
EDA Cost	\$ 329,438	EDA Cost per Direct Job	\$1,148		
Total Investment per EDA Dollar	\$45.18	EDA Cost per Total Job	\$815		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	175	176	1	0.57%	
Total Employment	Before	After	▲	▲%	
	54,515	54,920	404	0.74%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.176	4.188	0.28%	0.41%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.57	\$30.40	-0.56%	-0.38%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.586	4.573	-0.30%	-0.30%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.91%	23.91%	0.03%	0.04%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.22%		ind

Marion, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 180,539	Direct	22		
Other Public	\$ 0	Indirect	9		
Private	\$ 0	Total	31		
New Equity	\$ 0	Multiplier	1.40		
<b>Total</b>	<b>\$ 180,539</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 52,210	EDA Cost per Direct Job	\$2,364		
Total Investment per EDA Dollar	\$3.46	EDA Cost per Total Job	\$1,693		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	99	99	0	0.00%	
Total Employment	Before	After	▲	▲%	
	8,807	8,838	31	0.35%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.816	3.816	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.13	\$25.13	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.315	4.315	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.10%	29.10%	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

Maury, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 592,205		Direct	125	
Other Public	\$ 34,245		Indirect	67	
Private	\$ 2,939,966		Total	192	
New Equity	\$ 808,962		Multiplier	1.54	
<b>Total</b>	<b>\$ 4,375,378</b>				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 121,590		EDA Cost per Direct Job	\$972	
Total Investment per EDA Dollar	\$35.98		EDA Cost per Total Job	\$633	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	154	156	2	1.30%	
Total Employment	Before	After	▲	▲%	
	37,454	37,646	192	0.51%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.750	3.759	0.23%	0.33%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$41.40	\$41.30	-0.24%	-0.15%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.260	4.258	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.68%	27.68%	0.02%	0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.16%	ind

Meigs, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 73,839		Direct	9	
Other Public	\$ 0		Indirect	3	
Private	\$ 0		Total	12	
New Equity	\$ 0		Multiplier	1.38	
<b>Total</b>	<b>\$ 73,839</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 10,415		EDA Cost per Direct Job	\$1,153	
Total Investment per EDA Dollar	\$7.09		EDA Cost per Total Job	\$837	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	84	84	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,105	3,118	12	0.40%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.286	3.286	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.32	\$21.32	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.793	3.793	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.76%	36.76%	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

Monroe, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 573,455		Direct	53	
Other Public	\$ 433,229		Indirect	51	
Private	\$ 1,551,163		Total	104	
New Equity	\$ 1,080,907		Multiplier	1.95	
<b>Total</b>	<b>\$ 3,638,755</b>				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 164,550		EDA Cost per Direct Job	\$3,105	
Total Investment per EDA Dollar	\$22.11		EDA Cost per Total Job	\$1,589	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	124	125	1	0.81%	
Total Employment	Before	After	▲	▲%	
	14,162	14,266	104	0.73%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.901	3.913	0.32%	0.46%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.29	\$24.21	-0.31%	-0.20%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.961	3.963	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.97%	31.92%	0.16%	0.20%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.50%	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, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,552,923		Direct	196	
Other Public	\$ 408,899		Indirect	85	
Private	\$ 2,201,460		Total	280	
New Equity	\$ 0		Multiplier	1.43	
<b>Total</b>	<b>\$ 4,163,281</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 295,740		EDA Cost per Direct Job	\$1,512	
Total Investment per EDA Dollar	\$14.08		EDA Cost per Total Job	\$1,055	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	147	149	2	1.36%	
Total Employment	Before	After	▲	▲%	
	40,164	40,444	280	0.70%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.981	3.991	0.25%	0.37%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.47	\$25.47	0.03%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.619	4.617	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.60%	25.52%	0.33%	0.43%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.77%	pos

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

Overton, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 2,089,792	Direct	432		
Other Public	\$ 1,146,145	Indirect	140		
Private	\$ 2,837,950	Total	572		
New Equity	\$ 171,911	Multiplier	1.33		
<b>Total</b>	<b>\$ 6,245,798</b>				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 249,441	EDA Cost per Direct Job	\$578		
Total Investment per EDA Dollar	\$25.04	EDA Cost per Total Job	\$436		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	89	90	1	1.12%	
Total Employment	Before	After	▲	▲%	
	7,045	7,617	572	8.12%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.557	3.566	0.26%	0.38%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.74	\$21.72	-0.09%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.006	3.980	-0.64%	-0.64%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.89%	34.22%	-0.97%	-1.27%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-1.58%	neg

Perry, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 192,747	Direct	18		
Other Public	\$ 210,266	Indirect	5		
Private	\$ 237,917	Total	23		
New Equity	\$ 30,373	Multiplier	1.26		
<b>Total</b>	<b>\$ 671,302</b>				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 46,654	EDA Cost per Direct Job	\$2,551		
Total Investment per EDA Dollar	\$14.39	EDA Cost per Total Job	\$2,028		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	80	81	1	1.25%	
Total Employment	Before	After	▲	▲%	
	3,464	3,487	23	0.66%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.217	3.223	0.19%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.30	\$27.27	-0.11%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.775	3.774	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	38.57%	38.53%	0.11%	0.14%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.33%	pos

Pickett, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 978,044	Direct	124		
Other Public	\$ 402,986	Indirect	36		
Private	\$ 1,210,519	Total	160		
New Equity	\$ 542,462	Multiplier	1.29		
<b>Total</b>	<b>\$ 3,134,012</b>				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 203,913	EDA Cost per Direct Job	\$1,644		
Total Investment per EDA Dollar	\$15.37	EDA Cost per Total Job	\$1,275		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	72	73	1	1.39%	
Total Employment	Before	After	▲	▲%	
	1,984	2,144	160	8.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.409	3.440	0.90%	1.31%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.73	\$18.21	2.68%	1.73%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.717	3.742	0.68%	0.68%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.76%	36.11%	1.77%	2.32%	pos
Summary of Indices					
4 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	6.04%	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

Polk, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 155,753	Direct	19		
Other Public	\$ 0	Indirect	7		
Private	\$ 0	Total	26		
New Equity	\$ 0	Multiplier	1.38		
<b>Total</b>	<b>\$ 155,753</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 56,565	EDA Cost per Direct Job	\$3,009		
Total Investment per EDA Dollar	\$2.75	EDA Cost per Total Job	\$2,174		
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	89	89	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,194	5,220	26	0.50%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.368	3.368	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.13	\$25.13	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.024	4.024	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.79%	35.79%	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

Putnam, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 825,676	Direct	66
Other Public	\$ 0	Indirect	75
Private	\$ 1,617,004	Total	142
New Equity	\$ 0	Multiplier	2.14
<b>Total</b>	<b>\$ 2,442,680</b>		

Loan-Leverage Ratio 2.0:1

EDA Cost	\$ 130,292	EDA Cost per Direct Job	\$1,966
Total Investment per EDA Dollar	\$18.75	EDA Cost per Total Job	\$919

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	164	166	2	1.22%
<b>Total</b>	<b>38,720</b>	<b>38,862</b>	<b>142</b>	<b>0.37%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.893	3.896	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	\$26.62	\$26.62	-0.01%	-0.01%	ind
Economic Stage Index	4.428	4.428	-0.01%	-0.01%	ind
Import-Dependence Index**	27.72%	27.70%	0.09%	0.12%	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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Rhea, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 387,092	Direct	47
Other Public	\$ 0	Indirect	19
Private	\$ 0	Total	66
New Equity	\$ 0	Multiplier	1.41
<b>Total</b>	<b>\$ 387,092</b>		

Loan-Leverage Ratio 0.0:1

EDA Cost	\$ 48,192	EDA Cost per Direct Job	\$1,024
Total Investment per EDA Dollar	\$8.03	EDA Cost per Total Job	\$727

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	108	108	0	0.00%
<b>Total</b>	<b>12,528</b>	<b>12,594</b>	<b>66</b>	<b>0.53%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.637	3.637	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$32.61	\$32.61	0.00%	0.00%	ind
Economic Stage Index	4.239	4.239	0.00%	0.00%	ind
Import-Dependence Index**	32.84%	32.84%	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
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Roane, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 1,139,040	Direct	374
Other Public	\$ 36,300	Indirect	102
Private	\$ 2,259,562	Total	476
New Equity	\$ 0	Multiplier	1.27
<b>Total</b>	<b>\$ 3,434,903</b>		

Loan-Leverage Ratio 2.0:1

EDA Cost	\$ 180,890	EDA Cost per Direct Job	\$483
Total Investment per EDA Dollar	\$18.99	EDA Cost per Total Job	\$380

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	120	122	2	1.67%
<b>Total</b>	<b>25,492</b>	<b>25,968</b>	<b>476</b>	<b>1.87%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.264	3.302	1.18%	1.72%	pos
Earnings per Worker Index (\$1,000)	\$35.48	\$35.11	-1.04%	-0.67%	neg
Economic Stage Index	5.015	5.014	-0.02%	-0.02%	ind
Import-Dependence Index**	34.81%	34.68%	0.38%	0.50%	pos

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

Composite Economic Structural Change Index	1.53%	pos
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Scott, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 925,871	Direct	200
Other Public	\$ 1,426,855	Indirect	122
Private	\$ 11,414,842	Total	322
New Equity	\$ 5,257,168	Multiplier	1.61
<b>Total</b>	<b>\$ 19,024,736</b>		

Loan-Leverage Ratio 19.5:1

EDA Cost	\$ 604,444	EDA Cost per Direct Job	\$3,005
Total Investment per EDA Dollar	\$31.66	EDA Cost per Total Job	\$1,866

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	100	100	0	0.00%
<b>Total</b>	<b>7,306</b>	<b>7,628</b>	<b>322</b>	<b>4.41%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.634	3.643	0.25%	0.36%	ind
Earnings per Worker Index (\$1,000)	\$20.24	\$20.55	1.52%	0.98%	pos
Economic Stage Index	4.300	4.266	-0.78%	-0.78%	neg
Import-Dependence Index**	32.74%	32.90%	-0.50%	-0.66%	neg

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

Composite Economic Structural Change Index	-0.10%	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

Sequatchie, TN				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 377,271	Direct	46	
Other Public	\$ 0	Indirect	17	
Private	\$ 0	Total	63	
New Equity	\$ 0	Multiplier	1.38	
<b>Total</b>	<b>\$ 377,271</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 86,148	EDA Cost per Direct Job	\$ 1,881	
Total Investment per EDA Dollar	\$ 4.38	EDA Cost per Total Job	\$ 1,367	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	83	83	0	0.00%
Total Employment	Before	After	▲	▲%
	3,681	3,744	63	1.71%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.486	3.486	0.00%	0.00%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.61	\$24.61	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	4.042	4.042	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.17%	33.17%	0.00%	0.00%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.00%	ind

Shelby, TN				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 318,075	Direct	440	
Other Public	\$ 0	Indirect	262	
Private	\$ 577,976	Total	702	
New Equity	\$ 107,583	Multiplier	1.60	
<b>Total</b>	<b>\$ 1,003,634</b>			
Loan-Leverage Ratio	2.2:1			
EDA Cost	\$ 47,518	EDA Cost per Direct Job	\$ 108	
Total Investment per EDA Dollar	\$ 21.12	EDA Cost per Total Job	\$ 68	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	322	322	0	0.00%
Total Employment	Before	After	▲	▲%
	563,857	564,559	702	0.12%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.177	4.177	0.00%	0.00%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$35.35	\$35.35	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	4.944	4.944	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	18.76%	18.76%	0.00%	0.00%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.00%	ind

Smith, TN				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 386,267	Direct	47	
Other Public	\$ 0	Indirect	19	
Private	\$ 467,258	Total	66	
New Equity	\$ 0	Multiplier	1.39	
<b>Total</b>	<b>\$ 853,525</b>			
Loan-Leverage Ratio	1.2:1			
EDA Cost	\$ 28,104	EDA Cost per Direct Job	NA	
Total Investment per EDA Dollar	\$ 6.79	EDA Cost per Total Job	NA	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	96	96	0	0.00%
Total Employment	Before	After	▲	▲%
	8,488	8,554	66	0.78%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.739	3.739	0.00%	0.00%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$20.70	\$20.70	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	3.594	3.594	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.98%	34.98%	0.00%	0.00%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.00%	ind

Stewart, TN				
Loan Moneys and Employment Creation				
Loan Summary		Jobs Summary (created/retained)		
RLF	\$ 225,942	Direct	29	
Other Public	\$ 0	Indirect	3	
Private	\$ 0	Total	32	
New Equity	\$ 0	Multiplier	1.09	
<b>Total</b>	<b>\$ 225,942</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 7,858	EDA Cost per Direct Job	\$ 271	
Total Investment per EDA Dollar	\$ 28.75	EDA Cost per Total Job	\$ 248	
Baseline Industry and Employment Analysis*				
SIC Business Types (4-Digit)	Before	After	▲	▲%
	73	74	1	1.37%
Total Employment	Before	After	▲	▲%
	4,106	4,138	32	0.77%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.491	3.506	0.45%	0.65%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$27.82	\$27.64	-0.62%	-0.40%
Economic Stage Index	Before	After	▲%	▲STD%
	4.196	4.191	-0.11%	-0.11%
Import-Dependence Index**	Before	After	▲%	▲STD%
	35.58%	35.52%	0.18%	0.23%
Summary of Indices				
1 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

Sullivan, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 936,894	Direct	61
Other Public	\$ 0	Indirect	43
Private	\$ 2,182,360	Total	104
New Equity	\$ 468,419	Multiplier	1.70
<b>Total</b>	<b>\$ 3,587,673</b>		

Loan-Leverage Ratio 2.8:1

EDA Cost	\$ 105,918	EDA Cost per Direct Job	\$ 1,736
Total Investment per EDA Dollar	\$33.87	EDA Cost per Total Job	\$ 1,023

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	188	191	3	1.60%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	91,222	91,326	104	0.11%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.166	4.167	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	\$34.72	\$34.71	-0.03%	-0.02%	ind
Economic Stage Index	4.532	4.532	0.00%	0.00%	ind
Import-Dependence Index**	25.90%	25.89%	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
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Tipton, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 45,902	Direct	2
Other Public	\$ 0	Indirect	0
Private	\$ 91,804	Total	2
New Equity	\$ 0	Multiplier	1.07
<b>Total</b>	<b>\$ 137,706</b>		

Loan-Leverage Ratio 2.0:1

EDA Cost	\$ 2,256	EDA Cost per Direct Job	\$ 1,128
Total Investment per EDA Dollar	\$61.04	EDA Cost per Total Job	\$ 1,052

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	112	112	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	12,392	12,394	2	0.02%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.059	4.059	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	\$24.93	\$24.93	-0.01%	-0.01%	ind
Economic Stage Index	4.341	4.341	0.00%	0.00%	ind
Import-Dependence Index**	32.42%	32.41%	▲%	0.02%	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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Trousdale, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 254,431	Direct	31
Other Public	\$ 0	Indirect	11
Private	\$ 0	Total	42
New Equity	\$ 0	Multiplier	1.36
<b>Total</b>	<b>\$ 254,431</b>		

Loan-Leverage Ratio 0.0:1

EDA Cost	\$ 37,609	EDA Cost per Direct Job	\$ 1,209
Total Investment per EDA Dollar	\$6.77	EDA Cost per Total Job	\$888

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	71	71	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	3,050	3,092	42	1.39%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.318	3.318	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$18.29	\$18.29	0.00%	0.00%	ind
Economic Stage Index	3.665	3.665	0.00%	0.00%	ind
Import-Dependence Index**	36.26%	36.26%	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
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Warren, TN

**Loan Moneys and Employment Creation**

Loan Summary		Jobs Summary (created/retained)	
RLF	\$ 879,894	Direct	77
Other Public	\$ 0	Indirect	38
Private	\$ 922,093	Total	115
New Equity	\$ 217,350	Multiplier	1.49
<b>Total</b>	<b>\$ 2,019,336</b>		

Loan-Leverage Ratio 1.3:1

EDA Cost	\$ 129,252	EDA Cost per Direct Job	\$ 1,674
Total Investment per EDA Dollar	\$15.62	EDA Cost per Total Job	\$ 1,120

**Baseline Industry and Employment Analysis\***

SIC Business Types (4-Digit)	Before	After	▲	▲%
	131	131	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	18,098	18,213	115	0.64%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.168	4.170	0.05%	0.08%	ind
Earnings per Worker Index (\$1,000)	\$24.96	\$25.01	0.22%	0.14%	ind
Economic Stage Index	4.072	4.070	-0.04%	-0.04%	ind
Import-Dependence Index**	30.60%	30.61%	-0.06%	-0.08%	ind

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

Composite Economic Structural Change Index	0.10%	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

Washington, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 228,551		Direct	15	
Other Public	\$ 0		Indirect	5	
Private	\$ 274,786		Total	20	
New Equity	\$ 94,868		Multiplier	1.34	
<b>Total</b>	<b>\$ 598,206</b>				
Loan-Leverage Ratio	1.6:1				
EDA Cost	\$ 35,695		EDA Cost per Direct Job	\$2,380	
Total Investment per EDA Dollar	\$16.76		EDA Cost per Total Job	\$1,777	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	173	174	1	0.58%	
Total Employment	Before	After	▲	▲%	
	61,783	61,803	20	0.03%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.173	4.173	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.30	\$27.30	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.617	4.617	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.41%	24.40%	0.04%	0.06%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.07%		ind

Wayne, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 642,228		Direct	93	
Other Public	\$ 595,749		Indirect	40	
Private	\$ 957,559		Total	133	
New Equity	\$ 630,923		Multiplier	1.44	
<b>Total</b>	<b>\$ 2,826,459</b>				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 116,683		EDA Cost per Direct Job	\$1,260	
Total Investment per EDA Dollar	\$24.22		EDA Cost per Total Job	\$878	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	91	91	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,868	7,001	133	1.94%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.614	3.616	0.09%	0.14%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.85	\$20.93	0.38%	0.25%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.875	3.871	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.56%	36.57%	-0.04%	-0.05%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.23%		ind

White, TN					
Loan Moneys and Employment Creation					
Loan Summary			Jobs Summary (created/retained)		
RLF	\$ 1,082,608		Direct	221	
Other Public	\$ 766,760		Indirect	84	
Private	\$ 3,361,903		Total	305	
New Equity	\$ 309,152		Multiplier	1.38	
<b>Total</b>	<b>\$ 5,520,423</b>				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 142,543		EDA Cost per Direct Job	\$644	
Total Investment per EDA Dollar	\$38.73		EDA Cost per Total Job	\$467	
Baseline Industry and Employment Analysis*					
SIC Business Types (4-Digit)	Before	After	▲	▲%	
	99	99	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,054	10,359	305	3.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.833	3.830	-0.08%	-0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.42	\$22.44	0.10%	0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.790	3.780	-0.28%	-0.28%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.73%	33.90%	-0.51%	-0.66%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.99%		neg



# County Profiles: Denver 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

**Adams, CO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 482,072	Direct	29
Other Public	\$ 0	Indirect	12
Private	\$ 1,122,051	Total	41
New Equity	\$ 149,581	Multiplier	1.41
<b>Total</b>	<b>\$ 1,753,703</b>		

Loan-Leverage Ratio 2.6:1

EDA Cost	\$ 13,057	EDA Cost per Direct Job	\$446
Total Investment per EDA Dollar	\$134.31	EDA Cost per Total Job	\$317

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	260	260	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	143,569	143,610	41	0.03%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.073	4.073	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$33.35	\$33.35	0.00%	0.00%	ind
Economic Stage Index	4.859	4.859	0.00%	0.00%	ind
Import-Dependence Index**	23.41%	23.41%	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

**Archuleta, CO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 72,245	Direct	4
Other Public	\$ 7,973	Indirect	1
Private	\$ 22,780	Total	5
New Equity	\$ 18,224	Multiplier	1.21
<b>Total</b>	<b>\$ 121,221</b>		

Loan-Leverage Ratio 0.7:1

EDA Cost	\$ 3,744	EDA Cost per Direct Job	\$936
Total Investment per EDA Dollar	\$32.37	EDA Cost per Total Job	\$771

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	81	82	1	1.23%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	3,372	3,377	5	0.14%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.567	3.570	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	\$22.13	\$22.12	-0.06%	-0.04%	ind
Economic Stage Index	4.748	4.747	-0.02%	-0.02%	ind
Import-Dependence Index**	31.54%	31.52%	0.06%	0.08%	ind

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

Composite Economic Structural Change Index 0.14% ind

**Delta, CO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 60,746	Direct	2
Other Public	\$ 0	Indirect	1
Private	\$ 372,067	Total	3
New Equity	\$ 108,018	Multiplier	1.66
<b>Total</b>	<b>\$ 540,831</b>		

Loan-Leverage Ratio 7.9:1

EDA Cost	\$ 3,348	EDA Cost per Direct Job	\$1,674
Total Investment per EDA Dollar	\$161.53	EDA Cost per Total Job	\$1,008

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	118	118	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	9,755	9,758	3	0.03%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.970	3.971	0.00%	0.01%	ind
Earnings per Worker Index (\$1,000)	\$24.00	\$24.00	0.00%	0.00%	ind
Economic Stage Index	4.434	4.434	0.00%	0.00%	ind
Import-Dependence Index**	27.57%	27.57%	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

**Denver, CO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 6,006,263	Direct	515
Other Public	\$ 1,933,319	Indirect	211
Private	\$ 20,204,801	Total	725
New Equity	\$ 4,516,153	Multiplier	1.41
<b>Total</b>	<b>\$ 32,660,536</b>		

Loan-Leverage Ratio 4.4:1

EDA Cost	\$ 2,918,622	EDA Cost per Direct Job	\$5,669
Total Investment per EDA Dollar	\$11.19	EDA Cost per Total Job	\$4,023

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	315	316	1	0.32%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	494,187	494,912	725	0.15%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.224	4.225	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	\$38.73	\$38.72	-0.02%	-0.01%	ind
Economic Stage Index	5.030	5.029	-0.02%	-0.02%	ind
Import-Dependence Index**	19.86%	19.85%	0.05%	0.06%	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

La Plata, CO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 347,432		Direct	41	
Other Public	\$ 483,046		Indirect	11	
Private	\$ 1,745,287		Total	52	
New Equity	\$ 525,701		Multiplier	1.26	
<b>Total</b>	<b>\$ 3,101,466</b>				
Loan-Leverage Ratio	7.9:1				
EDA Cost	\$ 18,281	EDA Cost per Direct Job	\$446		
Total Investment per EDA Dollar	\$169.66	EDA Cost per Total Job	\$353		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	143	143	0	0.00%	
Total Employment	Before	After	▲	▲%	
	23,643	23,695	52	0.22%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	3.917	3.919	0.07%	0.10%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$25.51	\$25.50	-0.03%	-0.02%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.852	4.852	0.01%	0.01%	
Import-Dependence Index**	Before	After	▲%	▲STD%	ind
	24.78%	24.76%	0.08%	0.11%	
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.20%		ind

Mesa, CO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 424,804		Direct	86	
Other Public	\$ 882,919		Indirect	19	
Private	\$ 286,887		Total	105	
New Equity	\$ 369,247		Multiplier	1.21	
<b>Total</b>	<b>\$ 1,963,856</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 30,743	EDA Cost per Direct Job	\$356		
Total Investment per EDA Dollar	\$63.88	EDA Cost per Total Job	\$293		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	181	181	0	0.00%	
Total Employment	Before	After	▲	▲%	
	55,696	55,801	105	0.19%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	ind
	4.187	4.186	-0.02%	-0.04%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$29.12	\$29.10	-0.05%	-0.03%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.858	4.858	0.00%	0.00%	
Import-Dependence Index**	Before	After	▲%	▲STD%	ind
	19.74%	19.75%	-0.07%	-0.09%	
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.16%		ind

Montezuma, CO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 486,651		Direct	48	
Other Public	\$ 1,583,441		Indirect	29	
Private	\$ 1,574,351		Total	77	
New Equity	\$ 0		Multiplier	1.61	
<b>Total</b>	<b>\$ 3,644,443</b>				
Loan-Leverage Ratio	6.5:1				
EDA Cost	\$ 104,912	EDA Cost per Direct Job	\$2,192		
Total Investment per EDA Dollar	\$34.74	EDA Cost per Total Job	\$1,363		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	121	123	2	1.65%	
Total Employment	Before	After	▲	▲%	
	10,768	10,845	77	0.72%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	pos
	3.803	3.815	0.30%	0.44%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	neg
	\$25.56	\$25.49	-0.28%	-0.18%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.715	4.708	-0.14%	-0.14%	
Import-Dependence Index**	Before	After	▲%	▲STD%	pos
	28.73%	28.63%	0.34%	0.45%	
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.57%		pos

San Juan, CO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 29,536		Direct	3	
Other Public	\$ 0		Indirect	0	
Private	\$ 300,527		Total	3	
New Equity	\$ 0		Multiplier	1.11	
<b>Total</b>	<b>\$ 330,062</b>				
Loan-Leverage Ratio	10.2:1				
EDA Cost	\$ 1,212	EDA Cost per Direct Job	\$404		
Total Investment per EDA Dollar	\$272.28	EDA Cost per Total Job	\$364		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	47	47	0	0.00%	
Total Employment	Before	After	▲	▲%	
	527	530	3	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	pos
	2.912	2.927	0.51%	0.74%	
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	ind
	\$17.54	\$17.53	-0.05%	-0.03%	
Economic Stage Index	Before	After	▲%	▲STD%	ind
	4.861	4.862	0.02%	0.02%	
Import-Dependence Index**	Before	After	▲%	▲STD%	pos
	37.50%	37.31%	0.51%	0.67%	
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.40%		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

Adams, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 140,177		Direct	46	
Other Public	\$ 0		Indirect	12	
Private	\$ 0		Total	58	
New Equity	\$ 0		Multiplier	1.25	
<b>Total</b>	<b>\$ 140,177</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 24,424		EDA Cost per Direct Job	\$531	
Total Investment per EDA Dollar	\$5.74		EDA Cost per Total Job	\$424	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	65	66	1	1.54%	
Total Employment	Before	After	▲	▲%	
	2,819	2,877	58	2.04%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.553	3.581	0.79%	1.15%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.31	\$18.03	-1.52%	-0.99%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.576	3.573	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.06%	36.13%	-0.18%	-0.23%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-0.16%	ind

Appanoose, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 721,170		Direct	209	
Other Public	\$ 0		Indirect	388	
Private	\$ 4,611,200		Total	597	
New Equity	\$ 1,282,029		Multiplier	2.86	
<b>Total</b>	<b>\$ 6,614,399</b>				
Loan-Leverage Ratio	8.2:1				
EDA Cost	\$ 57,986		EDA Cost per Direct Job	\$277	
Total Investment per EDA Dollar	\$114.07		EDA Cost per Total Job	\$97	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	96	100	4	4.17%	
Total Employment	Before	After	▲	▲%	
	6,922	7,519	597	8.62%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.660	3.717	1.56%	2.27%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.29	\$21.77	-2.34%	-1.51%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.076	4.135	1.46%	1.46%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.25%	30.75%	1.61%	2.10%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			4.31%	pos

Benton, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 12,833		Direct	1	
Other Public	\$ 0		Indirect	0	
Private	\$ 41,708		Total	1	
New Equity	\$ 6,417		Multiplier	1.34	
<b>Total</b>	<b>\$ 60,958</b>				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 1,730		EDA Cost per Direct Job	\$1,730	
Total Investment per EDA Dollar	\$35.23		EDA Cost per Total Job	\$1,295	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	105	105	0	0.00%	
Total Employment	Before	After	▲	▲%	
	9,237	9,238	1	0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.959	3.959	0.00%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.86	\$18.86	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.120	4.121	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.12%	30.12%	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

Black Hawk, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 19,608,641		Direct	8346	
Other Public	\$ 35,750,854		Indirect	9,336	
Private	\$ 73,730,981		Total	17682	
New Equity	\$ 61,563,954		Multiplier	2.12	
<b>Total</b>	<b>\$ 190,654,430</b>				
Loan-Leverage Ratio	8.7:1				
EDA Cost	\$ 6,059,879		EDA Cost per Direct Job	\$726	
Total Investment per EDA Dollar	\$31.46		EDA Cost per Total Job	\$343	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	200	210	10	5.00%	
Total Employment	Before	After	▲	▲%	
	78,575	96,257	17,682	22.50%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.047	4.117	1.74%	2.53%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$30.48	\$29.50	-3.20%	-2.07%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.652	4.442	-4.51%	-4.51%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	22.51%	23.03%	-2.33%	-3.05%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-7.09%	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

<b>Bremer, IA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 289,647	Direct	57		
Other Public	\$ 1,142,096	Indirect	19		
Private	\$ 331,496	Total	76		
New Equity	\$ 0	Multiplier	1.34		
<b>Total</b>	<b>\$ 1,763,240</b>				
Loan-Leverage Ratio	5.1:1				
EDA Cost	\$ 42,209	EDA Cost per Direct Job	\$ 741		
Total Investment per EDA Dollar	\$41.77	EDA Cost per Total Job	\$553		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before 116	After 118	▲ 2	▲% 1.72%	
Total Employment	Before 12,295	After 12,371	▲ 76	▲% 0.62%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before 4.010	After 4.024	▲% 0.34%	▲STD% 0.50%	pos
Earnings per Worker Index (\$1,000)	Before \$23.92	After \$23.84	▲% -0.32%	▲STD% -0.21%	neg
Economic Stage Index	Before 4.328	After 4.324	▲% -0.09%	▲STD% -0.09%	ind
Import-Dependence Index**	Before 30.34%	After 30.28%	▲% 0.20%	▲STD% 0.26%	ind
<b>Summary of Indices</b>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.46%		pos

<b>Buchanan, IA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 102,168	Direct	15		
Other Public	\$ 98,712	Indirect	5		
Private	\$ 955,384	Total	20		
New Equity	\$ 0	Multiplier	1.36		
<b>Total</b>	<b>\$ 1,156,264</b>				
Loan-Leverage Ratio	10.3:1				
EDA Cost	\$ 13,380	EDA Cost per Direct Job	\$892		
Total Investment per EDA Dollar	\$86.42	EDA Cost per Total Job	\$655		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before 103	After 104	▲ 1	▲% 0.97%	
Total Employment	Before 8,656	After 8,676	▲ 20	▲% 0.24%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before 3.800	After 3.804	▲% 0.09%	▲STD% 0.13%	ind
Earnings per Worker Index (\$1,000)	Before \$21.36	After \$21.37	▲% 0.04%	▲STD% 0.03%	ind
Economic Stage Index	Before 4.067	After 4.065	▲% -0.03%	▲STD% -0.03%	ind
Import-Dependence Index**	Before 30.75%	After 30.75%	▲% 0.00%	▲STD% 0.00%	ind
<b>Summary of Indices</b>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.13%		ind

<b>Buena Vista, IA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 138,075	Direct	17		
Other Public	\$ 89,749	Indirect	3		
Private	\$ 373,480	Total	20		
New Equity	\$ 0	Multiplier	1.21		
<b>Total</b>	<b>\$ 601,304</b>				
Loan-Leverage Ratio	3.4:1				
EDA Cost	\$ 4,882	EDA Cost per Direct Job	\$3,744		
Total Investment per EDA Dollar	\$13.38	EDA Cost per Total Job	\$3,103		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before 114	After 114	▲ 0	▲% 0.00%	
Total Employment	Before 11,875	After 11,895	▲ 20	▲% 0.17%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before 3.776	After 3.778	▲% 0.04%	▲STD% 0.05%	ind
Earnings per Worker Index (\$1,000)	Before \$18.35	After \$18.34	▲% -0.04%	▲STD% -0.03%	ind
Economic Stage Index	Before 4.038	After 4.039	▲% 0.03%	▲STD% 0.03%	ind
Import-Dependence Index**	Before 31.00%	After 30.97%	▲% 0.13%	▲STD% 0.18%	ind
<b>Summary of Indices</b>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.22%		ind

<b>Butler, IA</b>					
<b>Loan Moneys and Employment Creation</b>					
<b>Loans Summary</b>			<b>Jobs Summary (created/retained)</b>		
RLF	\$ 181,637	Direct	114		
Other Public	\$ 499,766	Indirect	32		
Private	\$ 9,410,380	Total	146		
New Equity	\$ 0	Multiplier	1.28		
<b>Total</b>	<b>\$ 10,091,783</b>				
Loan-Leverage Ratio	54.6:1				
EDA Cost	\$ 11,887	EDA Cost per Direct Job	\$104		
Total Investment per EDA Dollar	\$848.99	EDA Cost per Total Job	\$81		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before 87	After 87	▲ 0	▲% 0.00%	
Total Employment	Before 6,303	After 6,449	▲ 146	▲% 2.31%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before 3.685	After 3.702	▲% 0.45%	▲STD% 0.66%	pos
Earnings per Worker Index (\$1,000)	Before \$17.11	After \$17.34	▲% 1.37%	▲STD% 0.89%	pos
Economic Stage Index	Before 3.924	After 3.911	▲% -0.33%	▲STD% -0.33%	neg
Import-Dependence Index**	Before 32.93%	After 33.08%	▲% -0.45%	▲STD% -0.59%	neg
<b>Summary of Indices</b>					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.63%		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

Carroll, IA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 266,161	Direct	49	
Other Public	\$ 0	Indirect	10	
Private	\$ 737,232	Total	59	
New Equity	\$ 192,192	Multiplier	1.20	
<b>Total</b>	<b>\$ 1,195,585</b>			
Loan-Leverage Ratio	3.5:1			
EDA Cost	\$ 20,477	EDA Cost per Direct Job	\$418	
Total Investment per EDA Dollar	\$58.39	EDA Cost per Total Job	\$348	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	113	114	1	0.88%
Total Employment	Before	After	▲	▲%
	14,075	14,134	59	0.42%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.936	3.943	0.17%	0.25%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$21.09	\$21.04	-0.26%	-0.17%
Economic Stage Index	Before	After	▲%	▲STD%
	4.380	4.378	-0.06%	-0.06%
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.74%	27.77%	-0.10%	-0.13%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.10%	ind

Chickasaw, IA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 167,222	Direct	53	
Other Public	\$ 2,679,783	Indirect	14	
Private	\$ 2,793,317	Total	67	
New Equity	\$ 0	Multiplier	1.26	
<b>Total</b>	<b>\$ 5,640,322</b>			
Loan-Leverage Ratio	32.7:1			
EDA Cost	\$ 15,193	EDA Cost per Direct Job	\$287	
Total Investment per EDA Dollar	\$371.25	EDA Cost per Total Job	\$227	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	96	97	1	1.04%
Total Employment	Before	After	▲	▲%
	7,060	7,127	67	0.95%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.822	3.843	0.55%	0.79%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$21.15	\$21.01	-0.69%	-0.45%
Economic Stage Index	Before	After	▲%	▲STD%
	3.949	3.935	-0.35%	-0.35%
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.58%	30.63%	-0.15%	-0.20%
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		-0.21%	ind

Clarke, IA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 349,156	Direct	100	
Other Public	\$ 292,261	Indirect	20	
Private	\$ 281,956	Total	120	
New Equity	\$ 2,627,904	Multiplier	1.20	
<b>Total</b>	<b>\$ 3,551,278</b>			
Loan-Leverage Ratio	9.2:1			
EDA Cost	\$ 69,143	EDA Cost per Direct Job	\$1,906	
Total Investment per EDA Dollar	\$18.63	EDA Cost per Total Job	\$1,588	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	95	96	1	1.05%
Total Employment	Before	After	▲	▲%
	6,608	6,728	120	1.82%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	2.957	3.008	1.73%	2.51%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$23.65	\$23.41	-1.04%	-0.67%
Economic Stage Index	Before	After	▲%	▲STD%
	3.664	3.672	0.23%	0.23%
Import-Dependence Index**	Before	After	▲%	▲STD%
	37.31%	36.98%	0.88%	1.15%
Summary of Indices				
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		3.22%	pos

Clinton, IA				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 434,467	Direct	55	
Other Public	\$ 0	Indirect	11	
Private	\$ 786,334	Total	66	
New Equity	\$ 0	Multiplier	1.19	
<b>Total</b>	<b>\$ 1,220,801</b>			
Loan-Leverage Ratio	1.8:1			
EDA Cost	\$ 22,539	EDA Cost per Direct Job	\$410	
Total Investment per EDA Dollar	\$54.16	EDA Cost per Total Job	\$343	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	148	149	1	0.68%
Total Employment	Before	After	▲	▲%
	27,213	27,279	66	0.24%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.198	4.199	0.02%	0.03%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.11	\$26.10	-0.02%	-0.01%
Economic Stage Index	Before	After	▲%	▲STD%
	4.413	4.412	-0.01%	-0.01%
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.00%	25.00%	0.03%	0.04%
Summary of Indices				
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.05%	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, IA**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 243,683	Direct	87
Other Public	\$ 332,277	Indirect	121
Private	\$ 2,426,416	Total	208
New Equity	\$ 1,173,910	Multiplier	2.39
<b>Total</b>	<b>\$ 4,176,286</b>		

Loan-Leverage Ratio 16.1:1

EDA Cost	\$ 26,329	EDA Cost per Direct Job	\$303
Total Investment per EDA Dollar	\$92.34	EDA Cost per Total Job	\$126

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	100	101	1	1.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	9,597	9,805	208	2.17%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.704	3.699	-0.14%	-0.20%	ind
Earnings per Worker Index (\$1,000)	\$17.74	\$17.76	0.08%	0.05%	ind
Economic Stage Index	3.951	3.929	-0.57%	-0.57%	neg
Import-Dependence Index**	30.44%	30.57%	-0.43%	-0.58%	neg

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

Composite Economic Structural Change Index	-1.28%	neg
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**Davis, IA**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 519,851	Direct	213
Other Public	\$ 0	Indirect	89
Private	\$ 2,077,676	Total	302
New Equity	\$ 1,473,175	Multiplier	1.42
<b>Total</b>	<b>\$ 4,070,702</b>		

Loan-Leverage Ratio 6.8:1

EDA Cost	\$ 83,261	EDA Cost per Direct Job	\$391
Total Investment per EDA Dollar	\$48.89	EDA Cost per Total Job	\$276

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	89	90	1	1.12%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	3,925	4,227	302	7.68%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.752	3.781	0.79%	1.15%	pos
Earnings per Worker Index (\$1,000)	\$18.62	\$18.69	0.36%	0.23%	pos
Economic Stage Index	3.825	3.792	-0.86%	-0.86%	neg
Import-Dependence Index**	32.09%	32.18%	-0.28%	-0.36%	neg

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

Composite Economic Structural Change Index	0.16%	ind
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**Decatur, IA**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 876,845	Direct	122
Other Public	\$ 796,502	Indirect	83
Private	\$ 2,864,891	Total	205
New Equity	\$ 1,840,922	Multiplier	1.68
<b>Total</b>	<b>\$ 6,379,159</b>		

Loan-Leverage Ratio 6.3:1

EDA Cost	\$ 180,271	EDA Cost per Direct Job	\$1,481
Total Investment per EDA Dollar	\$35.39	EDA Cost per Total Job	\$881

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	75	75	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	4,068	4,273	205	5.03%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.593	3.632	1.08%	1.58%	pos
Earnings per Worker Index (\$1,000)	\$16.65	\$17.27	3.74%	2.41%	pos
Economic Stage Index	4.194	4.223	0.67%	0.67%	pos
Import-Dependence Index**	34.10%	34.13%	-0.09%	-0.12%	ind

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

Composite Economic Structural Change Index	4.55%	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

**Delaware, IA**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 186,075	Direct	23
Other Public	\$ 0	Indirect	9
Private	\$ 1,635,322	Total	32
New Equity	\$ 0	Multiplier	1.41
<b>Total</b>	<b>\$ 1,821,398</b>		

Loan-Leverage Ratio 8.8:1

EDA Cost	\$ 23,716	EDA Cost per Direct Job	\$1,042
Total Investment per EDA Dollar	\$30.08	EDA Cost per Total Job	\$742

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	106	106	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	7,861	7,893	32	0.41%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.819	3.819	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$16.07	\$16.07	0.00%	0.00%	ind
Economic Stage Index	3.753	3.753	0.00%	0.00%	ind
Import-Dependence Index**	32.30%	32.30%	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
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pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change



Dubuque, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 4,884,651		Direct	1112	
Other Public	\$ 3,817,797		Indirect	784	
Private	\$ 27,650,401		Total	1895	
New Equity	\$ 0		Multiplier	1.71	
<b>Total</b>	<b>\$ 36,352,849</b>				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 588,478		EDA Cost per Direct Job	\$529	
Total Investment per EDA Dollar	\$61.77		EDA Cost per Total Job	\$311	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	178	178	0	0.00%	
Total Employment	Before	After	▲	▲%	
	59,010	60,905	1,895	3.21%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.251	4.267	0.38%	0.55%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.85	\$28.99	0.46%	0.30%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.487	4.494	0.15%	0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.68%	24.77%	-0.39%	-0.51%	neg
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.48%		pos

Grundy, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 43,033		Direct	7	
Other Public	\$ 0		Indirect	2	
Private	\$ 0		Total	9	
New Equity	\$ 0		Multiplier	1.26	
<b>Total</b>	<b>\$ 43,033</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 4,024		EDA Cost per Direct Job	\$575	
Total Investment per EDA Dollar	\$10.69		EDA Cost per Total Job	\$457	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	85	85	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,973	5,982	9	0.15%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.828	3.832	0.10%	0.15%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.74	\$20.74	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.976	3.975	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.12%	33.08%	0.12%	0.16%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.29%		pos

Guthrie, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 462,158		Direct	217	
Other Public	\$ 1,026,032		Indirect	74	
Private	\$ 1,746,692		Total	291	
New Equity	\$ 1,580,061		Multiplier	1.34	
<b>Total</b>	<b>\$ 4,814,943</b>				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 54,107		EDA Cost per Direct Job	\$249	
Total Investment per EDA Dollar	\$88.99		EDA Cost per Total Job	\$186	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	86	87	1	1.16%	
Total Employment	Before	After	▲	▲%	
	4,920	5,211	291	5.92%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.673	3.721	1.30%	1.89%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$16.89	\$16.91	0.09%	0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.033	4.030	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.33%	32.32%	0.04%	0.06%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.95%		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

Humboldt, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 164,080		Direct	49	
Other Public	\$ 138,075		Indirect	10	
Private	\$ 1,160,637		Total	59	
New Equity	\$ 164,768		Multiplier	1.20	
<b>Total</b>	<b>\$ 1,627,560</b>				
Loan-Leverage Ratio	8.9:1				
EDA Cost	\$ 4,688		EDA Cost per Direct Job	\$696	
Total Investment per EDA Dollar	\$59.94		EDA Cost per Total Job	\$578	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	98	98	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,144	6,203	59	0.96%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.792	3.803	0.31%	0.45%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.99	\$18.92	-0.33%	-0.21%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.026	4.034	0.19%	0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.97%	32.04%	-0.24%	-0.31%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.11%		ind

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

Jackson, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,172,063	Direct	381		
Other Public	\$ 0	Indirect	172		
Private	\$ 5,434,686	Total	553		
New Equity	\$ 0	Multiplier	1.45		
<b>Total</b>	<b>\$ 6,606,749</b>				
Loan-Leverage Ratio	4.6:1				
EDA Cost	\$ 607,423	EDA Cost per Direct Job	\$ 1,596		
Total Investment per EDA Dollar	\$10.88	EDA Cost per Total Job	\$ 1,098		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	111	112	1	0.90%	
Total Employment	Before	After	▲	▲%	
	10,481	11,034	553	5.28%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.940	3.969	0.72%	1.06%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.59	\$18.33	-1.40%	-0.90%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.943	3.951	0.20%	0.20%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.43%	32.38%	0.15%	0.20%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.55%		pos

Jasper, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 266,401	Direct	104		
Other Public	\$ 0	Indirect	38		
Private	\$ 2,097,314	Total	142		
New Equity	\$ 1,322,331	Multiplier	1.36		
<b>Total</b>	<b>\$ 3,686,046</b>				
Loan-Leverage Ratio	12.8:1				
EDA Cost	\$ 25,263	EDA Cost per Direct Job	\$243		
Total Investment per EDA Dollar	\$145.91	EDA Cost per Total Job	\$ 178		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	113	114	1	0.88%	
Total Employment	Before	After	▲	▲%	
	17,266	17,408	142	0.82%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.689	3.709	0.54%	0.78%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.61	\$28.51	-0.34%	-0.22%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.213	4.207	-0.14%	-0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.92%	28.90%	0.06%	0.08%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.50%		pos

Lucas, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 190,814	Direct	56		
Other Public	\$ 0	Indirect	45		
Private	\$ 1,004,216	Total	101		
New Equity	\$ 206,750	Multiplier	1.80		
<b>Total</b>	<b>\$ 1,401,781</b>				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 20,952	EDA Cost per Direct Job	\$374		
Total Investment per EDA Dollar	\$66.90	EDA Cost per Total Job	\$208		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	79	82	3	3.80%	
Total Employment	Before	After	▲	▲%	
	4,667	4,768	101	2.16%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.213	3.256	1.35%	1.96%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.02	\$24.70	-1.29%	-0.83%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.290	4.284	-0.15%	-0.15%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.23%	36.06%	0.48%	0.62%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.60%		pos

Mahaska, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 67,836	Direct	11		
Other Public	\$ 0	Indirect	3		
Private	\$ 205,815	Total	14		
New Equity	\$ 90,709	Multiplier	1.25		
<b>Total</b>	<b>\$ 364,360</b>				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 11,031	EDA Cost per Direct Job	\$606		
Total Investment per EDA Dollar	\$100.14	EDA Cost per Total Job	\$485		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	122	122	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,274	10,289	14	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.096	4.097	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.50	\$17.50	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.317	4.318	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.40%	27.41%	-0.03%	-0.04%	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

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

OBrien, IA				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 69,038	Direct	8	
Other Public	\$ 279,467	Indirect	8	
Private	\$ 586,820	Total	17	
New Equity	\$ 0	Multiplier	1.97	
<b>Total</b>	<b>\$ 935,324</b>			
Loan-Leverage Ratio	12.5:1			
EDA Cost	\$ 2,462	EDA Cost per Direct Job	\$292	
Total Investment per EDA Dollar	\$41.64	EDA Cost per Total Job	\$148	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	102	102	0	0.00%
Total Employment	Before	After	▲	▲%
	9,125	9,142	17	0.18%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.923	3.929	0.15%	0.22%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$16.50	\$16.53	0.18%	0.12%
Economic Stage Index	Before	After	▲%	▲STD%
	4.200	4.197	-0.05%	-0.05%
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.33%	28.36%	-0.09%	-0.12%
<u>Summary of Indices</u>				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.18%	ind

Palo Alto, IA				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 27,615	Direct	3	
Other Public	\$ 0	Indirect	1	
Private	\$ 34,519	Total	4	
New Equity	\$ 0	Multiplier	1.39	
<b>Total</b>	<b>\$ 62,134</b>			
Loan-Leverage Ratio	1.3:1			
EDA Cost	\$ 836	EDA Cost per Direct Job	\$268	
Total Investment per EDA Dollar	\$6.92	EDA Cost per Total Job	\$193	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	92	92	0	0.00%
Total Employment	Before	After	▲	▲%
	5,752	5,756	4	0.08%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.684	3.684	0.00%	0.00%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$15.10	\$15.10	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	4.291	4.291	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.43%	31.43%	0.00%	0.00%
<u>Summary of Indices</u>				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%	ind

Polk, IA				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 195,722	Direct	24	
Other Public	\$ 65,241	Indirect	13	
Private	\$ 120,491	Total	37	
New Equity	\$ 140,381	Multiplier	1.54	
<b>Total</b>	<b>\$ 521,835</b>			
Loan-Leverage Ratio	1.7:1			
EDA Cost	\$ 5,300	EDA Cost per Direct Job	\$4,549	
Total Investment per EDA Dollar	\$8.19	EDA Cost per Total Job	\$2,957	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	263	263	0	0.00%
Total Employment	Before	After	▲	▲%
	269,370	269,407	37	0.01%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.181	4.181	0.00%	0.01%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.05	\$28.05	0.00%	0.00%
Economic Stage Index	Before	After	▲%	▲STD%
	4.985	4.985	0.00%	0.00%
Import-Dependence Index**	Before	After	▲%	▲STD%
	18.99%	18.98%	0.01%	0.02%
<u>Summary of Indices</u>				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.02%	ind

Ringold, IA				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 124,377	Direct	41	
Other Public	\$ 0	Indirect	5	
Private	\$ 1,287,806	Total	46	
New Equity	\$ 462,171	Multiplier	1.12	
<b>Total</b>	<b>\$ 1,874,354</b>			
Loan-Leverage Ratio	14.1:1			
EDA Cost	\$ 21,220	EDA Cost per Direct Job	\$518	
Total Investment per EDA Dollar	\$88.33	EDA Cost per Total Job	\$460	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	77	78	1	1.30%
Total Employment	Before	After	▲	▲%
	2,564	2,610	46	1.80%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.603	3.602	-0.01%	-0.02%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$15.08	\$14.96	-0.80%	-0.52%
Economic Stage Index	Before	After	▲%	▲STD%
	3.501	3.526	0.71%	0.71%
Import-Dependence Index**	Before	After	▲%	▲STD%
	36.29%	35.80%	1.35%	1.76%
<u>Summary of Indices</u>				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.94%	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

Scott, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 3,022,642		Direct	910	
Other Public	\$ 6,741,850		Indirect	940	
Private	\$ 13,178,404		Total	1850	
New Equity	\$ 22,860,749		Multiplier	2.03	
<b>Total</b>	<b>\$ 45,803,646</b>				
Loan-Leverage Ratio	14.2:1				
EDA Cost	\$ 487,282		EDA Cost per Direct Job	\$535	
Total Investment per EDA Dollar	\$74.72		EDA Cost per Total Job	\$263	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	209	212	3	1.44%	
Total Employment	Before	After	▲	▲%	
	93,360	95,209	1,850	1.98%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.200	4.216	0.39%	0.57%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.95	\$26.00	0.16%	0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.745	4.736	-0.17%	-0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.58%	21.50%	0.38%	0.49%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index: 0.99% pos		

Sioux, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 336,605		Direct	41	
Other Public	\$ 590,272		Indirect	38	
Private	\$ 1,927,913		Total	79	
New Equity	\$ 0		Multiplier	1.92	
<b>Total</b>	<b>\$ 2,854,790</b>				
Loan-Leverage Ratio	7.5:1				
EDA Cost	\$ 11,124		EDA Cost per Direct Job	\$2,738	
Total Investment per EDA Dollar	\$26.07		EDA Cost per Total Job	\$1,426	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	118	119	1	0.85%	
Total Employment	Before	After	▲	▲%	
	19,196	19,275	79	0.41%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.013	4.017	0.10%	0.14%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$16.80	\$16.81	0.04%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.056	4.055	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.30%	31.29%	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		

Story, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 184,047		Direct	23	
Other Public	\$ 61,349		Indirect	11	
Private	\$ 2,029,210		Total	34	
New Equity	\$ 1,608,532		Multiplier	1.50	
<b>Total</b>	<b>\$ 3,883,137</b>				
Loan-Leverage Ratio	20.1:1				
EDA Cost	\$ 10,168		EDA Cost per Direct Job	\$593	
Total Investment per EDA Dollar	\$64.85		EDA Cost per Total Job	\$396	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	142	144	2	1.41%	
Total Employment	Before	After	▲	▲%	
	51,850	51,884	34	0.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.383	3.393	0.29%	0.42%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.25	\$22.20	-0.20%	-0.13%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.160	5.161	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.66%	28.62%	0.15%	0.19%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index: 0.49% pos		

Taylor, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 805,159		Direct	266	
Other Public	\$ 1,608,334		Indirect	418	
Private	\$ 1,133,042		Total	683	
New Equity	\$ 1,471,240		Multiplier	2.57	
<b>Total</b>	<b>\$ 5,017,774</b>				
Loan-Leverage Ratio	5.2:1				
EDA Cost	\$ 155,978		EDA Cost per Direct Job	\$587	
Total Investment per EDA Dollar	\$32.17		EDA Cost per Total Job	\$228	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	72	77	5	6.94%	
Total Employment	Before	After	▲	▲%	
	2,919	3,602	683	23.41%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.488	3.644	4.47%	6.52%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$14.68	\$14.14	-3.69%	-2.39%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.664	3.805	3.84%	3.84%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.59%	34.51%	3.04%	3.98%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change			Composite Economic Structural Change Index: 11.95% 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

Union, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 258,438		Direct	122	
Other Public	\$ 640,153		Indirect	29	
Private	\$ 1,849,656		Total	151	
New Equity	\$ 0		Multiplier	1.24	
<b>Total</b>	<b>\$ 2,748,247</b>				
Loan-Leverage Ratio	9.6:1				
EDA Cost	\$ 34,153		EDA Cost per Direct Job	\$279	
Total Investment per EDA Dollar	\$80.47		EDA Cost per Total Job	\$226	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	103	104	1	0.97%	
Total Employment	Before	After	▲	▲%	
	7,244	7,395	151	2.09%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.879	3.900	0.52%	0.75%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.82	\$22.52	-1.30%	-0.84%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.230	4.216	-0.34%	-0.34%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.11%	30.16%	-0.17%	-0.23%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.65%		neg

Van Buren, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 434,226		Direct	97	
Other Public	\$ 167,829		Indirect	51	
Private	\$ 1,991,559		Total	148	
New Equity	\$ 2,054,099		Multiplier	1.52	
<b>Total</b>	<b>\$ 4,647,712</b>				
Loan-Leverage Ratio	9.7:1				
EDA Cost	\$ 61,578		EDA Cost per Direct Job	\$632	
Total Investment per EDA Dollar	\$75.48		EDA Cost per Total Job	\$415	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	72	72	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,524	3,672	148	4.21%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.684	3.674	-0.27%	-0.40%	neg
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.32	\$18.72	2.16%	1.40%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	3.729	3.727	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.35%	34.40%	-0.13%	-0.17%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.78%		pos

Wapello, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 584,601		Direct	90	
Other Public	\$ 0		Indirect	37	
Private	\$ 2,135,354		Total	127	
New Equity	\$ 2,349,828		Multiplier	1.41	
<b>Total</b>	<b>\$ 5,069,783</b>				
Loan-Leverage Ratio	7.7:1				
EDA Cost	\$ 129,578		EDA Cost per Direct Job	\$1,442	
Total Investment per EDA Dollar	\$39.13		EDA Cost per Total Job	\$1,023	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	117	119	2	1.71%	
Total Employment	Before	After	▲	▲%	
	20,108	20,235	127	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.871	3.881	0.24%	0.36%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.93	\$27.89	-0.14%	-0.09%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.526	4.527	0.03%	0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.04%	24.90%	0.56%	0.74%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.03%		pos

Wayne, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 224,146		Direct	115	
Other Public	\$ 0		Indirect	55	
Private	\$ 1,290,807		Total	170	
New Equity	\$ 1,485,636		Multiplier	1.48	
<b>Total</b>	<b>\$ 3,000,589</b>				
Loan-Leverage Ratio	12.4:1				
EDA Cost	\$ 21,479		EDA Cost per Direct Job	\$187	
Total Investment per EDA Dollar	\$139.70		EDA Cost per Total Job	\$127	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	83	84	1	1.20%	
Total Employment	Before	After	▲	▲%	
	3,311	3,481	170	5.13%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.698	3.728	0.82%	1.19%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$16.67	\$16.21	-2.77%	-1.79%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.917	3.905	-0.30%	-0.30%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.89%	32.84%	0.15%	0.20%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.70%		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

Webster, IA					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 82,040	Direct	16		
Other Public	\$ 395,333	Indirect	31		
Private	\$ 581,687	Total	47		
New Equity	\$ 86,297	Multiplier	2.95		
<b>Total</b>	<b>\$ 1,145,358</b>				
Loan-Leverage Ratio	13.0:1				
EDA Cost	\$ 2,341	EDA Cost per Direct Job	\$146		
Total Investment per EDA Dollar	\$42.18	EDA Cost per Total Job	\$50		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	127	128	1	0.79%	
Total Employment	Before	After	▲	▲%	
	24,166	24,214	47	0.20%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.876	3.879	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.76	\$22.75	-0.07%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.567	4.566	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.05%	26.04%	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

Atchison, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 121,927	Direct	14		
Other Public	\$ 0	Indirect	4		
Private	\$ 121,927	Total	18		
New Equity	\$ 0	Multiplier	1.28		
<b>Total</b>	<b>\$ 243,854</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 11,942	EDA Cost per Direct Job	\$853		
Total Investment per EDA Dollar	\$20.42	EDA Cost per Total Job	\$664		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	103	104	1	0.97%	
Total Employment	Before	After	▲	▲%	
	8,601	8,619	18	0.21%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.870	3.876	0.16%	0.23%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.08	\$26.04	-0.16%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.277	4.273	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.95%	28.93%	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

Barton, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,558,667	Direct	567		
Other Public	\$ 1,264,160	Indirect	1,053		
Private	\$ 1,751,049	Total	1620		
New Equity	\$ 189,219	Multiplier	2.86		
<b>Total</b>	<b>\$ 4,763,095</b>				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 145,352	EDA Cost per Direct Job	\$257		
Total Investment per EDA Dollar	\$32.77	EDA Cost per Total Job	\$90		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	127	132	5	3.94%	
Total Employment	Before	After	▲	▲%	
	19,089	20,709	1,620	8.49%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.021	4.049	0.68%	0.99%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.77	\$24.67	-0.41%	-0.27%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.555	4.571	0.35%	0.35%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.56%	24.22%	1.37%	1.80%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.88%		pos

Bourbon, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 129,781	Direct	17		
Other Public	\$ 0	Indirect	12		
Private	\$ 222,355	Total	29		
New Equity	\$ 0	Multiplier	1.71		
<b>Total</b>	<b>\$ 352,136</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 71,052	EDA Cost per Direct Job	\$4,203		
Total Investment per EDA Dollar	\$4.96	EDA Cost per Total Job	\$2,458		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	105	107	2	1.90%	
Total Employment	Before	After	▲	▲%	
	7,975	8,004	29	0.36%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.895	3.902	0.18%	0.26%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.89	\$24.85	-0.16%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.290	4.289	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.99%	28.96%	0.10%	0.13%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.25%		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

Brown, KS				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 304,340	Direct	24	
Other Public	\$ 0	Indirect	21	
Private	\$ 0	Total	45	
New Equity	\$ 0	Multiplier	1.89	
<b>Total</b>	<b>\$ 304,340</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 44,369	EDA Cost per Direct Job	\$ 1,849	
Total Investment per EDA Dollar	\$6.86	EDA Cost per Total Job	\$978	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	94	95	1	1.06%
Total Employment	Before	After	▲	▲%
	5,942	5,987	45	0.76%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.838	3.850	0.32%	0.47% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.59	\$22.51	-0.36%	-0.23% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.212	4.204	-0.19%	-0.19% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.09%	30.05%	0.14%	0.18% ind
Summary of Indices		Composite		
1 of 4 indices show positive economic structural change		Economic Structural Change Index	0.23%	ind

Cherokee, KS				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 109,821	Direct	16	
Other Public	\$ 80,208	Indirect	3	
Private	\$ 163,595	Total	19	
New Equity	\$ 24,062	Multiplier	1.19	
<b>Total</b>	<b>\$ 377,686</b>			
Loan-Leverage Ratio	2.4:1			
EDA Cost	\$ 46,030	EDA Cost per Direct Job	\$ 2,877	
Total Investment per EDA Dollar	\$8.21	EDA Cost per Total Job	\$ 2,426	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	118	119	1	0.85%
Total Employment	Before	After	▲	▲%
	9,162	9,181	19	0.21%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.908	3.913	0.12%	0.18% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.14	\$25.11	-0.14%	-0.09% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.272	4.271	-0.01%	-0.01% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.39%	30.41%	-0.06%	-0.08% ind
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	0.01%	ind

Clark, KS				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 56,071	Direct	5	
Other Public	\$ 0	Indirect	0	
Private	\$ 0	Total	5	
New Equity	\$ 0	Multiplier	1.06	
<b>Total</b>	<b>\$ 56,071</b>			
Loan-Leverage Ratio	0.0:1			
EDA Cost	\$ 5,515	EDA Cost per Direct Job	\$ 1,103	
Total Investment per EDA Dollar	\$10.17	EDA Cost per Total Job	\$ 1,036	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	60	60	0	0.00%
Total Employment	Before	After	▲	▲%
	1,384	1,389	5	0.38%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.288	3.290	0.04%	0.06% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.83	\$22.80	-0.14%	-0.09% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.102	4.106	0.09%	0.09% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	35.20%	35.22%	-0.07%	-0.08% ind
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	-0.04%	ind

Cloud, KS				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 96,130	Direct	12	
Other Public	\$ 60,746	Indirect	5	
Private	\$ 112,911	Total	17	
New Equity	\$ 60,518	Multiplier	1.43	
<b>Total</b>	<b>\$ 330,304</b>			
Loan-Leverage Ratio	2.4:1			
EDA Cost	\$ 9,500	EDA Cost per Direct Job	\$ 792	
Total Investment per EDA Dollar	\$34.77	EDA Cost per Total Job	\$ 554	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	99	99	0	0.00%
Total Employment	Before	After	▲	▲%
	5,833	5,850	17	0.29%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.798	3.801	0.10%	0.14% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.04	\$22.04	0.01%	0.01% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.551	4.553	0.06%	0.06% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	28.00%	27.95%	0.17%	0.23% ind
Summary of Indices		Composite		
0 of 4 indices show positive economic structural change		Economic Structural Change Index	0.44%	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

Crawford, KS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 49,090	Direct	13		
Other Public	\$ 0	Indirect	11		
Private	\$ 177,155	Total	23		
New Equity	\$ 0	Multiplier	1.84		
<b>Total</b>	<b>\$ 226,245</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 26,889	EDA Cost per Direct Job	\$ 2,112		
Total Investment per EDA Dollar	\$ 8.41	EDA Cost per Total Job	\$ 1,149		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	145	145	0	0.00%	
Total Employment	Before	After	▲	▲%	
	20,127	20,150	23	0.12%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.910	3.910	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.82	\$25.81	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.686	4.686	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.44%	26.41%	0.09%	0.11%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		0.13% ind			

Doniphan, KS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 295,358	Direct	17		
Other Public	\$ 0	Indirect	3		
Private	\$ 0	Total	20		
New Equity	\$ 0	Multiplier	1.20		
<b>Total</b>	<b>\$ 295,358</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 44,978	EDA Cost per Direct Job	\$ 2,646		
Total Investment per EDA Dollar	\$ 6.57	EDA Cost per Total Job	\$ 2,203		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	83	84	1	1.20%	
Total Employment	Before	After	▲	▲%	
	3,641	3,661	20	0.56%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.528	3.542	0.40%	0.58%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.87	\$24.76	-0.46%	-0.30%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.056	4.052	-0.10%	-0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.81%	34.81%	0.02%	0.02%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		0.21% ind			

Ellsworth, KS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 204,665	Direct	22		
Other Public	\$ 84,275	Indirect	3		
Private	\$ 330,413	Total	24		
New Equity	\$ 215,766	Multiplier	1.12		
<b>Total</b>	<b>\$ 835,119</b>				
Loan-Leverage Ratio	3.1:1				
EDA Cost	\$ 58,857	EDA Cost per Direct Job	\$ 2,717		
Total Investment per EDA Dollar	\$ 14.19	EDA Cost per Total Job	\$ 2,419		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	83	83	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,656	3,680	24	0.67%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.702	3.705	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.48	\$22.43	-0.18%	-0.12%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.189	4.193	0.10%	0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.50%	32.36%	0.43%	0.56%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		0.66% pos			

Graham, KS					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 113,146	Direct	8		
Other Public	\$ 70,113	Indirect	2		
Private	\$ 137,531	Total	10		
New Equity	\$ 9,324	Multiplier	1.25		
<b>Total</b>	<b>\$ 330,114</b>				
Loan-Leverage Ratio	1.9:1				
EDA Cost	\$ 4,803	EDA Cost per Direct Job	\$ 600		
Total Investment per EDA Dollar	\$ 68.73	EDA Cost per Total Job	\$ 482		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	74	1	1.37%	
Total Employment	Before	After	▲	▲%	
	2,287	2,297	10	0.44%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.530	3.537	0.18%	0.26%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.65	\$20.63	-0.09%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.078	4.081	0.08%	0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.10%	33.11%	-0.05%	-0.07%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		0.21% 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



**Jewell, KS**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 83,525	Direct	7
Other Public	\$ 151,864	Indirect	3
Private	\$ 26,121	Total	10
New Equity	\$ 0	Multiplier	1.40
<b>Total</b>	<b>\$ 261,510</b>		

Loan-Leverage Ratio 2.1:1

EDA Cost	\$ 13,696	EDA Cost per Direct Job	\$ 1,957
Total Investment per EDA Dollar	\$19.12	EDA Cost per Total Job	\$ 1,396

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	77	78	1	1.30%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	2,279	2,289	10	0.43%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.426	3.438	0.36%	0.53%	pos
Earnings per Worker Index (\$1,000)	\$16.67	\$16.62	-0.31%	-0.20%	neg
Economic Stage Index	3.542	3.539	-0.09%	-0.09%	ind
Import-Dependence Index**	35.05%	35.02%	0.08%	0.10%	ind

**Summary of Indices**

1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	0.34%	pos
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**Labette, KS**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 72,187	Direct	3
Other Public	\$ 72,187	Indirect	1
Private	\$ 0	Total	4
New Equity	\$ 104,270	Multiplier	1.25
<b>Total</b>	<b>\$ 248,644</b>		

Loan-Leverage Ratio 2.4:1

EDA Cost	\$ 41,145	EDA Cost per Direct Job	\$13,715
Total Investment per EDA Dollar	\$6.04	EDA Cost per Total Job	\$10,940

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	121	121	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	13,450	13,454	4	0.03%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.894	3.895	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	\$26.48	\$26.48	0.00%	0.00%	ind
Economic Stage Index	4.414	4.414	0.00%	0.00%	ind
Import-Dependence Index**	30.58%	30.58%	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
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**Lincoln, KS**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 346,234	Direct	28
Other Public	\$ 833,971	Indirect	4
Private	\$ 521,171	Total	32
New Equity	\$ 34,929	Multiplier	1.13
<b>Total</b>	<b>\$ 1,736,304</b>		

Loan-Leverage Ratio 4.0:1

EDA Cost	\$ 28,759	EDA Cost per Direct Job	\$ 1,027
Total Investment per EDA Dollar	\$60.38	EDA Cost per Total Job	\$910

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	70	70	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	2,081	2,113	32	1.52%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.563	3.571	0.20%	0.30%	ind
Earnings per Worker Index (\$1,000)	\$19.00	\$18.93	-0.35%	-0.22%	neg
Economic Stage Index	3.757	3.777	0.51%	0.51%	pos
Import-Dependence Index**	33.66%	33.33%	0.98%	1.28%	pos

**Summary of Indices**

2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	1.87%	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

**Logan, KS**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 44,041	Direct	1
Other Public	\$ 7,271	Indirect	0
Private	\$ 73,520	Total	1
New Equity	\$ 30,373	Multiplier	1.18
<b>Total</b>	<b>\$ 155,205</b>		

Loan-Leverage Ratio 2.5:1

EDA Cost	\$ 4,103	EDA Cost per Direct Job	\$11,566
Total Investment per EDA Dollar	\$13.42	EDA Cost per Total Job	\$9,762

**Baseline Industry and Employment Analysis\***

SIC Business Types	Before	After	▲	▲%
in County (4-Digit)	71	71	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	1,989	1,990	1	0.06%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.578	3.580	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	\$16.99	\$16.99	0.00%	0.00%	ind
Economic Stage Index	4.184	4.184	0.01%	0.01%	ind
Import-Dependence Index**	33.37%	33.35%	0.06%	0.08%	ind

**Summary of Indices**

0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index	0.15%	ind
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pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Meade, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 8,414	Direct	1		
Other Public	\$ 0	Indirect	0		
Private	\$ 8,414	Total	1		
New Equity	\$ 0	Multiplier	1.14		
<b>Total</b>	<b>\$ 16,827</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 500	EDA Cost per Direct Job	\$500		
Total Investment per EDA Dollar	\$33.66	EDA Cost per Total Job	\$439		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	77	77	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,474	2,475	1	0.05%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.573	3.574	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.51	\$22.51	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.925	3.925	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.26%	32.25%	0.04%	0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.10%		ind

Mitchell, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 750,306	Direct	74		
Other Public	\$ 912,464	Indirect	17		
Private	\$ 2,325,019	Total	91		
New Equity	\$ 723,912	Multiplier	1.23		
<b>Total</b>	<b>\$ 4,711,700</b>				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 124,378	EDA Cost per Direct Job	\$1,681		
Total Investment per EDA Dollar	\$37.88	EDA Cost per Total Job	\$1,370		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	86	87	1	1.16%	
Total Employment	Before	After	▲	▲%	
	4,483	4,574	91	2.02%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.743	3.756	0.36%	0.53%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.82	\$22.69	-0.58%	-0.38%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.317	4.319	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.92%	29.79%	0.44%	0.58%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.77%		pos

Montgomery, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 34,440	Direct	7		
Other Public	\$ 0	Indirect	7		
Private	\$ 378,835	Total	14		
New Equity	\$ 413,275	Multiplier	2.00		
<b>Total</b>	<b>\$ 826,550</b>				
Loan-Leverage Ratio	23.0:1				
EDA Cost	\$ 5,868	EDA Cost per Direct Job	\$838		
Total Investment per EDA Dollar	\$140.85	EDA Cost per Total Job	\$418		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	148	148	0	0.00%	
Total Employment	Before	After	▲	▲%	
	22,586	22,600	14	0.06%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.148	4.148	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.75	\$27.74	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.421	4.422	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.24%	27.22%	0.06%	0.08%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.08%		ind

Neosho, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 167,264	Direct	24		
Other Public	\$ 51,659	Indirect	5		
Private	\$ 250,616	Total	29		
New Equity	\$ 86,099	Multiplier	1.23		
<b>Total</b>	<b>\$ 555,639</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 66,827	EDA Cost per Direct Job	\$2,821		
Total Investment per EDA Dollar	\$8.31	EDA Cost per Total Job	\$2,292		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	126	126	0	0.00%	
Total Employment	Before	After	▲	▲%	
	10,760	10,789	29	0.27%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.084	4.083	-0.02%	-0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.92	\$23.91	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.350	4.348	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	28.77%	28.78%	-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

\*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>Norton, KS</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 196,030	Direct	13		
Other Public	\$ 77,839	Indirect	2		
Private	\$ 962,238	Total	15		
New Equity	\$ 264,474	Multiplier	1.16		
<b>Total</b>	<b>\$ 1,500,581</b>				
Loan-Leverage Ratio	6.7:1				
EDA Cost	\$ 13,671	EDA Cost per Direct Job	\$1,052		
Total Investment per EDA Dollar	\$109.77	EDA Cost per Total Job	\$903		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	80	80	0	0.00%	
Total	Before	After	▲	▲%	
Employment	3,143	3,158	15	0.48%	
<b>Economic Structural Change Analysis</b>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.504	3.512	0.25%	0.36%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.77	\$23.74	-0.12%	-0.08%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.256	4.259	0.09%	0.09%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	32.18%	32.06%	0.39%	0.51%	pos
<b>Summary of Indices</b>			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index 0.88% pos		

<b>Ottawa, KS</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 18,608	Direct	1		
Other Public	\$ 0	Indirect	0		
Private	\$ 37,215	Total	1		
New Equity	\$ 6,203	Multiplier	1.13		
<b>Total</b>	<b>\$ 62,025</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 9,379	EDA Cost per Direct Job	\$9,379		
Total Investment per EDA Dollar	\$6.61	EDA Cost per Total Job	\$8,327		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	92	92	0	0.00%	
Total	Before	After	▲	▲%	
Employment	2,689	2,690	1	0.04%	
<b>Economic Structural Change Analysis</b>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.678	3.679	0.03%	0.04%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$21.62	\$21.62	-0.02%	-0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.046	4.046	0.01%	0.01%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	32.86%	32.85%	0.04%	0.05%	ind
<b>Summary of Indices</b>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index 0.09% ind		

<b>Pratt, KS</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 143,201	Direct	8		
Other Public	\$ 0	Indirect	4		
Private	\$ 0	Total	12		
New Equity	\$ 5,609	Multiplier	1.56		
<b>Total</b>	<b>\$ 148,810</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 18,866	EDA Cost per Direct Job	\$2,387		
Total Investment per EDA Dollar	\$7.89	EDA Cost per Total Job	\$1,526		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	91	91	0	0.00%	
Total	Before	After	▲	▲%	
Employment	5,975	5,987	12	0.21%	
<b>Economic Structural Change Analysis</b>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.754	3.756	0.05%	0.08%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$23.94	\$23.94	0.01%	0.00%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.614	4.615	0.02%	0.02%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	26.62%	26.56%	0.20%	0.26%	ind
<b>Summary of Indices</b>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index 0.35% pos		

<b>Rooks, KS</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 134,231	Direct	11		
Other Public	\$ 17,586	Indirect	2		
Private	\$ 202,743	Total	13		
New Equity	\$ 8,607	Multiplier	1.22		
<b>Total</b>	<b>\$ 363,167</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 2,540	EDA Cost per Direct Job	\$231		
Total Investment per EDA Dollar	\$142.97	EDA Cost per Total Job	\$190		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	74	74	0	0.00%	
Total	Before	After	▲	▲%	
Employment	3,253	3,266	13	0.41%	
<b>Economic Structural Change Analysis</b>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.593	3.594	0.03%	0.05%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.67	\$20.64	-0.11%	-0.07%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	3.900	3.905	0.12%	0.12%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	35.03%	34.97%	0.17%	0.23%	ind
<b>Summary of Indices</b>			Composite		
0 of 4 indices show positive economic structural change			Economic Structural Change Index 0.32% 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

Russell, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 279,161	Direct	13		
Other Public	\$ 70,183	Indirect	6		
Private	\$ 293,444	Total	19		
New Equity	\$ 229,704	Multiplier	1.44		
<b>Total</b>	<b>\$ 872,492</b>				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 21,250	EDA Cost per Direct Job	\$ 1,635		
Total Investment per EDA Dollar	\$14.35	EDA Cost per Total Job	\$ 1,138		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	90	90	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,280	5,299	19	0.35%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.777	3.777	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.37	\$17.36	-0.07%	-0.05%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.186	4.183	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.23%	31.22%	0.02%	0.03%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.08%	ind

Seward, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 202,665	Direct	12		
Other Public	\$ 101,239	Indirect	4		
Private	\$ 96,090	Total	16		
New Equity	\$ 0	Multiplier	1.30		
<b>Total</b>	<b>\$ 399,994</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 23,045	EDA Cost per Direct Job	\$ 1,920		
Total Investment per EDA Dollar	\$17.36	EDA Cost per Total Job	\$ 1,474		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	97	98	1	1.03%	
Total Employment	Before	After	▲	▲%	
	13,863	13,879	16	0.11%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.530	3.533	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.39	\$27.38	-0.03%	-0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.418	4.419	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.35%	29.31%	0.13%	0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.28%	pos

Sherman, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 81,119	Direct	10		
Other Public	\$ 0	Indirect	10		
Private	\$ 1,334,023	Total	20		
New Equity	\$ 120,492	Multiplier	2.03		
<b>Total</b>	<b>\$ 1,535,635</b>				
Loan-Leverage Ratio	17.9:1				
EDA Cost	\$ 18,791	EDA Cost per Direct Job	\$ 1,879		
Total Investment per EDA Dollar	\$81.72	EDA Cost per Total Job	\$926		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	85	85	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,254	4,274	20	0.48%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.730	3.739	0.25%	0.37%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.13	\$23.15	0.06%	0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.322	4.328	0.13%	0.13%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.82%	29.71%	0.36%	0.47%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.01%	pos

Smith, KS					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 74,740	Direct	3		
Other Public	\$ 26,189	Indirect	1		
Private	\$ 130,444	Total	4		
New Equity	\$ 0	Multiplier	1.24		
<b>Total</b>	<b>\$ 231,373</b>				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 2,538	EDA Cost per Direct Job	\$846		
Total Investment per EDA Dollar	\$91.15	EDA Cost per Total Job	\$683		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	74	74	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,847	2,851	4	0.13%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.616	3.617	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.04	\$20.04	0.02%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.739	3.741	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.05%	33.02%	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

\*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>Thomas, KS</b>				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 220,913	Direct	44	
Other Public	\$ 174,340	Indirect	9	
Private	\$ 3,339,342	Total	53	
New Equity	\$ 1,193,652	Multiplier	1.20	
<b>Total</b>	<b>\$ 4,928,246</b>			
Loan-Leverage Ratio	21.3:1			
EDA Cost	\$ 25,187	EDA Cost per Direct Job	\$572	
Total Investment per EDA Dollar	\$195.66	EDA Cost per Total Job	\$477	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	93	94	1	1.08%
Total Employment	Before	After	▲	▲%
	5,613	5,666	53	0.94%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.769	3.768	-0.02%	-0.03% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.01	\$21.93	-0.34%	-0.22% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.462	4.466	0.09%	0.09% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	27.14%	27.21%	-0.27%	-0.35% neg
<u>Summary of Indices</u>		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		-0.51% neg		

<b>Trego, KS</b>				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 209,318	Direct	20	
Other Public	\$ 99,518	Indirect	23	
Private	\$ 1,089,808	Total	43	
New Equity	\$ 322,800	Multiplier	2.13	
<b>Total</b>	<b>\$ 1,721,443</b>			
Loan-Leverage Ratio	7.2:1			
EDA Cost	\$ 50,476	EDA Cost per Direct Job	\$2,524	
Total Investment per EDA Dollar	\$34.10	EDA Cost per Total Job	\$1,184	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	69	71	2	2.90%
Total Employment	Before	After	▲	▲%
	2,310	2,353	43	1.85%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.516	3.534	0.52%	0.75% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.80	\$19.71	-0.47%	-0.30% neg
Economic Stage Index	Before	After	▲%	▲STD%
	3.996	4.001	0.12%	0.12% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.85%	31.90%	-0.17%	-0.22% ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index		
1 of 4 indices show positive economic structural change		0.35% pos		

<b>Wallace, KS</b>				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 42,088	Direct	3	
Other Public	\$ 0	Indirect	1	
Private	\$ 78,565	Total	4	
New Equity	\$ 13,291	Multiplier	1.39	
<b>Total</b>	<b>\$ 133,945</b>			
Loan-Leverage Ratio	2.2:1			
EDA Cost	\$ 2,776	EDA Cost per Direct Job	\$925	
Total Investment per EDA Dollar	\$48.25	EDA Cost per Total Job	\$665	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	63	63	0	0.00%
Total Employment	Before	After	▲	▲%
	1,018	1,022	4	0.41%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.467	3.471	0.13%	0.19% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$20.17	\$20.18	0.04%	0.02% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.564	3.570	0.17%	0.17% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	38.21%	38.22%	-0.02%	-0.03% ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change		0.36% pos		

<b>Washington, KS</b>				
<u>Loan Moneys and Employment Creation</u>				
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>		
RLF	\$ 190,487	Direct	40	
Other Public	\$ 139,399	Indirect	6	
Private	\$ 322,916	Total	46	
New Equity	\$ 74,761	Multiplier	1.16	
<b>Total</b>	<b>\$ 727,563</b>			
Loan-Leverage Ratio	2.8:1			
EDA Cost	\$ 16,335	EDA Cost per Direct Job	\$408	
Total Investment per EDA Dollar	\$44.54	EDA Cost per Total Job	\$353	
<u>Baseline Industry and Employment Analysis*</u>				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	79	79	0	0.00%
Total Employment	Before	After	▲	▲%
	4,042	4,088	46	1.14%
<u>Economic Structural Change Analysis</u>				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.606	3.610	0.11%	0.16% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$18.74	\$18.77	0.14%	0.09% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.993	4.004	0.29%	0.29% pos
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.61%	33.29%	0.96%	1.26% pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change		1.80% 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

Wilson, KS				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 48,125	Direct	8	
Other Public	\$ 0	Indirect	1	
Private	\$ 40,104	Total	9	
New Equity	\$ 0	Multiplier	1.19	
<b>Total</b>	<b>\$ 88,228</b>			
Loan-Leverage Ratio	0.8:1			
EDA Cost	\$ 27,781	EDA Cost per Direct Job	\$3,473	
Total Investment per EDA Dollar	\$3.18	EDA Cost per Total Job	\$2,930	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	105	105	0	0.00%
Total Employment	Before	After	▲	▲%
	5,299	5,308	9	0.18%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.992	3.997	0.11%	0.15%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$26.60	\$26.58	-0.06%	-0.04%
Economic Stage Index	Before	After	▲%	▲STD%
	4.017	4.016	-0.03%	-0.03%
Import-Dependence Index**	Before	After	▲%	▲STD%
	32.71%	32.72%	-0.05%	-0.07%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.01%	ind

Wyandotte, KS				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 4,752,130	Direct	591	
Other Public	\$ 2,563,544	Indirect	353	
Private	\$ 9,286,001	Total	944	
New Equity	\$ 4,436,756	Multiplier	1.60	
<b>Total</b>	<b>\$ 21,038,432</b>			
Loan-Leverage Ratio	3.4:1			
EDA Cost	\$ 1,367,679	EDA Cost per Direct Job	\$2,315	
Total Investment per EDA Dollar	\$15.38	EDA Cost per Total Job	\$1,449	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	217	222	5	2.30%
Total Employment	Before	After	▲	▲%
	90,568	91,512	944	1.04%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.104	4.110	0.13%	0.19%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$36.98	\$36.90	-0.21%	-0.13%
Economic Stage Index	Before	After	▲%	▲STD%
	4.723	4.723	-0.01%	-0.01%
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.51%	25.43%	0.32%	0.41%
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.45%	pos

Buchanan, MO				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 543,058	Direct	54	
Other Public	\$ 0	Indirect	73	
Private	\$ 4,001,878	Total	127	
New Equity	\$ 2,614,816	Multiplier	2.34	
<b>Total</b>	<b>\$ 7,159,752</b>			
Loan-Leverage Ratio	12.2:1			
EDA Cost	\$ 166,264	EDA Cost per Direct Job	\$3,079	
Total Investment per EDA Dollar	\$43.06	EDA Cost per Total Job	\$1,313	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	172	172	0	0.00%
Total Employment	Before	After	▲	▲%
	49,665	49,792	127	0.25%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.148	4.150	0.04%	0.06%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$29.63	\$29.64	0.05%	0.03%
Economic Stage Index	Before	After	▲%	▲STD%
	4.560	4.559	-0.04%	-0.04%
Import-Dependence Index**	Before	After	▲%	▲STD%
	23.35%	23.36%	-0.04%	-0.05%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.00%	ind

Clinton, MO				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 58,760	Direct	6	
Other Public	\$ 0	Indirect	3	
Private	\$ 106,944	Total	9	
New Equity	\$ 18,335	Multiplier	1.53	
<b>Total</b>	<b>\$ 184,040</b>			
Loan-Leverage Ratio	2.1:1			
EDA Cost	\$ 11,129	EDA Cost per Direct Job	\$1,855	
Total Investment per EDA Dollar	\$16.54	EDA Cost per Total Job	\$1,215	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	100	100	0	0.00%
Total Employment	Before	After	▲	▲%
	6,069	6,078	9	0.15%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.838	3.842	0.08%	0.12%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.07	\$19.08	0.05%	0.03%
Economic Stage Index	Before	After	▲%	▲STD%
	4.292	4.291	-0.03%	-0.03%
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.49%	31.49%	-0.01%	-0.02%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.11%	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, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,080,862	Direct	380		
Other Public	\$ 821,396	Indirect	217		
Private	\$ 4,218,602	Total	597		
New Equity	\$ 2,473,548	Multiplier	1.57		
<b>Total</b>	<b>\$ 8,594,409</b>				
Loan-Leverage Ratio	7.0:1				
EDA Cost	\$ 210,261	EDA Cost per Direct Job	\$553		
Total Investment per EDA Dollar	\$40.87	EDA Cost per Total Job	\$352		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	125	128	3	2.40%	
Total Employment	Before	After	▲	▲%	
	8,775	9,372	597	6.80%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.984	4.022	0.97%	1.42%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.58	\$21.83	1.15%	0.74%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.124	4.100	-0.58%	-0.56%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.29%	31.62%	-1.06%	-1.39%	neg
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.19%	ind

Dent, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 779,580	Direct	78		
Other Public	\$ 70,113	Indirect	30		
Private	\$ 1,407,029	Total	108		
New Equity	\$ 435,818	Multiplier	1.39		
<b>Total</b>	<b>\$ 2,692,541</b>				
Loan-Leverage Ratio	2.5:1				
EDA Cost	\$ 129,971	EDA Cost per Direct Job	\$1,666		
Total Investment per EDA Dollar	\$20.72	EDA Cost per Total Job	\$1,199		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	91	91	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,911	6,019	108	1.83%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.751	3.753	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.70	\$18.71	0.06%	0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.108	4.094	-0.35%	-0.35%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.05%	31.15%	-0.34%	-0.44%	neg
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.67%	neg

Douglas, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 59,072	Direct	4		
Other Public	\$ 0	Indirect	1		
Private	\$ 147,679	Total	5		
New Equity	\$ 129,531	Multiplier	1.15		
<b>Total</b>	<b>\$ 336,281</b>				
Loan-Leverage Ratio	4.7:1				
EDA Cost	\$ 8,730	EDA Cost per Direct Job	\$2,182		
Total Investment per EDA Dollar	\$38.52	EDA Cost per Total Job	\$1,890		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	81	81	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,238	5,243	5	0.09%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.427	3.427	0.02%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.22	\$17.23	0.03%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.444	3.445	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.73%	35.70%	0.07%	0.09%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.18%	ind

Dunklin, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 299,096	Direct	52		
Other Public	\$ 0	Indirect	24		
Private	\$ 313,225	Total	76		
New Equity	\$ 0	Multiplier	1.46		
<b>Total</b>	<b>\$ 612,321</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 26,793	EDA Cost per Direct Job	\$515		
Total Investment per EDA Dollar	\$22.85	EDA Cost per Total Job	\$353		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	120	121	1	0.83%	
Total Employment	Before	After	▲	▲%	
	13,504	13,580	76	0.56%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.863	3.870	0.20%	0.29%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.82	\$21.85	0.17%	0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.386	4.384	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.76%	29.66%	0.31%	0.41%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.78%	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

Franklin, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 256,884	Direct	48		
Other Public	\$ 21,034	Indirect	31		
Private	\$ 1,152,743	Total	79		
New Equity	\$ 104,842	Multiplier	1.64		
<b>Total</b>	<b>\$ 1,535,503</b>				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 9,932	EDA Cost per Direct Job	\$207		
Total Investment per EDA Dollar	\$154.61	EDA Cost per Total Job	\$126		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	192	193	1	0.52%	
Total Employment	Before	After	▲	▲%	
	40,656	40,735	79	0.19%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.370	4.373	0.05%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.17	\$26.18	0.03%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.344	4.343	-0.03%	-0.03%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.44%	26.45%	-0.04%	-0.05%	ind
Summary of Indices	0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.02%	ind

Gasconade, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 216,610	Direct	17		
Other Public	\$ 0	Indirect	9		
Private	\$ 114,639	Total	26		
New Equity	\$ 60,392	Multiplier	1.52		
<b>Total</b>	<b>\$ 391,641</b>				
Loan-Leverage Ratio	0.8:1				
EDA Cost	\$ 56,480	EDA Cost per Direct Job	\$3,322		
Total Investment per EDA Dollar	\$6.93	EDA Cost per Total Job	\$2,186		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	116	116	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,466	7,492	26	0.35%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.072	4.070	-0.05%	-0.07%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.05	\$20.10	0.23%	0.15%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.143	4.141	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.12%	30.13%	-0.05%	-0.06%	ind
Summary of Indices	0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.03%	ind

Howell, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 480,916	Direct	120		
Other Public	\$ 0	Indirect	27		
Private	\$ 4,657,288	Total	147		
New Equity	\$ 798,555	Multiplier	1.23		
<b>Total</b>	<b>\$ 5,936,759</b>				
Loan-Leverage Ratio	11.3:1				
EDA Cost	\$ 148,710	EDA Cost per Direct Job	\$1,243		
Total Investment per EDA Dollar	\$39.92	EDA Cost per Total Job	\$1,011		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	137	138	1	0.73%	
Total Employment	Before	After	▲	▲%	
	19,662	19,809	147	0.75%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.914	3.924	0.25%	0.36%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$21.51	\$21.47	-0.20%	-0.13%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.115	4.121	0.16%	0.16%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.57%	31.45%	0.40%	0.52%	pos
Summary of Indices	1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.91%	pos

Jackson, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 5,372,913	Direct	1733		
Other Public	\$ 4,121,752	Indirect	1,042		
Private	\$ 26,817,897	Total	2775		
New Equity	\$ 7,632,695	Multiplier	1.60		
<b>Total</b>	<b>\$ 43,945,257</b>				
Loan-Leverage Ratio	7.2:1				
EDA Cost	\$ 2,396,080	EDA Cost per Direct Job	\$1,383		
Total Investment per EDA Dollar	\$18.34	EDA Cost per Total Job	\$864		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	296	298	2	0.68%	
Total Employment	Before	After	▲	▲%	
	440,360	443,135	2,775	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.296	4.297	0.03%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$36.52	\$36.52	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.932	4.930	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	17.71%	17.71%	-0.02%	-0.03%	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



**Macon, MO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 541,632	Direct	49
Other Public	\$ 2,696,702	Indirect	89
Private	\$ 2,070,315	Total	138
New Equity	\$ 0	Multiplier	2.82
<b>Total</b>	<b>\$ 5,308,650</b>		

Loan-Leverage Ratio 8.8:1

EDA Cost	(\$ 12,191)	EDA Cost per Direct Job	-\$250
Total Investment per EDA Dollar	-\$435.45	EDA Cost per Total Job	-\$89

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	93	93	0	0.00%
<b>Total Employment</b>	<b>8,172</b>	<b>8,310</b>	<b>138</b>	<b>1.68%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.588	3.596	0.21%	0.31%	ind
Earnings per Worker Index (\$1,000)	\$19.26	\$19.12	-0.74%	-0.48%	neg
Stage Index	4.104	4.025	-1.92%	-1.92%	neg
Import-Dependence Index**	31.68%	31.91%	-0.70%	-0.91%	neg

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

Composite Economic Structural Change Index	-3.01%	neg
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**Marion, MO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 118,580	Direct	14
Other Public	\$ 49,055	Indirect	10
Private	\$ 385,697	Total	25
New Equity	\$ 9,490	Multiplier	1.73
<b>Total</b>	<b>\$ 562,801</b>		

Loan-Leverage Ratio 3.7:1

EDA Cost	(\$ 6,850)	EDA Cost per Direct Job	-\$479
Total Investment per EDA Dollar	-\$82.16	EDA Cost per Total Job	-\$277

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	127	128	1	0.79%
<b>Total Employment</b>	<b>16,525</b>	<b>16,550</b>	<b>25</b>	<b>0.15%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.077	4.078	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	\$26.38	\$26.38	0.00%	0.00%	ind
Stage Index	4.423	4.422	-0.02%	-0.02%	ind
Import-Dependence Index**	27.36%	27.36%	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
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**Mississippi, MO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 143,249	Direct	161
Other Public	\$ 35,812	Indirect	63
Private	\$ 0	Total	224
New Equity	\$ 0	Multiplier	1.39
<b>Total</b>	<b>\$ 179,061</b>		

Loan-Leverage Ratio 0.3:1

EDA Cost	\$ 19,334	EDA Cost per Direct Job	\$120
Total Investment per EDA Dollar	\$9.26	EDA Cost per Total Job	\$86

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	92	93	1	1.09%
<b>Total Employment</b>	<b>5,802</b>	<b>6,026</b>	<b>224</b>	<b>3.87%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.636	3.658	0.62%	0.90%	pos
Earnings per Worker Index (\$1,000)	\$19.58	\$19.12	-2.34%	-1.51%	neg
Stage Index	4.434	4.401	-0.74%	-0.74%	neg
Import-Dependence Index**	32.36%	32.62%	-0.79%	-1.04%	neg

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

Composite Economic Structural Change Index	-2.39%	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

**New Madrid, MO**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 155,753	Direct	80
Other Public	\$ 739,825	Indirect	9
Private	\$ 817,702	Total	89
New Equity	\$ 350,444	Multiplier	1.11
<b>Total</b>	<b>\$ 2,063,723</b>		

Loan-Leverage Ratio 12.3:1

EDA Cost	\$ 17,872	EDA Cost per Direct Job	\$223
Total Investment per EDA Dollar	\$115.47	EDA Cost per Total Job	\$201

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	94	95	1	1.06%
<b>Total Employment</b>	<b>9,684</b>	<b>9,773</b>	<b>89</b>	<b>0.92%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.528	3.547	0.52%	0.76%	pos
Earnings per Worker Index (\$1,000)	\$27.28	\$27.12	-0.58%	-0.38%	neg
Stage Index	3.927	3.929	0.04%	0.04%	ind
Import-Dependence Index**	35.69%	35.59%	0.28%	0.37%	pos

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

Composite Economic Structural Change Index	0.80%	pos
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pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

Oregon, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 267,382	Direct	161		
Other Public	\$ 0	Indirect	37		
Private	\$ 526,224	Total	198		
New Equity	\$ 233,316	Multiplier	1.23		
<b>Total</b>	<b>\$ 1,026,921</b>				
Loan-Leverage Ratio	2.8:1				
EDA Cost	\$ 55,584	EDA Cost per Direct Job	\$346		
Total Investment per EDA Dollar	\$18.47	EDA Cost per Total Job	\$281		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	87	87	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,055	4,253	198	4.87%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.673	3.688	0.39%	0.57%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.58	\$18.26	-1.72%	-1.11%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.911	3.880	-0.81%	-0.81%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.94%	33.34%	-1.23%	-1.61%	neg
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-2.95%		neg

Ozark, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 386,920	Direct	25		
Other Public	\$ 0	Indirect	6		
Private	\$ 907,108	Total	31		
New Equity	\$ 482,715	Multiplier	1.24		
<b>Total</b>	<b>\$ 1,776,743</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 59,205	EDA Cost per Direct Job	\$2,368		
Total Investment per EDA Dollar	\$30.01	EDA Cost per Total Job	\$1,917		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	84	84	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,535	3,566	31	0.87%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.633	3.640	0.19%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$14.23	\$14.25	0.15%	0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.810	3.815	0.13%	0.13%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.63%	33.47%	0.47%	0.61%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.12%		pos

Pernisot, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 176,457	Direct	20		
Other Public	\$ 625,620	Indirect	11		
Private	\$ 802,076	Total	30		
New Equity	\$ 641,661	Multiplier	1.53		
<b>Total</b>	<b>\$ 2,245,814</b>				
Loan-Leverage Ratio	11.7:1				
EDA Cost	\$ 36,811	EDA Cost per Direct Job	\$1,848		
Total Investment per EDA Dollar	\$61.01	EDA Cost per Total Job	\$1,208		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	87	88	1	1.15%	
Total Employment	Before	After	▲	▲%	
	7,743	7,773	30	0.39%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.604	3.608	0.09%	0.13%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.81	\$19.80	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.455	4.454	-0.02%	-0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.03%	31.00%	0.10%	0.13%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.21%		ind

Phelps, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 293,654	Direct	24		
Other Public	\$ 590,716	Indirect	36		
Private	\$ 2,021,497	Total	60		
New Equity	\$ 99,388	Multiplier	2.48		
<b>Total</b>	<b>\$ 3,005,254</b>				
Loan-Leverage Ratio	9.2:1				
EDA Cost	\$ 34,404	EDA Cost per Direct Job	\$1,423		
Total Investment per EDA Dollar	\$87.35	EDA Cost per Total Job	\$574		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	131	133	2	1.53%	
Total Employment	Before	After	▲	▲%	
	19,321	19,381	60	0.31%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.732	3.740	0.21%	0.30%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.15	\$24.11	-0.15%	-0.09%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.869	4.867	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.93%	26.90%	0.10%	0.13%	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

<b>Pike, MO</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 181,502	Direct	20		
Other Public	\$ 90,751	Indirect	21		
Private	\$ 791,349	Total	42		
New Equity	\$ 0	Multiplier	2.05		
<b>Total</b>	<b>\$ 1,063,602</b>				
Loan-Leverage Ratio	4.9:1				
EDA Cost	\$ 135,685	EDA Cost per Direct Job	\$ 6,624		
Total Investment per EDA Dollar	\$ 7.84	EDA Cost per Total Job	\$ 3,234		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	113	114	1	0.88%	
Total Employment	Before	After	▲	▲%	
	7,153	7,195	42	0.59%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲	▲STD%	
	3.889	3.904	0.39%	0.57%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲	▲STD%	
	\$21.95	\$21.83	-0.52%	-0.33%	neg
Economic Stage Index	Before	After	▲	▲STD%	
	3.989	3.980	-0.20%	-0.20%	ind
Import-Dependence Index**	Before	After	▲	▲STD%	
	32.24%	32.26%	-0.06%	-0.08%	ind
<b>Summary of Indices</b>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		-0.04% ind			

<b>Randolph, MO</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 249,582	Direct	28		
Other Public	\$ 421,176	Indirect	73		
Private	\$ 1,387,691	Total	102		
New Equity	\$ 0	Multiplier	3.61		
<b>Total</b>	<b>\$ 2,058,449</b>				
Loan-Leverage Ratio	7.2:1				
EDA Cost	\$ 32,273	EDA Cost per Direct Job	\$ 1,146		
Total Investment per EDA Dollar	\$ 63.78	EDA Cost per Total Job	\$ 318		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	114	114	0	0.00%	
Total Employment	Before	After	▲	▲%	
	11,759	11,861	102	0.86%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲	▲STD%	
	3.887	3.895	0.22%	0.31%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲	▲STD%	
	\$31.54	\$32.56	3.25%	2.10%	pos
Economic Stage Index	Before	After	▲	▲STD%	
	4.511	4.509	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲	▲STD%	
	27.69%	27.52%	0.59%	0.77%	pos
<b>Summary of Indices</b>		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		3.14% pos			

<b>St. Charles, MO</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 427,661	Direct	112		
Other Public	\$ 0	Indirect	58		
Private	\$ 625,634	Total	170		
New Equity	\$ 316,876	Multiplier	1.52		
<b>Total</b>	<b>\$ 1,370,170</b>				
Loan-Leverage Ratio	2.2:1				
EDA Cost	\$ 50,208	EDA Cost per Direct Job	\$ 448		
Total Investment per EDA Dollar	\$ 27.29	EDA Cost per Total Job	\$ 295		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	201	201	0	0.00%	
Total Employment	Before	After	▲	▲%	
	95,950	96,120	170	0.18%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲	▲STD%	
	4.176	4.180	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲	▲STD%	
	\$30.93	\$30.91	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲	▲STD%	
	4.811	4.809	-0.04%	-0.04%	ind
Import-Dependence Index**	Before	After	▲	▲STD%	
	22.74%	22.75%	-0.02%	-0.02%	ind
<b>Summary of Indices</b>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		0.02% ind			
<small>*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</small>					

<b>Ste. Genevieve, MO</b>					
<b>Loan Moneys and Employment Creation</b>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 229,509	Direct	14		
Other Public	\$ 0	Indirect	9		
Private	\$ 0	Total	23		
New Equity	\$ 35,861	Multiplier	1.66		
<b>Total</b>	<b>\$ 265,370</b>				
Loan-Leverage Ratio	0.2:1				
EDA Cost	\$ 17,529	EDA Cost per Direct Job	\$ 1,252		
Total Investment per EDA Dollar	\$ 15.14	EDA Cost per Total Job	\$ 755		
<b>Baseline Industry and Employment Analysis*</b>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	111	111	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,771	7,794	23	0.30%	
<b>Economic Structural Change Analysis</b>					
Economic Diversification Index	Before	After	▲	▲STD%	
	3.895	3.898	0.08%	0.12%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲	▲STD%	
	\$23.67	\$23.67	0.03%	0.02%	ind
Economic Stage Index	Before	After	▲	▲STD%	
	3.921	3.917	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲	▲STD%	
	32.43%	32.44%	-0.05%	-0.06%	ind
<b>Summary of Indices</b>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		-0.01% ind			
<small>pos= positive economic structural change neg= negative economic structural change ind= indeterminate economic structural change</small>					

St. Francois, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,259,838	Direct	199		
Other Public	\$ 1,176,401	Indirect	321		
Private	\$ 7,400,491	Total	520		
New Equity	\$ 1,479,849	Multiplier	2.61		
<b>Total</b>	<b>\$ 11,316,580</b>				
Loan-Leverage Ratio	8.0:1				
EDA Cost	\$ 80,925	EDA Cost per Direct Job	\$ 407		
Total Investment per EDA Dollar	\$ 139.84	EDA Cost per Total Job	\$ 156		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	135	135	0	0.00%	
Total	Before	After	▲	▲%	
Employment	20,538	21,058	520	2.53%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.913	3.936	0.61%	0.88%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$22.98	\$23.15	0.74%	0.48%	pos
Economic	Before	After	▲%	▲STD%	
Stage Index	4.690	4.667	-0.48%	-0.48%	neg
Import-Dependence	Before	After	▲%	▲STD%	
Index**	26.83%	26.66%	0.63%	0.82%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.71%		pos

St. Louis, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 527,641	Direct	27		
Other Public	\$ 0	Indirect	25		
Private	\$ 334,101	Total	52		
New Equity	\$ 28,045	Multiplier	1.94		
<b>Total</b>	<b>\$ 889,787</b>				
Loan-Leverage Ratio	0.7:1				
EDA Cost	\$ 35,261	EDA Cost per Direct Job	\$ 1,306		
Total Investment per EDA Dollar	\$ 25.23	EDA Cost per Total Job	\$ 672		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	339	339	0	0.00%	
Total	Before	After	▲	▲%	
Employment	687,980	688,032	52	0.01%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.368	4.368	0.00%	0.00%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$36.91	\$36.91	0.00%	0.00%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.864	4.864	0.00%	0.00%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	17.14%	17.14%	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

Scott, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 140,226	Direct	15		
Other Public	\$ 476,768	Indirect	10		
Private	\$ 1,963,163	Total	25		
New Equity	\$ 0	Multiplier	1.65		
<b>Total</b>	<b>\$ 2,580,157</b>				
Loan-Leverage Ratio	17.4:1				
EDA Cost	\$ 8,338	EDA Cost per Direct Job	\$ 556		
Total Investment per EDA Dollar	\$ 309.44	EDA Cost per Total Job	\$ 337		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	127	127	0	0.00%	
Total	Before	After	▲	▲%	
Employment	18,102	18,127	25	0.14%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.039	4.039	-0.01%	-0.02%	ind
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$24.49	\$24.50	0.01%	0.01%	ind
Economic	Before	After	▲%	▲STD%	
Stage Index	4.556	4.557	0.01%	0.01%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	26.31%	26.32%	-0.03%	-0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.04%		ind

Texas, MO					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 876,352	Direct	101		
Other Public	\$ 0	Indirect	12		
Private	\$ 2,569,328	Total	112		
New Equity	\$ 1,061,994	Multiplier	1.12		
<b>Total</b>	<b>\$ 4,507,674</b>				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 202,992	EDA Cost per Direct Job	\$ 2,020		
Total Investment per EDA Dollar	\$ 22.21	EDA Cost per Total Job	\$ 1,806		
Baseline Industry and Employment Analysis*					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	101	102	1	0.99%	
Total	Before	After	▲	▲%	
Employment	10,358	10,470	112	1.09%	
Economic Structural Change Analysis					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.666	3.678	0.31%	0.46%	pos
Earnings per Worker	Before	After	▲%	▲STD%	
Index (\$1,000)	\$20.19	\$20.13	-0.28%	-0.18%	neg
Economic	Before	After	▲%	▲STD%	
Stage Index	3.848	3.855	0.20%	0.20%	ind
Import-Dependence	Before	After	▲%	▲STD%	
Index**	34.45%	34.26%	0.56%	0.73%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.20%		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, MO					
<u>Loan Monies and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 157,063	Direct	24		
Other Public	\$ 0	Indirect	14		
Private	\$ 1,229,518	Total	38		
New Equity	\$ 244,380	Multiplier	1.57		
<b>Total</b>	<b>\$ 1,630,961</b>				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 36,396	EDA Cost per Direct Job	\$ 1,517		
Total Investment per EDA Dollar	\$44.81	EDA Cost per Total Job	\$965		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	82	83	1	1.22%	
Total	Before	After	▲	▲%	
Employment	5,426	5,464	38	0.70%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.529	3.541	0.34%	0.50%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.43	\$20.37	-0.32%	-0.21%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.490	4.480	-0.22%	-0.22%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.64%	31.51%	0.41%	0.53%	pos
<u>Summary of Indices</u>			Composite		
2 of 4 indices show positive economic structural change			Economic Structural Change Index	0.60%	pos

Wright, MO					
<u>Loan Monies and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,000,847	Direct	158		
Other Public	\$ 0	Indirect	88		
Private	\$ 2,839,912	Total	246		
New Equity	\$ 1,711,191	Multiplier	1.56		
<b>Total</b>	<b>\$ 5,551,950</b>				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 150,888	EDA Cost per Direct Job	\$956		
Total Investment per EDA Dollar	\$36.80	EDA Cost per Total Job	\$612		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	92	95	3	3.26%	
Total	Before	After	▲	▲%	
Employment	8,551	8,797	246	2.88%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.566	3.599	0.92%	1.34%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.74	\$17.67	-0.35%	-0.22%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.878	3.880	0.05%	0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.05%	34.91%	0.39%	0.51%	pos
<u>Summary of Indices</u>			Composite		
2 of 4 indices show positive economic structural change			Economic Structural Change Index	1.67%	pos

St. Louis city, MO					
<u>Loan Monies and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 10,909,818	Direct	1928		
Other Public	\$ 8,264,863	Indirect	1,285		
Private	\$ 32,230,671	Total	3213		
New Equity	\$ 7,072,671	Multiplier	1.67		
<b>Total</b>	<b>\$ 58,478,023</b>				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 1,034,886	EDA Cost per Direct Job	\$537		
Total Investment per EDA Dollar	\$56.51	EDA Cost per Total Job	\$322		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	290	296	6	2.07%	
Total	Before	After	▲	▲%	
Employment	314,557	317,770	3,213	1.02%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	4.292	4.300	0.18%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$41.27	\$41.21	-0.14%	-0.09%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.827	4.823	-0.08%	-0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	24.22%	24.15%	0.30%	0.39%	pos
<u>Summary of Indices</u>			Composite		
1 of 4 indices show positive economic structural change			Economic Structural Change Index	0.49%	pos

Beaverhead, MT					
<u>Loan Monies and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,343,143	Direct	17		
Other Public	\$ 619,912	Indirect	54		
Private	\$ 2,038,823	Total	71		
New Equity	\$ 857,545	Multiplier	4.15		
<b>Total</b>	<b>\$ 4,859,424</b>				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 330,956	EDA Cost per Direct Job	\$19,468		
Total Investment per EDA Dollar	\$14.68	EDA Cost per Total Job	\$4,690		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types	Before	After	▲	▲%	
in County (4-Digit)	97	98	1	1.03%	
Total	Before	After	▲	▲%	
Employment	4,977	5,047	71	1.42%	
<u>Economic Structural Change Analysis</u>					
Economic	Before	After	▲%	▲STD%	
Diversification Index	3.721	3.737	0.42%	0.61%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.59	\$24.52	-0.29%	-0.19%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.340	4.338	-0.07%	-0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.32%	30.22%	0.32%	0.42%	pos
<u>Summary of Indices</u>			Composite		
2 of 4 indices show positive economic structural change			Economic Structural Change Index	0.77%	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

Blaine, MT					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 1,665,956	Direct	144		
Other Public	\$ 191,940	Indirect	54		
Private	\$ 1,391,450	Total	198		
New Equity	\$ 438,416	Multiplier	1.38		
<b>Total</b>	<b>\$ 3,687,762</b>				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 25,974	EDA Cost per Direct Job	\$ 180		
Total Investment per EDA Dollar	\$141.98	EDA Cost per Total Job	\$ 131		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	85	88	3	3.53%	
Total Employment	Before	After	▲	▲%	
	2,943	3,141	198	6.73%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.646	3.704	1.60%	2.34%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.10	\$22.96	-0.61%	-0.40%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.964	4.007	1.07%	1.07%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.66%	32.12%	1.66%	2.17%	pos
<u>Summary of Indices</u>					
3 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			5.18%	pos

Cascade, MT					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 2,410,718	Direct	410		
Other Public	\$ 1,040,986	Indirect	427		
Private	\$ 19,792,728	Total	837		
New Equity	\$ 0	Multiplier	2.04		
<b>Total</b>	<b>\$ 23,244,432</b>				
Loan-Leverage Ratio	8.6:1				
EDA Cost	\$ 187,509	EDA Cost per Direct Job	\$457		
Total Investment per EDA Dollar	\$123.96	EDA Cost per Total Job	\$224		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	140	140	0	0.00%	
Total Employment	Before	After	▲	▲%	
	44,630	45,467	837	1.87%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.914	3.932	0.46%	0.67%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.30	\$29.36	0.21%	0.14%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.948	4.939	-0.18%	-0.18%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.71%	21.49%	1.04%	1.36%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			1.98%	pos

Chouteau, MT					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 571,632	Direct	48		
Other Public	\$ 112,181	Indirect	7		
Private	\$ 529,564	Total	55		
New Equity	\$ 231,361	Multiplier	1.14		
<b>Total</b>	<b>\$ 1,444,738</b>				
Loan-Leverage Ratio	1.5:1				
EDA Cost	\$ 2,644	EDA Cost per Direct Job	\$55		
Total Investment per EDA Dollar	\$546.47	EDA Cost per Total Job	\$ 48		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	82	83	1	1.22%	
Total Employment	Before	After	▲	▲%	
	2,856	2,911	55	1.91%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.380	3.409	0.86%	1.25%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.33	\$23.18	-0.62%	-0.40%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.450	3.476	0.75%	0.75%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.65%	34.20%	1.31%	1.71%	pos
<u>Summary of Indices</u>					
3 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			3.31%	pos

Deer Lodge, MT					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 238,030	Direct	17		
Other Public	\$ 276,150	Indirect	5		
Private	\$ 403,967	Total	22		
New Equity	\$ 172,594	Multiplier	1.29		
<b>Total</b>	<b>\$ 1,090,741</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 8,949	EDA Cost per Direct Job	\$526		
Total Investment per EDA Dollar	\$121.88	EDA Cost per Total Job	\$408		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	86	86	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,924	3,946	22	0.56%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.430	3.435	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.18	\$27.15	-0.09%	-0.06%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.830	4.831	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.49%	31.31%	0.56%	0.73%	pos
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.89%	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

<b>Gallatin, MT</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 83,668	Direct	10		
Other Public	\$ 172,221	Indirect	6		
Private	\$ 355,582	Total	16		
New Equity	\$ 261,458	Multiplier	1.57		
<b>Total</b>	<b>\$ 872,927</b>				
Loan-Leverage Ratio	9.4:1				
EDA Cost	\$ 54,082	EDA Cost per Direct Job	\$ 5,408		
Total Investment per EDA Dollar	\$ 16.14	EDA Cost per Total Job	\$ 3,442		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	172	172	0	0.00%	
Total Employment	Before	After	▲	▲%	
	37,276	37,292	16	0.04%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.969	3.971	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.10	\$23.10	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.948	4.947	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	23.42%	23.41%	0.05%	0.07%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		0.10%			ind

<b>Hill, MT</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 6,237,110	Direct	533		
Other Public	\$ 12,711,243	Indirect	1,942		
Private	\$ 13,128,385	Total	2475		
New Equity	\$ 24,205,175	Multiplier	4.64		
<b>Total</b>	<b>\$ 56,281,913</b>				
Loan-Leverage Ratio	8.0:1				
EDA Cost	\$ 178,775	EDA Cost per Direct Job	\$ 335		
Total Investment per EDA Dollar	\$ 314.82	EDA Cost per Total Job	\$ 72		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	104	115	11	10.58%	
Total Employment	Before	After	▲	▲%	
	9,482	11,957	2,475	26.10%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.711	3.880	4.56%	6.64%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.58	\$26.88	-5.95%	-3.84%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.786	4.664	-2.54%	-2.54%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.46%	26.00%	5.31%	6.84%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		7.20%			pos

<b>Lake, MT</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 51,778	Direct	4		
Other Public	\$ 0	Indirect	1		
Private	\$ 51,778	Total	5		
New Equity	\$ 0	Multiplier	1.15		
<b>Total</b>	<b>\$ 103,556</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	\$ 1,458	EDA Cost per Direct Job	\$ 364		
Total Investment per EDA Dollar	\$ 71.04	EDA Cost per Total Job	\$ 317		
<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	▲	▲%	
	10,271	10,276	5	0.04%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.032	4.032	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$22.57	\$22.57	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.379	4.379	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.68%	26.68%	-0.02%	-0.02%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		-0.04%			ind

<b>Liberty, MT</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 895,956	Direct	46		
Other Public	\$ 221,518	Indirect	10		
Private	\$ 837,720	Total	56		
New Equity	\$ 774,450	Multiplier	1.22		
<b>Total</b>	<b>\$ 2,729,645</b>				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 13,469	EDA Cost per Direct Job	\$ 293		
Total Investment per EDA Dollar	\$ 202.66	EDA Cost per Total Job	\$ 240		
<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	▲	▲%	
	1,211	1,267	56	4.64%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.244	3.289	1.38%	2.01%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.70	\$23.30	-1.69%	-1.09%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.573	3.596	0.64%	0.64%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.15%	35.35%	-0.57%	-0.75%	neg
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		0.81%			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

Missoula, MT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,106,236	Direct	40		
Other Public	\$ 1,460,897	Indirect	14		
Private	\$ 3,864,367	Total	54		
New Equity	\$ 0	Multiplier	1.35		
<b>Total</b>	<b>\$ 6,431,501</b>				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 42,285	EDA Cost per Direct Job	\$ 1,057		
Total Investment per EDA Dollar	\$152.10	EDA Cost per Total Job	\$785		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	172	173	1	0.58%	
Total Employment	Before	After	▲	▲%	
	54,642	54,696	54	0.10%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.036	4.038	0.05%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.87	\$26.86	-0.04%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.940	4.940	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	21.25%	21.22%	0.13%	0.17%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.22%		ind

Silver Bow, MT					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 4,550,295	Direct	232		
Other Public	\$ 864,853	Indirect	222		
Private	\$ 692,119,267	Total	454		
New Equity	\$ 85,727,910	Multiplier	1.95		
<b>Total</b>	<b>\$ 783,262,325</b>				
Loan-Leverage Ratio	171.1:1				
EDA Cost	\$ 156,515	EDA Cost per Direct Job	\$675		
Total Investment per EDA Dollar	\$5,004.40	EDA Cost per Total Job	\$345		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	118	119	1	0.85%	
Total Employment	Before	After	▲	▲%	
	17,869	18,323	454	2.54%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.833	3.846	0.36%	0.53%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.22	\$28.46	0.85%	0.85%	pos
Economic Stage Index	Before	After	▲%	▲STD%	
	4.990	4.961	-0.58%	-0.56%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.66%	25.78%	-0.48%	-0.62%	neg
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.12%		ind

Barnes, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 45,559	Direct	7		
Other Public	\$ 13,668	Indirect	2		
Private	\$ 151,105	Total	9		
New Equity	\$ 100,990	Multiplier	1.31		
<b>Total</b>	<b>\$ 311,321</b>				
Loan-Leverage Ratio	5.8:1				
EDA Cost	\$ 5,318	EDA Cost per Direct Job	\$760		
Total Investment per EDA Dollar	\$58.54	EDA Cost per Total Job	\$581		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	99	99	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,639	6,648	9	0.14%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.886	3.886	0.01%	0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.49	\$20.49	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.380	4.381	0.02%	0.02%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.76%	26.77%	-0.04%	-0.05%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.01%		ind

Benson, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 971,929	Direct	71		
Other Public	\$ 212,435	Indirect	28		
Private	\$ 3,242,147	Total	99		
New Equity	\$ 2,002,903	Multiplier	1.39		
<b>Total</b>	<b>\$ 6,429,414</b>				
Loan-Leverage Ratio	5.6:1				
EDA Cost	\$ 106,746	EDA Cost per Direct Job	\$1,496		
Total Investment per EDA Dollar	\$60.23	EDA Cost per Total Job	\$1,075		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	69	73	4	5.80%	
Total Employment	Before	After	▲	▲%	
	3,050	3,149	99	3.25%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.415	3.461	1.37%	1.99%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$18.90	\$18.61	-1.57%	-1.02%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.802	3.797	-0.11%	-0.11%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	37.82%	37.72%	0.24%	0.31%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.17%		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



Bottineau, ND					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 223,165	Direct	9		
Other Public	\$ 0	Indirect	1		
Private	\$ 791,009	Total	10		
New Equity	\$ 0	Multiplier	1.14		
<b>Total</b>	<b>\$ 1,014,174</b>				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 19,466	EDA Cost per Direct Job	\$ 2,163		
Total Investment per EDA Dollar	\$52.10	EDA Cost per Total Job	\$ 1,899		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	81	82	1	1.23%	
Total Employment	Before	After	▲	▲%	
	3,820	3,830	10	0.27%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.590	3.593	0.07%	0.10%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.23	\$19.21	-0.12%	-0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.872	3.874	0.05%	0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.10%	31.06%	0.16%	0.20%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.28%	pos

Bowman, ND					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 239,993	Direct	6		
Other Public	\$ 0	Indirect	1		
Private	\$ 486,997	Total	7		
New Equity	\$ 28,689	Multiplier	1.11		
<b>Total</b>	<b>\$ 755,678</b>				
Loan-Leverage Ratio	2.1:1				
EDA Cost	\$ 16,829	EDA Cost per Direct Job	\$ 2,805		
Total Investment per EDA Dollar	\$44.90	EDA Cost per Total Job	\$ 2,535		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	81	81	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,206	2,213	7	0.30%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.796	3.799	0.08%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.52	\$20.49	-0.13%	-0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.990	3.993	0.08%	0.08%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.17%	31.08%	0.32%	0.41%	pos
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.52%	pos

Burke, ND					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 50,115	Direct	3		
Other Public	\$ 0	Indirect	0		
Private	\$ 101,749	Total	3		
New Equity	\$ 0	Multiplier	1.13		
<b>Total</b>	<b>\$ 151,864</b>				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 6,586	EDA Cost per Direct Job	\$ 2,195		
Total Investment per EDA Dollar	\$23.06	EDA Cost per Total Job	\$ 1,937		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	70	70	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,629	1,632	3	0.21%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.366	3.367	0.02%	0.04%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.14	\$19.14	0.03%	0.02%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.584	3.587	0.09%	0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.69%	34.71%	-0.04%	-0.05%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.09%	ind

Cass, ND					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 341,046	Direct	7		
Other Public	\$ 0	Indirect	7		
Private	\$ 17,950	Total	14		
New Equity	\$ 0	Multiplier	1.93		
<b>Total</b>	<b>\$ 358,996</b>				
Loan-Leverage Ratio	0.1:1				
EDA Cost	\$ 9,660	EDA Cost per Direct Job	\$ 1,380		
Total Investment per EDA Dollar	\$37.16	EDA Cost per Total Job	\$ 713		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	177	177	0	0.00%	
Total Employment	Before	After	▲	▲%	
	80,774	80,788	14	0.02%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.121	4.121	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.25	\$27.25	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.947	4.947	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	19.37%	19.37%	0.00%	-0.01%	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

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

Cavalier, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,107,284	Direct	153	
Other Public	\$ 185,791	Indirect	25	
Private	\$ 1,333,080	Total	178	
New Equity	\$ 587,526	Multiplier	1.16	
<b>Total</b>	<b>\$ 3,213,682</b>			
Loan-Leverage Ratio	1.9:1			
EDA Cost	\$ 61,942	EDA Cost per Direct Job	\$ 405	
Total Investment per EDA Dollar	\$51.88	EDA Cost per Total Job	\$349	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	86	87	1	1.16%
Total Employment	Before	After	▲	▲%
	3,378	3,556	178	5.26%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.428	3.439	0.33%	0.48% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.86	\$19.68	-0.91%	-0.59% neg
Economic Stage Index	Before	After	▲%	▲STD%
	3.743	3.765	0.57%	0.57% pos
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.75%	30.70%	0.16%	0.21% ind
Summary of Indices				
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.66%	pos

Dickey, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 49,132	Direct	10	
Other Public	\$ 0	Indirect	2	
Private	\$ 169,985	Total	12	
New Equity	\$ 30,491	Multiplier	1.16	
<b>Total</b>	<b>\$ 249,608</b>			
Loan-Leverage Ratio	4.1:1			
EDA Cost	\$ 1,704	EDA Cost per Direct Job	\$170	
Total Investment per EDA Dollar	\$146.48	EDA Cost per Total Job	\$147	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	78	79	1	1.28%
Total Employment	Before	After	▲	▲%
	2,974	2,986	12	0.39%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.719	3.723	0.09%	0.13% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$18.96	\$18.91	-0.27%	-0.17% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.057	4.055	-0.04%	-0.04% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	31.69%	31.71%	-0.07%	-0.09% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-0.17%	ind

Eddy, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 588,030	Direct	46	
Other Public	\$ 0	Indirect	7	
Private	\$ 2,055,389	Total	53	
New Equity	\$ 1,577,757	Multiplier	1.16	
<b>Total</b>	<b>\$ 4,221,176</b>			
Loan-Leverage Ratio	6.2:1			
EDA Cost	\$ 95,384	EDA Cost per Direct Job	\$2,074	
Total Investment per EDA Dollar	\$44.25	EDA Cost per Total Job	\$1,791	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	75	76	1	1.33%
Total Employment	Before	After	▲	▲%
	1,332	1,385	53	4.00%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.644	3.678	0.92%	1.34% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$20.07	\$19.96	-0.57%	-0.37% neg
Economic Stage Index	Before	After	▲%	▲STD%
	3.863	3.894	0.80%	0.79% pos
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.17%	33.88%	0.86%	1.13% pos
Summary of Indices				
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	2.90%	pos

Golden Valley, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 172,132	Direct	5	
Other Public	\$ 0	Indirect	1	
Private	\$ 2,438,537	Total	6	
New Equity	\$ 51,478	Multiplier	1.13	
<b>Total</b>	<b>\$ 2,662,147</b>			
Loan-Leverage Ratio	14.5:1			
EDA Cost	\$ 13,556	EDA Cost per Direct Job	\$2,711	
Total Investment per EDA Dollar	\$196.38	EDA Cost per Total Job	\$2,392	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	69	69	0	0.00%
Total Employment	Before	After	▲	▲%
	1,123	1,129	6	0.50%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.652	3.656	0.11%	0.16% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.50	\$19.48	-0.10%	-0.07% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.921	3.927	0.14%	0.14% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.16%	33.14%	0.05%	0.07% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.31%	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

Grand Forks, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,013,246	Direct	88	
Other Public	\$ 593,723	Indirect	54	
Private	\$ 7,450,916	Total	142	
New Equity	\$ 6,090,089	Multiplier	1.61	
<b>Total</b>	<b>\$ 15,147,974</b>			
Loan-Leverage Ratio	13.9:1			
EDA Cost	\$ 42,321	EDA Cost per Direct Job	\$482	
Total Investment per EDA Dollar	\$357.93	EDA Cost per Total Job	\$299	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	140	141	1	0.71%
Total Employment	Before	After	▲	▲%
	48,205	48,346	142	0.29%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.745	3.747	0.07%	0.09%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.18	\$28.17	-0.04%	-0.02%
Economic Stage Index	Before	After	▲%	▲STD%
	4.978	4.977	-0.02%	-0.02%
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.12%	25.11%	0.05%	0.06%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.11%	ind

Griggs, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 226,959	Direct	260	
Other Public	\$ 182,237	Indirect	41	
Private	\$ 590,596	Total	301	
New Equity	\$ 161,463	Multiplier	1.16	
<b>Total</b>	<b>\$ 1,161,255</b>			
Loan-Leverage Ratio	4.1:1			
EDA Cost	\$ 17,983	EDA Cost per Direct Job	\$161	
Total Investment per EDA Dollar	\$27.72	EDA Cost per Total Job	\$139	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	79	80	1	1.27%
Total Employment	Before	After	▲	▲%
	1,671	1,972	301	18.04%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.678	3.592	-2.32%	-3.38%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$16.42	\$15.28	-6.98%	-4.51%
Economic Stage Index	Before	After	▲%	▲STD%
	3.693	3.879	5.06%	5.05%
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.13%	34.58%	-4.36%	-5.70%
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	-8.54%	neg

Kidder, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 87,297	Direct	4	
Other Public	\$ 6,455	Indirect	0	
Private	\$ 209,470	Total	4	
New Equity	\$ 44,735	Multiplier	1.09	
<b>Total</b>	<b>\$ 347,957</b>			
Loan-Leverage Ratio	3.0:1			
EDA Cost	\$ 6,951	EDA Cost per Direct Job	\$1,738	
Total Investment per EDA Dollar	\$50.06	EDA Cost per Total Job	\$1,595	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	66	66	0	0.00%
Total Employment	Before	After	▲	▲%
	1,508	1,512	4	0.29%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.352	3.354	0.07%	0.11%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$17.54	\$17.52	-0.10%	-0.07%
Economic Stage Index	Before	After	▲%	▲STD%
	3.308	3.313	0.15%	0.15%
Import-Dependence Index**	Before	After	▲%	▲STD%
	36.32%	36.29%	0.09%	0.12%
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.31%	pos

La Moure, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 83,797	Direct	11	
Other Public	\$ 11,292	Indirect	2	
Private	\$ 166,047	Total	13	
New Equity	\$ 59,729	Multiplier	1.14	
<b>Total</b>	<b>\$ 320,864</b>			
Loan-Leverage Ratio	2.8:1			
EDA Cost	\$ 4,576	EDA Cost per Direct Job	\$416	
Total Investment per EDA Dollar	\$70.11	EDA Cost per Total Job	\$366	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	86	86	0	0.00%
Total Employment	Before	After	▲	▲%
	2,595	2,607	13	0.48%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.631	3.636	0.15%	0.22%
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$18.32	\$18.31	-0.07%	-0.05%
Economic Stage Index	Before	After	▲%	▲STD%
	3.630	3.638	0.23%	0.23%
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.01%	32.93%	0.26%	0.34%
Summary of Indices				
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.75%	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

McIntosh, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 386,756		Direct	61	
Other Public	\$ 146,239		Indirect	7	
Private	\$ 1,262,407		Total	68	
New Equity	\$ 463,296		Multiplier	1.11	
<b>Total</b>	<b>\$ 2,258,698</b>				
Loan-Leverage Ratio	4.8:1				
EDA Cost	\$ 27,883	EDA Cost per Direct Job		\$457	
Total Investment per EDA Dollar	\$81.01	EDA Cost per Total Job		\$413	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	65	66	1	1.54%	
Total Employment	Before	After	▲	▲%	
	2,132	2,200	68	3.17%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.389	3.428	1.16%	1.69%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$17.55	\$17.21	-1.91%	-1.24%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.793	3.852	1.54%	1.54%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.22%	33.96%	0.77%	1.00%	pos
Summary of Indices					
3 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		3.00%	pos

McLean, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 88,236		Direct	16	
Other Public	\$ 112,216		Indirect	2	
Private	\$ 317,795		Total	18	
New Equity	\$ 99,123		Multiplier	1.11	
<b>Total</b>	<b>\$ 617,370</b>				
Loan-Leverage Ratio	6.0:1				
EDA Cost	\$ 5,088	EDA Cost per Direct Job		\$318	
Total Investment per EDA Dollar	\$121.33	EDA Cost per Total Job		\$288	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	90	90	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,147	5,165	18	0.34%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.562	3.564	0.03%	0.05%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.04	\$25.00	-0.18%	-0.12%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.913	3.917	0.10%	0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.57%	32.51%	0.20%	0.26%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.29%	pos

Mercer, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 119,223		Direct	40	
Other Public	\$ 39,485		Indirect	5	
Private	\$ 382,705		Total	45	
New Equity	\$ 94,754		Multiplier	1.12	
<b>Total</b>	<b>\$ 636,166</b>				
Loan-Leverage Ratio	4.3:1				
EDA Cost	\$ 25,429	EDA Cost per Direct Job		\$636	
Total Investment per EDA Dollar	\$25.02	EDA Cost per Total Job		\$565	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	82	82	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,109	7,154	45	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.221	3.236	0.46%	0.67%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$34.79	\$34.65	-0.42%	-0.27%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.376	4.380	0.09%	0.09%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.13%	33.95%	0.52%	0.69%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		1.18%	pos

Morton, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 858,663		Direct	474	
Other Public	\$ 2,046,660		Indirect	217	
Private	\$ 16,089,225		Total	690	
New Equity	\$ 3,519,910		Multiplier	1.46	
<b>Total</b>	<b>\$ 22,514,458</b>				
Loan-Leverage Ratio	25.2:1				
EDA Cost	\$ 76,485	EDA Cost per Direct Job		\$162	
Total Investment per EDA Dollar	\$294.37	EDA Cost per Total Job		\$111	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	108	108	0	0.00%	
Total Employment	Before	After	▲	▲%	
	11,683	12,373	690	5.91%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.984	3.997	0.35%	0.50%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.43	\$25.28	-0.59%	-0.38%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.476	4.492	0.35%	0.35%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.26%	27.68%	-1.54%	-2.02%	neg
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-1.54%	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

Mountrail, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 236,233	Direct	20	
Other Public	\$ 0	Indirect	3	
Private	\$ 1,199,302	Total	22	
New Equity	\$ 0	Multiplier	1.13	
<b>Total</b>	<b>\$ 1,435,535</b>			
Loan-Leverage Ratio	5.1:1			
EDA Cost	\$ 8,838	EDA Cost per Direct Job	\$451	
Total Investment per EDA Dollar	\$162.42	EDA Cost per Total Job	\$399	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	76	77	1	1.32%
Total Employment	Before	After	▲	▲%
	3,863	3,885	22	0.57%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.480	3.484	0.11%	0.16% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$19.89	\$19.87	-0.09%	-0.06% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.019	4.020	0.03%	0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.44%	33.40%	0.11%	0.14% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.28% pos

Nelson, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 158,787	Direct	9	
Other Public	\$ 3,452	Indirect	2	
Private	\$ 585,019	Total	11	
New Equity	\$ 200,209	Multiplier	1.17	
<b>Total</b>	<b>\$ 947,467</b>			
Loan-Leverage Ratio	5.0:1			
EDA Cost	\$ 4,347	EDA Cost per Direct Job	\$483	
Total Investment per EDA Dollar	\$217.96	EDA Cost per Total Job	\$414	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	79	80	1	1.27%
Total Employment	Before	After	▲	▲%
	2,167	2,178	11	0.48%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.467	3.473	0.19%	0.28% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$18.20	\$18.15	-0.26%	-0.17% neg
Economic Stage Index	Before	After	▲%	▲STD%
	3.756	3.758	0.03%	0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	33.15%	33.18%	-0.08%	-0.11% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.03% ind

Oliver, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 73,839	Direct	4	
Other Public	\$ 0	Indirect	0	
Private	\$ 118,143	Total	4	
New Equity	\$ 29,536	Multiplier	1.07	
<b>Total</b>	<b>\$ 221,518</b>			
Loan-Leverage Ratio	2.0:1			
EDA Cost	\$ 5,771	EDA Cost per Direct Job	\$1,443	
Total Investment per EDA Dollar	\$38.39	EDA Cost per Total Job	\$1,343	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	63	63	0	0.00%
Total Employment	Before	After	▲	▲%
	1,484	1,488	4	0.29%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.265	3.271	0.18%	0.26% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$32.30	\$32.25	-0.14%	-0.09% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.573	3.578	0.12%	0.12% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	37.93%	37.95%	-0.06%	-0.08% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		0.21% ind

Pembina, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 280,452	Direct	19	
Other Public	\$ 1,040,957	Indirect	3	
Private	\$ 913,071	Total	22	
New Equity	\$ 1,571,448	Multiplier	1.18	
<b>Total</b>	<b>\$ 3,805,928</b>			
Loan-Leverage Ratio	12.6:1			
EDA Cost	\$ 15,865	EDA Cost per Direct Job	\$835	
Total Investment per EDA Dollar	\$239.89	EDA Cost per Total Job	\$709	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	95	95	0	0.00%
Total Employment	Before	After	▲	▲%
	5,976	5,998	22	0.37%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.865	3.865	0.00%	0.00% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$25.28	\$25.26	-0.07%	-0.05% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.016	4.020	0.10%	0.10% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	29.29%	29.32%	-0.09%	-0.12% ind
Summary of Indices				
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index		-0.06% 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

Pierce, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 198,530	Direct	33	
Other Public	\$ 0	Indirect	18	
Private	\$ 2,416,428	Total	51	
New Equity	\$ 0	Multiplier	1.54	
<b>Total</b>	<b>\$ 2,614,958</b>			
Loan-Leverage Ratio	12.2:1			
EDA Cost	\$ 12,531	EDA Cost per Direct Job	\$380	
Total Investment per EDA Dollar	\$208.68	EDA Cost per Total Job	\$246	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	77	79	2	2.60%
Total Employment	Before	After	▲	▲%
	2,909	2,960	51	1.75%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.575	3.603	0.78%	1.13% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$21.14	\$20.93	-1.01%	-0.65% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.049	4.045	-0.11%	-0.11% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	30.31%	30.31%	-0.01%	-0.02% ind
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.35%	pos

Ramsey, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 1,225,468	Direct	185	
Other Public	\$ 3,161,504	Indirect	186	
Private	\$ 9,080,675	Total	371	
New Equity	\$ 5,420,154	Multiplier	2.01	
<b>Total</b>	<b>\$ 18,887,801</b>			
Loan-Leverage Ratio	14.4:1			
EDA Cost	\$ 300,470	EDA Cost per Direct Job	\$1,627	
Total Investment per EDA Dollar	\$62.86	EDA Cost per Total Job	\$810	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	92	97	5	5.43%
Total Employment	Before	After	▲	▲%
	8,022	8,393	371	4.63%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.781	3.813	0.87%	1.26% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$20.86	\$20.64	-1.03%	-0.67% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.710	4.703	-0.15%	-0.18% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	25.64%	25.07%	2.22%	2.90% pos
Summary of Indices				
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		3.35%	pos

Renville, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 143,453	Direct	50	
Other Public	\$ 0	Indirect	29	
Private	\$ 380,358	Total	79	
New Equity	\$ 0	Multiplier	1.59	
<b>Total</b>	<b>\$ 523,811</b>			
Loan-Leverage Ratio	2.7:1			
EDA Cost	\$ 20,964	EDA Cost per Direct Job	\$419	
Total Investment per EDA Dollar	\$24.99	EDA Cost per Total Job	\$264	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	68	68	0	0.00%
Total Employment	Before	After	▲	▲%
	1,535	1,614	79	5.17%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.376	3.404	0.83%	1.21% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$18.56	\$19.46	4.84%	3.13% pos
Economic Stage Index	Before	After	▲%	▲STD%
	3.664	3.761	2.65%	2.64% pos
Import-Dependence Index**	Before	After	▲%	▲STD%
	34.53%	34.76%	-0.67%	-0.88% neg
Summary of Indices				
3 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		6.09%	pos

Richland, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 813,579	Direct	38	
Other Public	\$ 194,156	Indirect	16	
Private	\$ 0	Total	54	
New Equity	\$ 130,758	Multiplier	1.42	
<b>Total</b>	<b>\$ 1,138,493</b>			
Loan-Leverage Ratio	0.4:1			
EDA Cost	\$ 291,930	EDA Cost per Direct Job	\$7,682	
Total Investment per EDA Dollar	\$3.90	EDA Cost per Total Job	\$5,412	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	109	110	1	0.92%
Total Employment	Before	After	▲	▲%
	10,411	10,465	54	0.52%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.915	3.917	0.06%	0.08% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.60	\$24.54	-0.23%	-0.15% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.111	4.114	0.08%	0.08% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	29.85%	29.71%	0.46%	0.60% pos
Summary of Indices				
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index		0.61%	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

Rolette, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 3,796,059	Direct	533	
Other Public	\$ 29,383	Indirect	340	
Private	\$ 2,720,028	Total	873	
New Equity	\$ 773,925	Multiplier	1.64	
<b>Total</b>	<b>\$ 7,319,395</b>			
Loan-Leverage Ratio	0.9:1			
EDA Cost	\$ 1,288,476	EDA Cost per Direct Job	\$2,416	
Total Investment per EDA Dollar	\$5.68	EDA Cost per Total Job	\$1,475	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	82	84	2	2.44%
Total Employment	Before	After	▲	▲%
	5,370	6,243	873	16.26%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.635	3.672	1.02%	1.49% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$22.87	\$21.24	-7.13%	-4.61% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.487	4.490	0.06%	0.06% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	32.90%	31.91%	3.03%	3.95% pos
Summary of Indices		Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change		0.89% pos		

Sargent, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 81,464	Direct	10	
Other Public	\$ 0	Indirect	4	
Private	\$ 0	Total	14	
New Equity	\$ 16,569	Multiplier	1.36	
<b>Total</b>	<b>\$ 98,033</b>			
Loan-Leverage Ratio	0.2:1			
EDA Cost	\$ 2,583	EDA Cost per Direct Job	\$259	
Total Investment per EDA Dollar	\$37.96	EDA Cost per Total Job	\$191	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	66	66	0	0.00%
Total Employment	Before	After	▲	▲%
	2,987	3,000	14	0.45%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	3.204	3.204	0.00%	0.00% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$28.54	\$28.54	0.00%	0.00% ind
Economic Stage Index	Before	After	▲%	▲STD%
	3.489	3.489	0.00%	0.00% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	36.69%	36.69%	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		

Stark, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 353,240	Direct	45	
Other Public	\$ 400,186	Indirect	20	
Private	\$ 2,814,102	Total	65	
New Equity	\$ 860,660	Multiplier	1.44	
<b>Total</b>	<b>\$ 4,428,188</b>			
Loan-Leverage Ratio	11.5:1			
EDA Cost	\$ 21,740	EDA Cost per Direct Job	\$484	
Total Investment per EDA Dollar	\$203.69	EDA Cost per Total Job	\$335	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	120	120	0	0.00%
Total Employment	Before	After	▲	▲%
	13,193	13,258	65	0.49%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.007	4.012	0.12%	0.18% ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$23.46	\$23.46	-0.02%	-0.01% ind
Economic Stage Index	Before	After	▲%	▲STD%
	4.664	4.661	-0.07%	-0.07% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	24.17%	24.19%	-0.08%	-0.11% ind
Summary of Indices		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

Stutsman, ND				
Loan Moneys and Employment Creation				
Loans Summary		Jobs Summary (created/retained)		
RLF	\$ 523,162	Direct	89	
Other Public	\$ 77,876	Indirect	94	
Private	\$ 1,148,392	Total	182	
New Equity	\$ 492,867	Multiplier	2.06	
<b>Total</b>	<b>\$ 2,242,298</b>			
Loan-Leverage Ratio	3.3:1			
EDA Cost	\$ 76,075	EDA Cost per Direct Job	\$859	
Total Investment per EDA Dollar	\$29.47	EDA Cost per Total Job	\$417	
Baseline Industry and Employment Analysis*				
SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	114	117	3	2.63%
Total Employment	Before	After	▲	▲%
	13,437	13,619	182	1.36%
Economic Structural Change Analysis				
Economic Diversification Index	Before	After	▲%	▲STD%
	4.029	4.041	0.31%	0.45% pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%
	\$24.05	\$23.98	-0.32%	-0.21% neg
Economic Stage Index	Before	After	▲%	▲STD%
	4.460	4.458	-0.03%	-0.03% ind
Import-Dependence Index**	Before	After	▲%	▲STD%
	26.12%	25.95%	0.65%	0.85% pos
Summary of Indices		Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change		1.06% pos		

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

Towner, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 121,927		Direct	15	
Other Public	\$ 0		Indirect	5	
Private	\$ 121,927		Total	20	
New Equity	\$ 24,385		Multiplier	1.36	
<b>Total</b>	<b>\$ 268,239</b>				
Loan-Leverage Ratio	1.2:1				
EDA Cost	\$ 8,979		EDA Cost per Direct Job	\$602	
Total Investment per EDA Dollar	\$29.87		EDA Cost per Total Job	\$441	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	73	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,455	2,476	20	0.83%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.370	3.370	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.86	\$20.86	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.496	3.496	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.52%	35.52%	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

Walsh, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 767,466		Direct	63	
Other Public	\$ 207,113		Indirect	15	
Private	\$ 3,987,109		Total	78	
New Equity	\$ 1,466,392		Multiplier	1.24	
<b>Total</b>	<b>\$ 6,428,080</b>				
Loan-Leverage Ratio	7.4:1				
EDA Cost	\$ 37,853		EDA Cost per Direct Job	\$601	
Total Investment per EDA Dollar	\$169.82		EDA Cost per Total Job	\$484	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	100	100	0	0.00%	
Total Employment	Before	After	▲	▲%	
	7,958	8,036	78	0.98%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.619	3.626	0.21%	0.30%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$20.33	\$20.36	0.17%	0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.394	4.399	0.10%	0.10%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.49%	29.53%	-0.14%	-0.18%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.33%	pos

Ward, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 1,243,886		Direct	177	
Other Public	\$ 0		Indirect	52	
Private	\$ 8,021,040		Total	229	
New Equity	\$ 0		Multiplier	1.29	
<b>Total</b>	<b>\$ 9,264,926</b>				
Loan-Leverage Ratio	6.4:1				
EDA Cost	\$ 185,847		EDA Cost per Direct Job	\$1,048	
Total Investment per EDA Dollar	\$49.85		EDA Cost per Total Job	\$811	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	133	134	1	0.75%	
Total Employment	Before	After	▲	▲%	
	36,528	36,757	229	0.63%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.781	3.787	0.14%	0.20%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$28.41	\$28.37	-0.15%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.865	4.865	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	25.14%	25.13%	0.05%	0.07%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.17%	ind

Wells, ND					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 187,725		Direct	55	
Other Public	\$ 417,626		Indirect	89	
Private	\$ 387,679		Total	144	
New Equity	\$ 0		Multiplier	2.62	
<b>Total</b>	<b>\$ 993,031</b>				
Loan-Leverage Ratio	4.3:1				
EDA Cost	\$ 26,323		EDA Cost per Direct Job	\$479	
Total Investment per EDA Dollar	\$37.72		EDA Cost per Total Job	\$182	
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	87	89	2	2.30%	
Total Employment	Before	After	▲	▲%	
	2,934	3,078	144	4.92%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.603	3.645	1.17%	1.70%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$19.90	\$19.69	-1.08%	-0.70%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.916	3.890	-0.65%	-0.65%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.52%	33.22%	0.90%	1.18%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	1.54%	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



**Burt, NE**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 65,984	Direct	3
Other Public	\$ 0	Indirect	0
Private	\$ 86,066	Total	3
New Equity	\$ 20,082	Multiplier	1.16
<b>Total</b>	<b>\$ 172,132</b>		

Loan-Leverage Ratio 1.6:1

EDA Cost	\$ 3,530	EDA Cost per Direct Job	\$1,177
Total Investment per EDA Dollar	\$48.76	EDA Cost per Total Job	\$1,014

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	78	79	1	1.28%
<b>Total Employment</b>	<b>3,434</b>	<b>3,437</b>	<b>3</b>	<b>0.10%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.638	3.642	0.11%	0.16%	ind
Earnings per Worker Index (\$1,000)	\$25.07	\$25.05	-0.09%	-0.06%	ind
Stage Index	3.960	3.960	-0.02%	-0.02%	ind
Import-Dependence Index**	32.68%	32.64%	0.11%	0.14%	ind

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

Composite Economic Structural Change Index	0.23%	ind
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**Butler, NE**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 210,339	Direct	6
Other Public	\$ 0	Indirect	1
Private	\$ 158,455	Total	7
New Equity	\$ 1,080,441	Multiplier	1.08
<b>Total</b>	<b>\$ 1,449,235</b>		

Loan-Leverage Ratio 5.9:1

EDA Cost	\$ 9,782	EDA Cost per Direct Job	\$1,630
Total Investment per EDA Dollar	\$148.16	EDA Cost per Total Job	\$1,504

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	79	79	0	0.00%
<b>Total Employment</b>	<b>3,643</b>	<b>3,650</b>	<b>7</b>	<b>0.18%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.705	3.705	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	\$27.55	\$27.52	-0.10%	-0.07%	ind
Stage Index	3.670	3.672	0.07%	0.07%	ind
Import-Dependence Index**	35.39%	35.33%	0.15%	0.20%	ind

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

Composite Economic Structural Change Index	0.21%	ind
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**Coffax, NE**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 147,747	Direct	12
Other Public	\$ 0	Indirect	2
Private	\$ 272,901	Total	14
New Equity	\$ 69,283	Multiplier	1.18
<b>Total</b>	<b>\$ 489,931</b>		

Loan-Leverage Ratio 2.3:1

EDA Cost	\$ 11,032	EDA Cost per Direct Job	\$959
Total Investment per EDA Dollar	\$44.41	EDA Cost per Total Job	\$812

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	82	82	0	0.00%
<b>Total Employment</b>	<b>5,557</b>	<b>5,571</b>	<b>14</b>	<b>0.24%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.268	3.270	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	\$27.70	\$27.69	-0.04%	-0.03%	ind
Stage Index	3.542	3.544	0.06%	0.06%	ind
Import-Dependence Index**	33.95%	33.92%	0.08%	0.10%	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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**Cuming, NE**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 251,514	Direct	20
Other Public	\$ 0	Indirect	2
Private	\$ 445,816	Total	22
New Equity	\$ 126,879	Multiplier	1.08
<b>Total</b>	<b>\$ 824,208</b>		

Loan-Leverage Ratio 2.3:1

EDA Cost	\$ 14,382	EDA Cost per Direct Job	\$720
Total Investment per EDA Dollar	\$57.31	EDA Cost per Total Job	\$667

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	88	88	0	0.00%
<b>Total Employment</b>	<b>6,134</b>	<b>6,156</b>	<b>22</b>	<b>0.35%</b>

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.711	3.711	0.01%	0.01%	ind
Earnings per Worker Index (\$1,000)	\$27.35	\$27.30	-0.17%	-0.11%	ind
Stage Index	3.689	3.693	0.10%	0.10%	ind
Import-Dependence Index**	32.47%	32.43%	0.10%	0.13%	ind

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

Composite Economic Structural Change Index	0.14%	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

Dawson, NE					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 334,543	Direct	21		
Other Public	\$ 0	Indirect	14		
Private	\$ 97,019	Total	35		
New Equity	\$ 18,229	Multiplier	1.68		
<b>Total</b>	<b>\$ 449,791</b>				
Loan-Leverage Ratio	0.3:1				
EDA Cost	\$ 8,671	EDA Cost per Direct Job	\$413		
Total Investment per EDA Dollar	\$51.88	EDA Cost per Total Job	\$245		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	111	111	0	0.00%	
Total Employment	Before	After	▲	▲%	
	13,229	13,264	35	0.27%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.739	3.741	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.05	\$26.06	0.04%	0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.936	3.934	-0.06%	-0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.25%	30.25%	-0.02%	-0.02%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.03%	ind

Douglas, NE					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 330,070	Direct	39		
Other Public	\$ 0	Indirect	10		
Private	\$ 276,634	Total	49		
New Equity	\$ 42,769	Multiplier	1.25		
<b>Total</b>	<b>\$ 649,473</b>				
Loan-Leverage Ratio	1.0:1				
EDA Cost	(\$ 45,061)	EDA Cost per Direct Job	-\$1,151		
Total Investment per EDA Dollar	-\$14.41	EDA Cost per Total Job	-\$923		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	266	266	0	0.00%	
Total Employment	Before	After	▲	▲%	
	338,257	338,306	49	0.01%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.180	4.180	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$31.91	\$31.91	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	5.015	5.015	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.06%	20.05%	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

Knox, NE					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 254,264	Direct	15		
Other Public	\$ 151,883	Indirect	2		
Private	\$ 760,293	Total	17		
New Equity	\$ 212,710	Multiplier	1.14		
<b>Total</b>	<b>\$ 1,379,150</b>				
Loan-Leverage Ratio	4.4:1				
EDA Cost	\$ 10,500	EDA Cost per Direct Job	\$700		
Total Investment per EDA Dollar	\$131.35	EDA Cost per Total Job	\$616		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	70	70	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,602	4,619	17	0.37%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.567	3.567	-0.02%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.47	\$24.43	-0.15%	-0.09%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.845	3.850	0.11%	0.11%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.94%	33.83%	0.32%	0.42%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	0.42%	pos

Pawnee, NE					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 302,742	Direct	45		
Other Public	\$ 1,194,722	Indirect	49		
Private	\$ 443,037	Total	94		
New Equity	\$ 2,287,350	Multiplier	2.08		
<b>Total</b>	<b>\$ 4,227,850</b>				
Loan-Leverage Ratio	13.0:1				
EDA Cost	\$ 25,548	EDA Cost per Direct Job	\$568		
Total Investment per EDA Dollar	\$165.49	EDA Cost per Total Job	\$273		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	67	68	1	1.49%	
Total Employment	Before	After	▲	▲%	
	1,542	1,636	94	6.07%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.555	3.608	1.50%	2.19%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.72	\$25.94	-2.89%	-1.87%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.562	3.545	-0.48%	-0.48%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.14%	36.19%	-0.12%	-0.16%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change			Composite Economic Structural Change Index	-0.31%	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

Richardson, NE					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 286,887	Direct	15		
Other Public	\$ 143,443	Indirect	3		
Private	\$ 358,608	Total	18		
New Equity	\$ 71,722	Multiplier	1.21		
<b>Total</b>	<b>\$ 860,660</b>				
Loan-Leverage Ratio	2.0:1				
EDA Cost	\$ 16,040	EDA Cost per Direct Job	\$1,069		
Total Investment per EDA Dollar	\$53.66	EDA Cost per Total Job	\$882		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲%	▲%	
	97	97	0	0.00%	
Total Employment	Before	After	▲%	▲%	
	5,150	5,168	18	0.35%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.895	3.894	-0.01%	-0.02%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.40	\$26.38	-0.05%	-0.03%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.166	4.169	0.07%	0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.02%	28.91%	0.38%	0.50%	pos
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.53%		pos

Stanton, NE					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 135,866	Direct	14		
Other Public	\$ 135,866	Indirect	3		
Private	\$ 338,560	Total	17		
New Equity	\$ 74,450	Multiplier	1.19		
<b>Total</b>	<b>\$ 684,743</b>				
Loan-Leverage Ratio	4.0:1				
EDA Cost	\$ 3,163	EDA Cost per Direct Job	\$226		
Total Investment per EDA Dollar	\$216.49	EDA Cost per Total Job	\$190		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲%	▲%	
	74	75	1	1.35%	
Total Employment	Before	After	▲%	▲%	
	2,912	2,929	17	0.57%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.334	3.350	0.46%	0.67%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$38.23	\$38.04	-0.51%	-0.33%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.133	3.129	-0.12%	-0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	38.46%	38.44%	0.03%	0.05%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.27%		pos

Wayne, NE					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 158,050	Direct	10		
Other Public	\$ 0	Indirect	2		
Private	\$ 475,678	Total	12		
New Equity	\$ 78,089	Multiplier	1.16		
<b>Total</b>	<b>\$ 711,818</b>				
Loan-Leverage Ratio	3.5:1				
EDA Cost	\$ 8,090	EDA Cost per Direct Job	\$809		
Total Investment per EDA Dollar	\$87.99	EDA Cost per Total Job	\$699		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲%	▲%	
	88	89	1	1.14%	
Total Employment	Before	After	▲%	▲%	
	5,229	5,241	12	0.22%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.716	3.719	0.06%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.88	\$24.85	-0.13%	-0.08%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.235	4.237	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.64%	31.64%	0.00%	0.01%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.05%		ind

Aurora, SD					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 74,471	Direct	10		
Other Public	\$ 0	Indirect	1		
Private	\$ 214,564	Total	11		
New Equity	\$ 122,742	Multiplier	1.10		
<b>Total</b>	<b>\$ 411,777</b>				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 4,874	EDA Cost per Direct Job	\$487		
Total Investment per EDA Dollar	\$84.48	EDA Cost per Total Job	\$442		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲%	▲%	
	63	64	1	1.59%	
Total Employment	Before	After	▲%	▲%	
	1,643	1,654	11	0.67%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.427	3.438	0.33%	0.48%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.19	\$25.09	-0.44%	-0.28%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.577	3.583	0.17%	0.17%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	37.70%	37.73%	-0.08%	-0.10%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.27%		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

**Bon Homme, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 141,917	Direct	9
Other Public	\$ 307,172	Indirect	1
Private	\$ 62,025	Total	10
New Equity	\$ 11,814	Multiplier	1.15
<b>Total</b>	<b>\$ 522,928</b>		

Loan-Leverage Ratio 2.7:1

EDA Cost	\$ 6,576	EDA Cost per Direct Job	\$731
Total Investment per EDA Dollar	\$79.52	EDA Cost per Total Job	\$634

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	80	81	1	1.25%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	3,754	3,764	10	0.28%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.721	3.728	0.19%	0.28%	ind
Earnings per Worker Index (\$1,000)	\$25.03	\$24.98	-0.20%	-0.13%	ind
Economic Stage Index	3.941	3.941	0.01%	0.01%	ind
Import-Dependence Index**	32.92%	32.89%	0.11%	0.14%	ind

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

Composite Economic Structural Change Index	0.30%	pos
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**Brookings, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 995,001	Direct	105
Other Public	\$ 407,685	Indirect	49
Private	\$ 4,794,520	Total	154
New Equity	\$ 2,799,893	Multiplier	1.47
<b>Total</b>	<b>\$ 8,997,099</b>		

Loan-Leverage Ratio 8.0:1

EDA Cost	\$ 283,950	EDA Cost per Direct Job	\$2,704
Total Investment per EDA Dollar	\$31.69	EDA Cost per Total Job	\$1,845

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	113	114	1	0.88%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	16,900	17,054	154	0.91%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.544	3.558	0.38%	0.55%	pos
Earnings per Worker Index (\$1,000)	\$25.32	\$25.29	-0.13%	-0.08%	ind
Economic Stage Index	4.678	4.670	-0.17%	-0.17%	ind
Import-Dependence Index**	29.54%	29.52%	0.05%	0.06%	ind

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

Composite Economic Structural Change Index	0.37%	pos
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**Brown, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 319,844	Direct	48
Other Public	\$ 358,215	Indirect	29
Private	\$ 507,492	Total	77
New Equity	\$ 583,505	Multiplier	1.60
<b>Total</b>	<b>\$ 1,769,056</b>		

Loan-Leverage Ratio 4.5:1

EDA Cost	\$ 56,773	EDA Cost per Direct Job	\$1,183
Total Investment per EDA Dollar	\$31.16	EDA Cost per Total Job	\$738

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	129	130	1	0.78%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	23,320	23,397	77	0.33%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.059	4.065	0.16%	0.24%	ind
Earnings per Worker Index (\$1,000)	\$26.05	\$26.01	-0.15%	-0.09%	ind
Economic Stage Index	4.746	4.746	0.01%	0.01%	ind
Import-Dependence Index**	22.74%	22.66%	0.34%	0.44%	pos

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

Composite Economic Structural Change Index	0.60%	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

**Brule, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 55,431	Direct	11
Other Public	\$ 106,179	Indirect	3
Private	\$ 376,522	Total	14
New Equity	\$ 120,532	Multiplier	1.24
<b>Total</b>	<b>\$ 658,663</b>		

Loan-Leverage Ratio 10.9:1

EDA Cost	\$ 11,012	EDA Cost per Direct Job	\$997
Total Investment per EDA Dollar	\$59.81	EDA Cost per Total Job	\$802

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	81	82	1	1.23%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	2,986	3,000	14	0.46%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.812	3.821	0.25%	0.36%	ind
Earnings per Worker Index (\$1,000)	\$22.55	\$22.48	-0.30%	-0.20%	neg
Economic Stage Index	4.325	4.328	0.06%	0.06%	ind
Import-Dependence Index**	30.50%	30.38%	0.39%	0.52%	pos

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

Composite Economic Structural Change Index	0.74%	pos
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pos= positive economic structural change  
neg= negative economic structural change  
ind= indeterminate economic structural change

**Charles Mix, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 543,037	Direct	58
Other Public	\$ 297,853	Indirect	38
Private	\$ 1,789,329	Total	96
New Equity	\$ 418,557	Multiplier	1.65
<b>Total</b>	<b>\$ 3,048,777</b>		

Loan-Leverage Ratio 4.6:1

EDA Cost	\$ 64,812	EDA Cost per Direct Job	\$1,111
Total Investment per EDA Dollar	\$47.04	EDA Cost per Total Job	\$672

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	83	86	3	3.61%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	5,296	5,392	96	1.82%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.657	3.681	0.66%	0.96%	pos
Earnings per Worker Index (\$1,000)	\$24.08	\$23.92	-0.67%	-0.43%	neg
Economic Stage Index	4.235	4.236	0.04%	0.04%	ind
Import-Dependence Index**	31.35%	31.23%	0.38%	0.50%	pos

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

Composite Economic Structural Change Index	1.07%	pos
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**Clark, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 28,529	Direct	3
Other Public	\$ 0	Indirect	0
Private	\$ 64,845	Total	3
New Equity	\$ 17,728	Multiplier	1.08
<b>Total</b>	<b>\$ 111,102</b>		

Loan-Leverage Ratio 2.9:1

EDA Cost	\$ 6,481	EDA Cost per Direct Job	\$2,509
Total Investment per EDA Dollar	\$17.14	EDA Cost per Total Job	\$2,321

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	67	67	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	2,104	2,107	3	0.13%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	3.570	3.571	0.04%	0.05%	ind
Earnings per Worker Index (\$1,000)	\$25.11	\$25.10	-0.05%	-0.03%	ind
Economic Stage Index	3.300	3.302	0.05%	0.05%	ind
Import-Dependence Index**	36.64%	36.61%	0.08%	0.11%	ind

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

Composite Economic Structural Change Index	0.18%	ind
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**Codington, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 81,464	Direct	15
Other Public	\$ 0	Indirect	4
Private	\$ 0	Total	19
New Equity	\$ 0	Multiplier	1.29
<b>Total</b>	<b>\$ 81,464</b>		

Loan-Leverage Ratio 0.0:1

EDA Cost	\$ 2,953	EDA Cost per Direct Job	\$197
Total Investment per EDA Dollar	\$27.59	EDA Cost per Total Job	\$153

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	131	131	0	0.00%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	15,869	15,888	19	0.12%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.115	4.117	0.05%	0.07%	ind
Earnings per Worker Index (\$1,000)	\$25.35	\$25.34	-0.02%	-0.02%	ind
Economic Stage Index	4.494	4.495	0.01%	0.01%	ind
Import-Dependence Index**	25.68%	25.64%	0.16%	0.20%	ind

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

Composite Economic Structural Change Index	0.27%	pos
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**Davison, SD**

**Loan Moneys and Employment Creation**

Loans Summary		Jobs Summary (created/retained)	
RLF	\$ 601,978	Direct	55
Other Public	\$ 930,062	Indirect	33
Private	\$ 1,061,894	Total	88
New Equity	\$ 2,395,918	Multiplier	1.60
<b>Total</b>	<b>\$ 4,989,852</b>		

Loan-Leverage Ratio 7.3:1

EDA Cost	\$ 64,911	EDA Cost per Direct Job	\$1,180
Total Investment per EDA Dollar	\$76.87	EDA Cost per Total Job	\$739

**Baseline Industry and Employment Analysis\***

SIC Business Types in County (4-Digit)	Before	After	▲	▲%
	115	116	1	0.87%
<b>Total</b>	<b>Before</b>	<b>After</b>	<b>▲</b>	<b>▲%</b>
Employment	11,853	11,941	88	0.74%

**Economic Structural Change Analysis**

Economic	Before	After	▲%	▲STD%	
Diversification Index	4.039	4.048	0.23%	0.33%	ind
Earnings per Worker Index (\$1,000)	\$24.77	\$24.77	-0.02%	-0.01%	ind
Economic Stage Index	4.657	4.651	-0.11%	-0.11%	ind
Import-Dependence Index**	24.22%	24.14%	0.31%	0.40%	pos

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

Composite Economic Structural Change Index	0.60%	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

Day, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 136,321	Direct	13		
Other Public	\$ 16,042	Indirect	5		
Private	\$ 261,530	Total	18		
New Equity	\$ 52,168	Multiplier	1.41		
<b>Total</b>	<b>\$ 466,061</b>				
Loan-Leverage Ratio	2.4:1				
EDA Cost	\$ 43,498	EDA Cost per Direct Job	\$3,346		
Total Investment per EDA Dollar	\$10.71	EDA Cost per Total Job	\$2,370		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	78	78	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,654	3,672	18	0.50%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.715	3.723	0.21%	0.30%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.73	\$24.71	-0.07%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.913	3.919	0.14%	0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.00%	30.90%	0.30%	0.39%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index		0.80%	pos
1 of 4 indices show positive economic structural change					

Deuel, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 187,984	Direct	26		
Other Public	\$ 79,247	Indirect	4		
Private	\$ 583,967	Total	31		
New Equity	\$ 57,807	Multiplier	1.16		
<b>Total</b>	<b>\$ 909,005</b>				
Loan-Leverage Ratio	3.8:1				
EDA Cost	\$ 115,502	EDA Cost per Direct Job	\$4,369		
Total Investment per EDA Dollar	\$7.87	EDA Cost per Total Job	\$3,756		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	73	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,483	2,514	31	1.24%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.721	3.718	-0.08%	-0.12%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.75	\$26.71	-0.16%	-0.10%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.569	3.576	0.21%	0.21%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.78%	33.72%	0.16%	0.21%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index		0.20%	ind
0 of 4 indices show positive economic structural change					

Douglas, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 200,076	Direct	16		
Other Public	\$ 290,897	Indirect	1		
Private	\$ 4,487,412	Total	17		
New Equity	\$ 798,000	Multiplier	1.09		
<b>Total</b>	<b>\$ 5,776,385</b>				
Loan-Leverage Ratio	27.9:1				
EDA Cost	\$ 21,583	EDA Cost per Direct Job	\$1,349		
Total Investment per EDA Dollar	\$267.64	EDA Cost per Total Job	\$1,236		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	75	75	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,718	1,735	17	1.02%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.734	3.746	0.31%	0.45%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.08	\$23.94	-0.60%	-0.39%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.836	3.829	-0.19%	-0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.36%	33.30%	0.16%	0.21%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index		0.09%	ind
1 of 4 indices show positive economic structural change					

Grant, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 315,304	Direct	82		
Other Public	\$ 0	Indirect	29		
Private	\$ 1,876,935	Total	111		
New Equity	\$ 450,536	Multiplier	1.36		
<b>Total</b>	<b>\$ 2,642,776</b>				
Loan-Leverage Ratio	7.4:1				
EDA Cost	\$ 107,483	EDA Cost per Direct Job	\$1,319		
Total Investment per EDA Dollar	\$24.59	EDA Cost per Total Job	\$970		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	90	90	0	0.00%	
Total Employment	Before	After	▲	▲%	
	5,091	5,202	111	2.18%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.871	3.884	0.35%	0.52%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.41	\$26.26	-0.54%	-0.35%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.175	4.194	0.46%	0.46%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	29.68%	29.42%	0.90%	1.17%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index		1.80%	pos
3 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

<b>Gregory, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 155,420	Direct	39		
Other Public	\$ 201,026	Indirect	9		
Private	\$ 388,197	Total	48		
New Equity	\$ 108,440	Multiplier	1.24		
<b>Total</b>	<b>\$ 853,083</b>				
Loan-Leverage Ratio	4.5:1				
EDA Cost	\$ 14,343	EDA Cost per Direct Job	\$368		
Total Investment per EDA Dollar	\$59.48	EDA Cost per Total Job	\$296		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	77	78	1	1.30%	
Total Employment	Before	After	▲	▲%	
	2,874	2,922	48	1.69%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.685	3.701	0.42%	0.61%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.36	\$24.10	-1.06%	-0.69%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.930	3.935	0.12%	0.12%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	30.47%	30.47%	0.00%	0.00%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.04%	ind

<b>Hamlin, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 252,431	Direct	23		
Other Public	\$ 17,511	Indirect	70		
Private	\$ 428,114	Total	93		
New Equity	\$ 218,550	Multiplier	4.06		
<b>Total</b>	<b>\$ 916,606</b>				
Loan-Leverage Ratio	2.6:1				
EDA Cost	\$ 93,079	EDA Cost per Direct Job	\$4,080		
Total Investment per EDA Dollar	\$9.85	EDA Cost per Total Job	\$1,006		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	77	4	5.48%	
Total Employment	Before	After	▲	▲%	
	2,269	2,362	93	4.08%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.551	3.577	0.72%	1.06%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.42	\$23.15	-1.17%	-0.75%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.941	3.889	-1.32%	-1.32%	neg
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.62%	34.62%	0.01%	0.01%	ind
<u>Summary of Indices</u>					
1 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			-1.01%	neg

<b>Hand, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 86,099	Direct	11		
Other Public	\$ 206,637	Indirect	4		
Private	\$ 227,301	Total	14		
New Equity	\$ 0	Multiplier	1.36		
<b>Total</b>	<b>\$ 520,038</b>				
Loan-Leverage Ratio	5.0:1				
EDA Cost	\$ 31,303	EDA Cost per Direct Job	\$2,972		
Total Investment per EDA Dollar	\$16.61	EDA Cost per Total Job	\$2,181		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	72	72	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,358	2,372	14	0.61%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.645	3.645	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.75	\$24.75	0.00%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.573	3.573	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.88%	33.88%	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

<b>Hanson, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 45,559	Direct	4		
Other Public	\$ 0	Indirect	0		
Private	\$ 63,783	Total	4		
New Equity	\$ 12,149	Multiplier	1.09		
<b>Total</b>	<b>\$ 121,491</b>				
Loan-Leverage Ratio	1.7:1				
EDA Cost	\$ 5,168	EDA Cost per Direct Job	\$1,292		
Total Investment per EDA Dollar	\$23.51	EDA Cost per Total Job	\$1,186		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	73	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,122	1,126	4	0.39%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.640	3.647	0.18%	0.27%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.44	\$27.40	-0.17%	-0.11%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.345	3.352	0.20%	0.20%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.58%	36.60%	-0.06%	-0.08%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.28%	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

Hutchinson, SD					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 62,201	Direct	7		
Other Public	\$ 81,676	Indirect	2		
Private	\$ 120,453	Total	9		
New Equity	\$ 52,728	Multiplier	1.22		
<b>Total</b>	<b>\$ 317,058</b>				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 33,144	EDA Cost per Direct Job	\$ 4,549		
Total Investment per EDA Dollar	\$ 9.57	EDA Cost per Total Job	\$ 3,727		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	76	76	0	0.00%	
Total Employment	Before	After	▲	▲%	
	4,219	4,228	9	0.21%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.664	3.664	0.02%	0.03%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.28	\$25.28	0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.774	3.775	0.04%	0.04%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.99%	33.96%	0.10%	0.13%	ind
Summary of Indices					
0 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.20%		ind

Kingsbury, SD					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 389,338	Direct	58		
Other Public	\$ 1,079,716	Indirect	20		
Private	\$ 906,995	Total	78		
New Equity	\$ 961,145	Multiplier	1.35		
<b>Total</b>	<b>\$ 3,337,194</b>				
Loan-Leverage Ratio	7.6:1				
EDA Cost	\$ 128,551	EDA Cost per Direct Job	\$ 2,221		
Total Investment per EDA Dollar	\$ 25.96	EDA Cost per Total Job	\$ 1,643		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	78	78	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,175	3,253	78	2.46%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.721	3.729	0.21%	0.30%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.00	\$24.00	0.01%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.907	3.921	0.35%	0.35%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	33.27%	33.35%	-0.25%	-0.32%	ind
Summary of Indices					
1 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	0.34%		pos

Lake, SD					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 200,947	Direct	23		
Other Public	\$ 292,981	Indirect	4		
Private	\$ 1,211,985	Total	27		
New Equity	\$ 653,364	Multiplier	1.19		
<b>Total</b>	<b>\$ 2,359,277</b>				
Loan-Leverage Ratio	10.7:1				
EDA Cost	\$ 86,993	EDA Cost per Direct Job	\$ 3,866		
Total Investment per EDA Dollar	\$ 27.12	EDA Cost per Total Job	\$ 3,251		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	101	101	0	0.00%	
Total Employment	Before	After	▲	▲%	
	6,506	6,533	27	0.41%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.898	3.898	0.00%	0.00%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.52	\$23.52	-0.01%	0.00%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.445	4.445	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.99%	27.98%	0.02%	0.03%	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

Lyman, SD					
Loan Moneys and Employment Creation					
Loans Summary			Jobs Summary (created/retained)		
RLF	\$ 240,757	Direct	41		
Other Public	\$ 491,805	Indirect	8		
Private	\$ 556,861	Total	49		
New Equity	\$ 233,982	Multiplier	1.20		
<b>Total</b>	<b>\$ 1,523,404</b>				
Loan-Leverage Ratio	5.3:1				
EDA Cost	\$ 24,453	EDA Cost per Direct Job	\$ 596		
Total Investment per EDA Dollar	\$ 62.30	EDA Cost per Total Job	\$ 496		
Baseline Industry and Employment Analysis*					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	65	66	1	1.54%	
Total Employment	Before	After	▲	▲%	
	1,992	2,041	49	2.47%	
Economic Structural Change Analysis					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.558	3.587	0.83%	1.20%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.68	\$24.38	-1.19%	-0.77%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.053	4.058	0.11%	0.11%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.97%	34.81%	0.46%	0.60%	pos
Summary of Indices					
2 of 4 indices show positive economic structural change		Composite Economic Structural Change Index	1.14%		pos

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



<b>McCook, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 14,344	Direct	4		
Other Public	\$ 0	Indirect	2		
Private	\$ 78,177	Total	6		
New Equity	\$ 9,324	Multiplier	1.47		
<b>Total</b>	<b>\$ 101,845</b>				
Loan-Leverage Ratio	6.1:1				
EDA Cost	\$ 703	EDA Cost per Direct Job	\$176		
Total Investment per EDA Dollar	\$144.85	EDA Cost per Total Job	\$120		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	76	76	0	0.00%	
Total Employment	Before	After	▲	▲%	
	3,039	3,045	6	0.19%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.692	3.694	0.06%	0.09%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.02	\$25.02	0.02%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.861	3.863	0.06%	0.06%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.63%	32.58%	0.16%	0.21%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.37%	pos

<b>McPherson, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 201,331	Direct	10		
Other Public	\$ 0	Indirect	2		
Private	\$ 345,984	Total	12		
New Equity	\$ 24,598	Multiplier	1.16		
<b>Total</b>	<b>\$ 571,913</b>				
Loan-Leverage Ratio	1.8:1				
EDA Cost	\$ 28,519	EDA Cost per Direct Job	\$2,852		
Total Investment per EDA Dollar	\$20.05	EDA Cost per Total Job	\$2,453		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	79	79	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,614	1,626	12	0.72%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.523	3.529	0.17%	0.24%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$23.69	\$23.64	-0.22%	-0.14%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.452	3.463	0.33%	0.33%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.94%	35.78%	0.45%	0.59%	pos
<u>Summary of Indices</u>					
2 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			1.02%	pos

<b>Marshall, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 38,006	Direct	4		
Other Public	\$ 0	Indirect	1		
Private	\$ 74,856	Total	5		
New Equity	\$ 11,567	Multiplier	1.13		
<b>Total</b>	<b>\$ 124,429</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 10,999	EDA Cost per Direct Job	\$2,750		
Total Investment per EDA Dollar	\$11.31	EDA Cost per Total Job	\$2,433		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	71	71	0	0.00%	
Total Employment	Before	After	▲	▲%	
	2,497	2,501	5	0.18%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.642	3.644	0.04%	0.06%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$26.98	\$26.96	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.608	3.611	0.07%	0.07%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	35.72%	35.67%	0.15%	0.19%	ind
<u>Summary of Indices</u>					
0 of 4 indices show positive economic structural change	Composite Economic Structural Change Index			0.29%	pos

<b>Mellette, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>		<u>Jobs Summary (created/retained)</u>			
RLF	\$ 70,583	Direct	9		
Other Public	\$ 0	Indirect	2		
Private	\$ 195,707	Total	11		
New Equity	\$ 26,629	Multiplier	1.20		
<b>Total</b>	<b>\$ 292,918</b>				
Loan-Leverage Ratio	3.2:1				
EDA Cost	\$ 18,990	EDA Cost per Direct Job	\$2,110		
Total Investment per EDA Dollar	\$15.42	EDA Cost per Total Job	\$1,752		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	59	59	0	0.00%	
Total Employment	Before	After	▲	▲%	
	784	795	11	1.38%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.241	3.253	0.36%	0.52%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.10	\$24.01	-0.38%	-0.25%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	3.725	3.743	0.47%	0.47%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	36.86%	36.75%	0.30%	0.39%	pos
<u>Summary of Indices</u>					
3 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

Miner, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 107,560	Direct	8		
Other Public	\$ 0	Indirect	1		
Private	\$ 199,002	Total	9		
New Equity	\$ 92,213	Multiplier	1.14		
<b>Total</b>	<b>\$ 398,775</b>				
Loan-Leverage Ratio	2.7:1				
EDA Cost	\$ 40,433	EDA Cost per Direct Job	\$ 5,054		
Total Investment per EDA Dollar	\$ 9.86	EDA Cost per Total Job	\$ 4,422		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	60	60	0	0.00%	
Total Employment	Before	After	▲	▲%	
	1,671	1,680	9	0.55%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.191	3.204	0.40%	0.59%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.51	\$24.49	-0.06%	-0.04%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.720	3.727	0.19%	0.19%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	39.00%	38.94%	0.15%	0.20%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
1 of 4 indices show positive economic structural change		0.93% pos			

Minnehaha, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 43,049	Direct	21		
Other Public	\$ 105,385	Indirect	5		
Private	\$ 71,979	Total	26		
New Equity	\$ 0	Multiplier	1.23		
<b>Total</b>	<b>\$ 220,413</b>				
Loan-Leverage Ratio	4.1:1				
EDA Cost	\$ 15,152	EDA Cost per Direct Job	\$ 722		
Total Investment per EDA Dollar	\$ 14.55	EDA Cost per Total Job	\$ 588		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	173	173	0	0.00%	
Total Employment	Before	After	▲	▲%	
	105,779	105,805	26	0.02%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	4.148	4.148	-0.01%	-0.01%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.26	\$29.26	-0.01%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.827	4.827	0.00%	0.00%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	20.87%	20.86%	0.04%	0.05%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		0.04% ind			

Moody, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 208,855	Direct	27		
Other Public	\$ 151,864	Indirect	5		
Private	\$ 389,223	Total	32		
New Equity	\$ 330,346	Multiplier	1.17		
<b>Total</b>	<b>\$ 1,080,288</b>				
Loan-Leverage Ratio	4.2:1				
EDA Cost	\$ 53,629	EDA Cost per Direct Job	\$ 1,986		
Total Investment per EDA Dollar	\$ 20.14	EDA Cost per Total Job	\$ 1,692		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	73	74	1	1.37%	
Total Employment	Before	After	▲	▲%	
	3,147	3,179	32	1.01%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.731	3.750	0.50%	0.72%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$27.99	\$27.76	-0.83%	-0.54%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.094	4.104	0.24%	0.24%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	31.69%	31.41%	0.90%	1.18%	pos
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
2 of 4 indices show positive economic structural change		1.61% pos			

Spink, SD					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 89,749	Direct	4		
Other Public	\$ 0	Indirect	1		
Private	\$ 207,113	Total	5		
New Equity	\$ 0	Multiplier	1.17		
<b>Total</b>	<b>\$ 296,862</b>				
Loan-Leverage Ratio	2.3:1				
EDA Cost	\$ 2,840	EDA Cost per Direct Job	\$ 710		
Total Investment per EDA Dollar	\$ 104.52	EDA Cost per Total Job	\$ 606		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	77	78	1	1.30%	
Total Employment	Before	After	▲	▲%	
	3,811	3,816	5	0.12%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.418	3.423	0.14%	0.21%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.14	\$24.11	-0.11%	-0.07%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.925	3.923	-0.05%	-0.05%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	34.09%	34.07%	0.05%	0.07%	ind
<u>Summary of Indices</u>		Composite Economic Structural Change Index			
0 of 4 indices show positive economic structural change		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>Tripp, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 88,930	Direct	220		
Other Public	\$ 219,809	Indirect	51		
Private	\$ 183,396	Total	271		
New Equity	\$ 62,761	Multiplier	1.23		
<b>Total</b>	<b>\$ 554,896</b>				
Loan-Leverage Ratio	5.2:1				
EDA Cost	\$ 15,606	EDA Cost per Direct Job	\$71		
Total Investment per EDA Dollar	\$35.56	EDA Cost per Total Job	\$58		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	79	80	1	1.27%	
Total Employment	Before	After	▲	▲%	
	3,776	4,047	271	7.18%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.771	3.787	0.41%	0.60%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$24.59	\$23.24	-5.46%	-3.53%	neg
Economic Stage Index	Before	After	▲%	▲STD%	
	4.080	4.143	1.55%	1.55%	pos
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.82%	27.97%	-0.52%	-0.68%	neg
<u>Summary of Indices</u>			Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change			-2.06% neg		

<b>Yankton, SD</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 613,310	Direct	113		
Other Public	\$ 521,008	Indirect	83		
Private	\$ 3,052,580	Total	196		
New Equity	\$ 269,780	Multiplier	1.73		
<b>Total</b>	<b>\$ 4,456,678</b>				
Loan-Leverage Ratio	6.3:1				
EDA Cost	\$ 96,556	EDA Cost per Direct Job	\$854		
Total Investment per EDA Dollar	\$46.16	EDA Cost per Total Job	\$493		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	119	121	2	1.68%	
Total Employment	Before	After	▲	▲%	
	14,114	14,310	196	1.39%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.966	3.979	0.33%	0.48%	pos
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$25.61	\$25.61	0.02%	0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.429	4.423	-0.14%	-0.14%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	26.31%	26.23%	0.30%	0.39%	pos
<u>Summary of Indices</u>			Composite Economic Structural Change Index		
2 of 4 indices show positive economic structural change			0.74% pos		

<b>Box Elder, UT</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 143,443	Direct	12		
Other Public	\$ 0	Indirect	4		
Private	\$ 0	Total	16		
New Equity	\$ 0	Multiplier	1.33		
<b>Total</b>	<b>\$ 143,443</b>				
Loan-Leverage Ratio	0.0:1				
EDA Cost	\$ 14,311	EDA Cost per Direct Job	\$1,193		
Total Investment per EDA Dollar	\$10.02	EDA Cost per Total Job	\$894		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	132	132	0	0.00%	
Total Employment	Before	After	▲	▲%	
	20,717	20,733	16	0.08%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.414	3.416	0.05%	0.08%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$37.32	\$37.31	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	3.921	3.920	-0.01%	-0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	32.50%	32.51%	-0.02%	-0.02%	ind
<u>Summary of Indices</u>			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			0.03% ind		

<b>Carbon, UT</b>					
<u>Loan Moneys and Employment Creation</u>					
<u>Loans Summary</u>			<u>Jobs Summary (created/retained)</u>		
RLF	\$ 470,505	Direct	23		
Other Public	\$ 62,301	Indirect	11		
Private	\$ 835,669	Total	34		
New Equity	\$ 788,920	Multiplier	1.49		
<b>Total</b>	<b>\$ 2,157,394</b>				
Loan-Leverage Ratio	3.6:1				
EDA Cost	\$ 171,279	EDA Cost per Direct Job	\$7,494		
Total Investment per EDA Dollar	\$12.60	EDA Cost per Total Job	\$5,013		
<u>Baseline Industry and Employment Analysis*</u>					
SIC Business Types in County (4-Digit)	Before	After	▲	▲%	
	110	110	0	0.00%	
Total Employment	Before	After	▲	▲%	
	9,723	9,757	34	0.35%	
<u>Economic Structural Change Analysis</u>					
Economic Diversification Index	Before	After	▲%	▲STD%	
	3.628	3.631	0.07%	0.11%	ind
Earnings per Worker Index (\$1,000)	Before	After	▲%	▲STD%	
	\$29.93	\$29.92	-0.02%	-0.01%	ind
Economic Stage Index	Before	After	▲%	▲STD%	
	4.551	4.551	0.01%	0.01%	ind
Import-Dependence Index**	Before	After	▲%	▲STD%	
	27.04%	26.99%	0.21%	0.28%	ind
<u>Summary of Indices</u>			Composite Economic Structural Change Index		
0 of 4 indices show positive economic structural change			0.39% 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