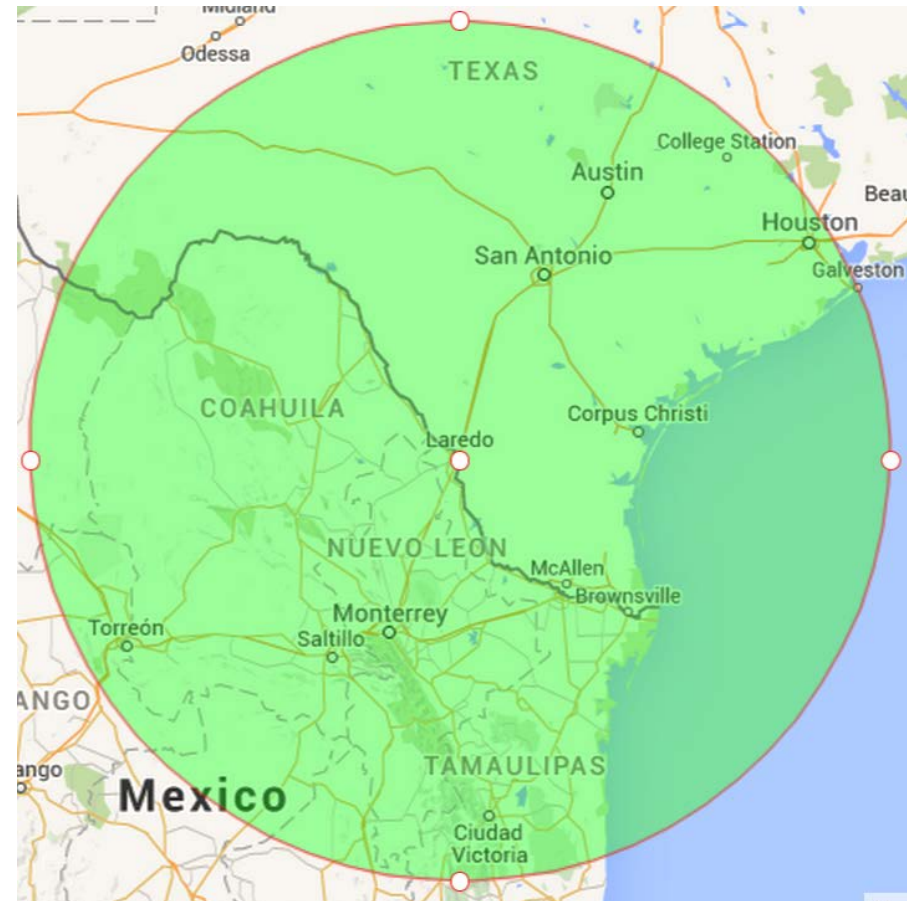




Inter National Bank

Laredo Builders Association

Laredo, Texas: Useful Data



Dr. Federico Schaffler

Director Texas Center for Border Economic and Enterprise Development

Texas A&M International University

Laredo, Texas, February 25, 2016

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What are we to the world?

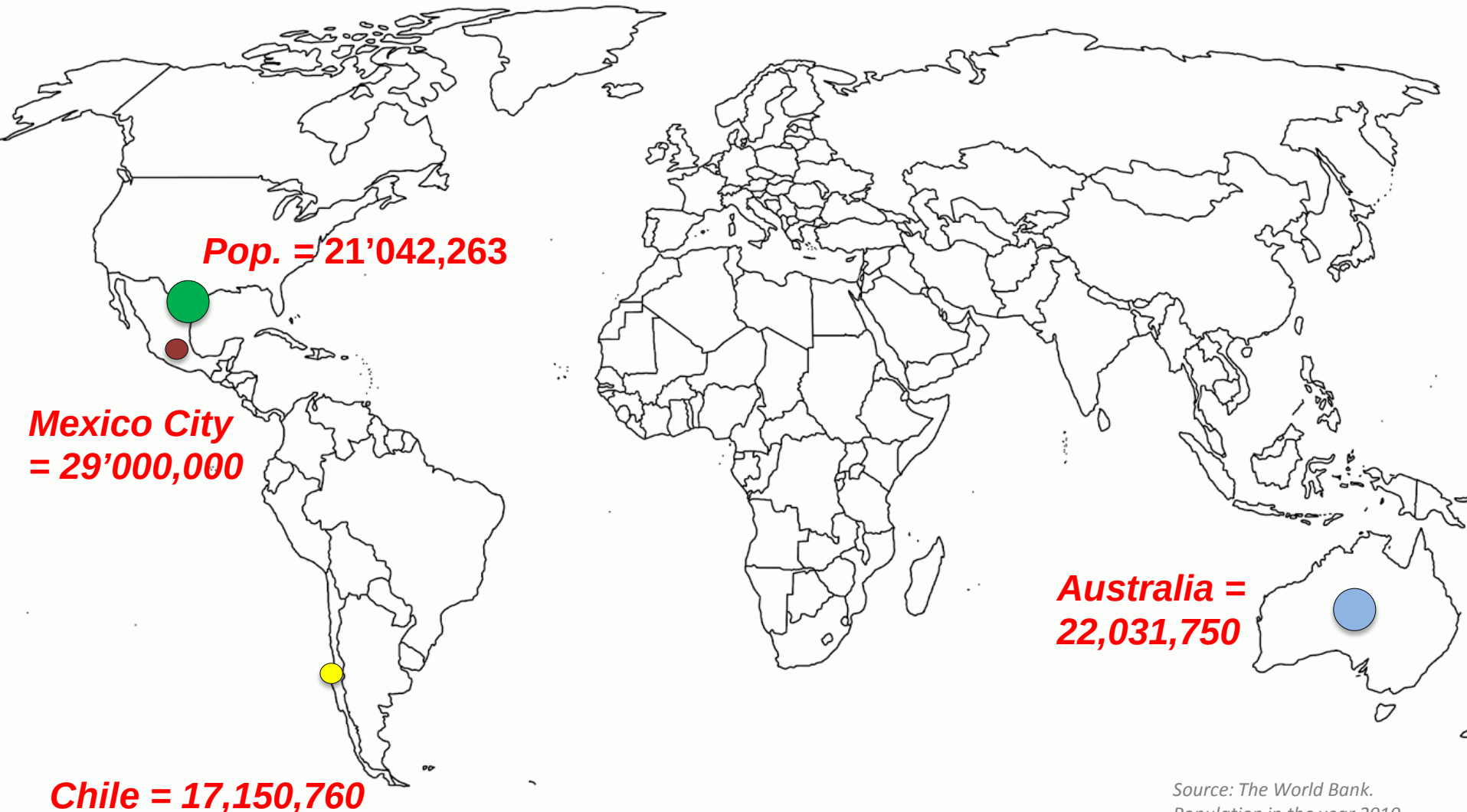


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What are we to the world?



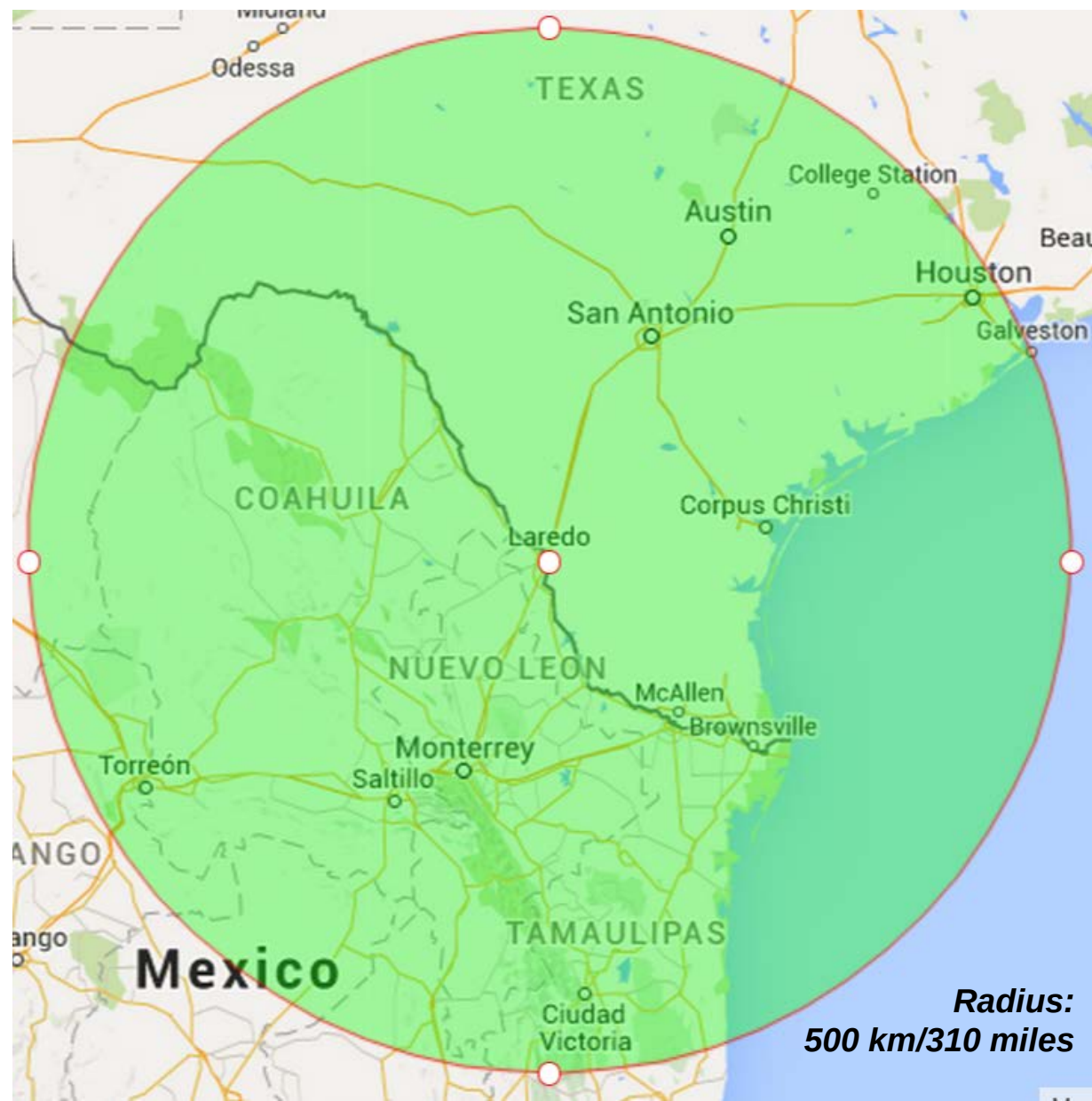
Source: The World Bank.
Population in the year 2010.

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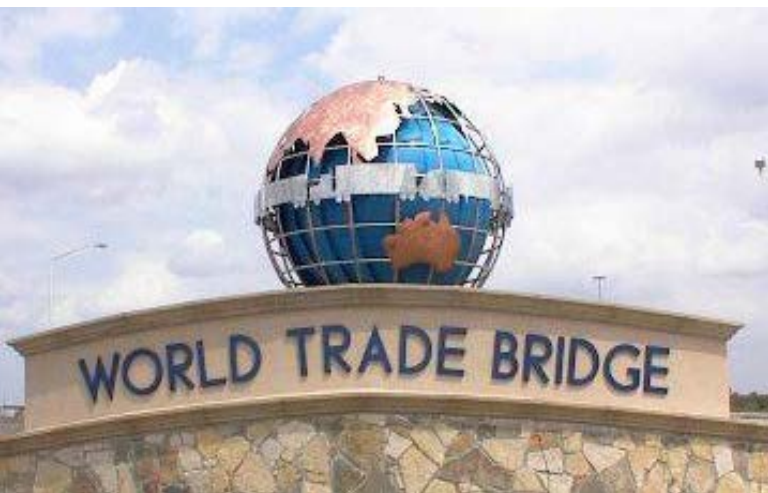
STATE	POPULATION
Texas*	11 639 254
Nuevo Leon	4 653 458
Coahuila	2 748 391
Tamaulipas**	2 001 160
(2010)	21 042 263
* Only MSA	** 2/3 of the State total

Circle of Influence





2014: International Trade Comparison (by POE)



Total U.S. Trade value with the World: \$3.8 Trillion.

12% of the total value of U.S. International Trade was processed through these Texan ports.

CITY	TOTAL	UNIT	POP. 2010
Houston *	\$196.0	Billions	2'096,798
Laredo **	\$199.0	Billions	236,086

* Including Houston International Airport and Sea Port

** Only Laredo Port of Entry

CITY	TOTAL	UNIDAD	POP. 2010
Laredo District ***	\$279.5	Billions	683,913

*** Laredo, Hidalgo/Pharr, Brownsville, Edinburg Airport, Progreso, Rio Grande City, Roma, Valley International Airport (Harlingen), Eagle Pass y Del Rio

CITY	TOTAL	UNIT	POP. 2010
San Antonio	\$630.1	Millions	1'327,407
Austin	\$392.0	Millions	790,390

Total U.S. Trade value of Regional Ports that include: Houston/Galveston, the Laredo District, the Ports of Austin and San Antonio: **\$476.5 Billion.**

Sources: Texas Center for Border Economic and Enterprise Development / U.S. Census Foreign Trade data

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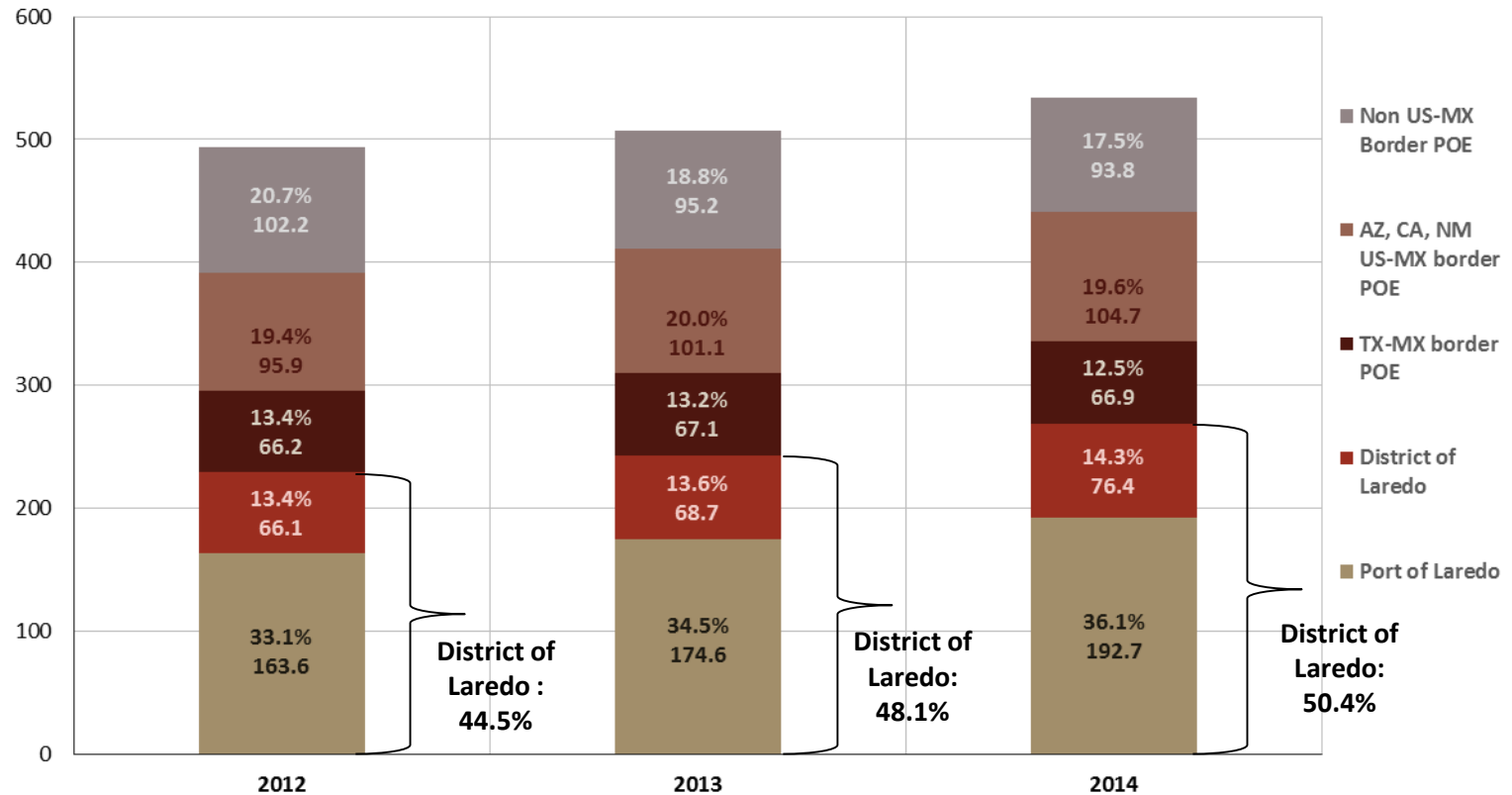
Laredo Customs District includes:

Laredo,
Hidalgo/Pharr,
Brownsville,
Edinburgh Airport,
Progreso,
Rio Grande City,
Roma,
Valley International
Airport (Harlingen),
Eagle Pass y Del Rio

U.S.-Mexico International Trade

Port of Entry Comparisons

Billions of U.S. Dollars



Data compiled by Texas Center for Border Economic and Enterprise Development, TAMU

Source: U.S. Department of Commerce Bureau of the Census, Foreign Trade Division

USA-Mexico Trade	42.41% of all operations cross through Laredo/Nuevo Laredo (The other 57.59% is distributed through the other 56 POE of the U.S.).
Total México International Trade	22.64% crosses thorough Nuevo Laredo/Laredo. (The other 77.36% is distributed through the other 48 Mexican POE).

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Eagle Ford Shale / Burgos Basin

The extraction potential of the region is 3.4 billion barrels of recoverable oil and 20.8 billion cubic feet of technically recoverable natural gas.

This resource will be extremely valuable for new industrial investments and development.

* Source: Institute for Energy Research Eagle Ford Shale Fact Sheet and US Energy Information Administration.
<http://www.eia.gov/analysis/studies/usshalegas/pdf/usshaleplays.pdf>
<http://www.eia.gov/analysis/studies/usshalegas/>
<http://www.eia.gov/todayinenergy/detail.cfm?id=5950>

Coahuila

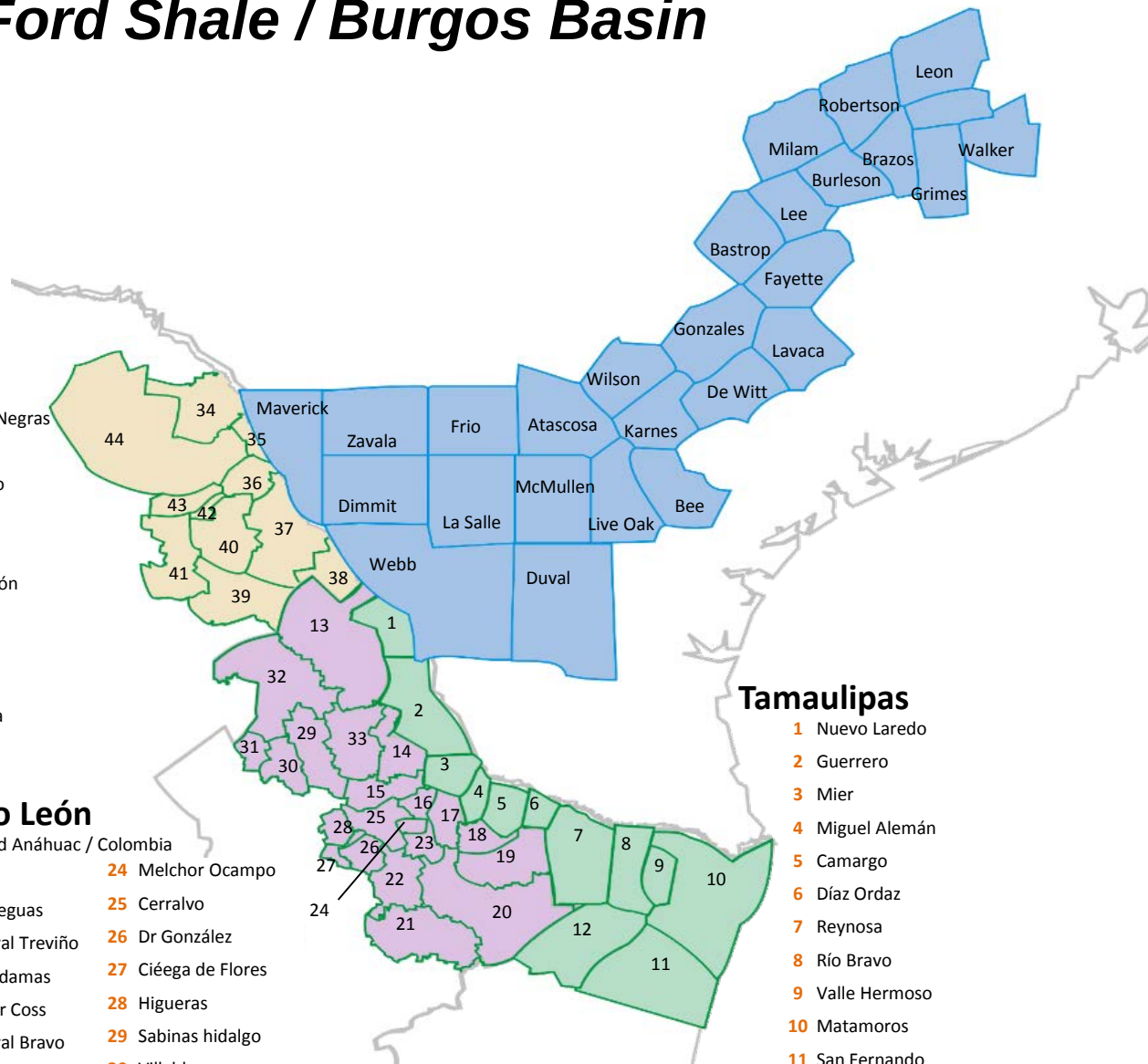
- 34 Jiménez
- 35 Piedras Negras
- 36 Nava
- 37 Guerrero
- 38 Hidalgo
- 39 Juárez
- 40 Villa Unión
- 41 Sabinas
- 42 Allende
- 43 Morelos
- 44 Zaragoza

Nuevo León

- | | |
|------------------------------|------------------------|
| 13 Ciudad Anáhuac / Colombia | 24 Melchor Ocampo |
| 14 Parás | 25 Cerralvo |
| 15 Agualeguas | 26 Dr González |
| 16 General Treviño | 27 Ciénega de Flores |
| 17 Los Aldamas | 28 Higuera |
| 18 Doctor Coss | 29 Sabinas Hidalgo |
| 19 General Bravo | 30 Villaldama |
| 20 China | 31 Bustamante |
| 21 General Terán | 32 Lampazos de Naranjo |
| 22 Los Ramones | 33 Vallecillo |
| 23 Los Herreras | |

Tamaulipas

- 1 Nuevo Laredo
- 2 Guerrero
- 3 Mier
- 4 Miguel Alemán
- 5 Camargo
- 6 Díaz Ordaz
- 7 Reynosa
- 8 Río Bravo
- 9 Valle Hermoso
- 10 Matamoros
- 11 San Fernando
- 12 Méndez



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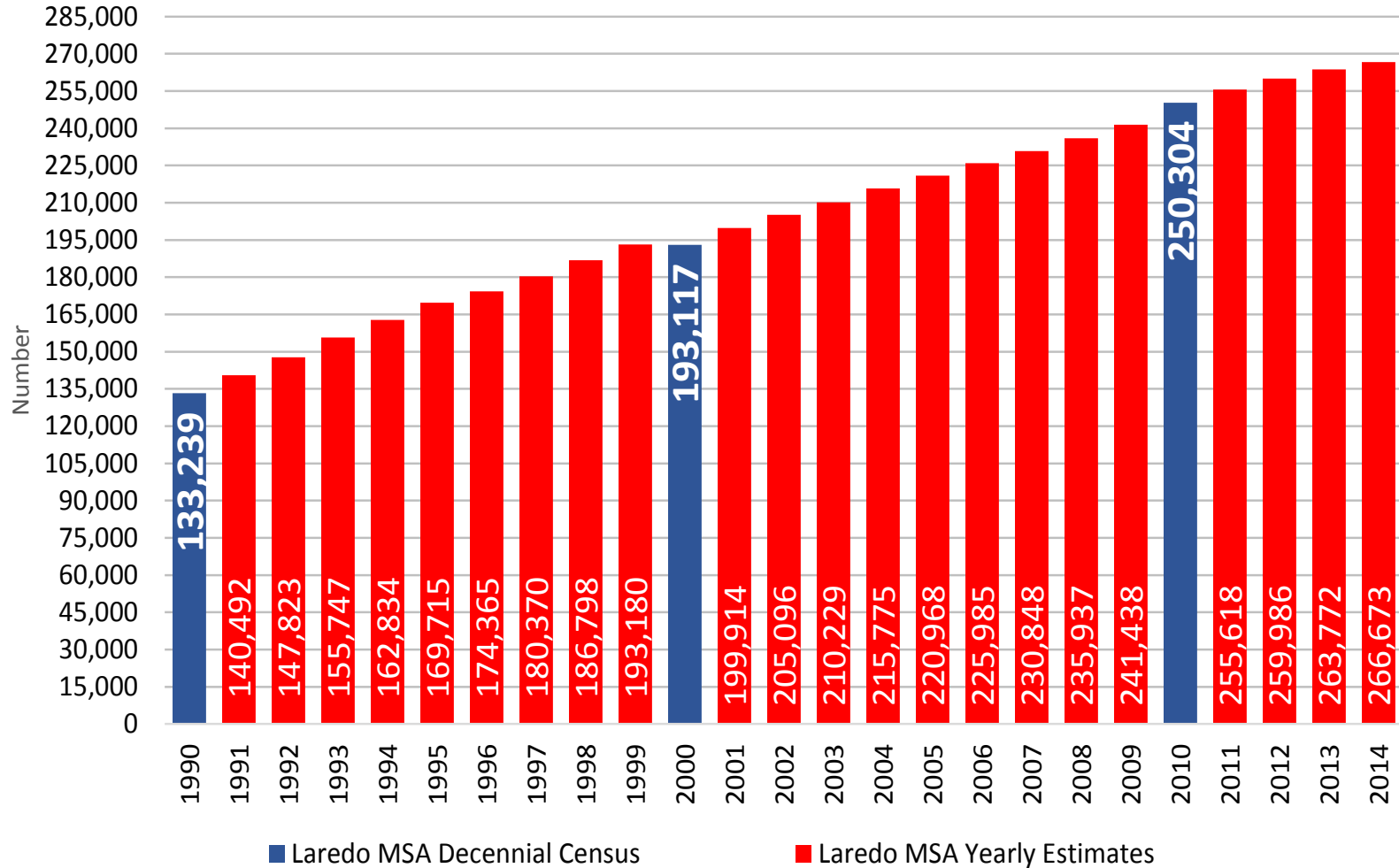


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Population Growth

Laredo MSA Population 1990-2014



Source: U.S. Census Bureau Data compiled and formatted by the TCBEED, TAMIU

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Quick Facts: Laredo, Webb Co. and Texas

People

	Laredo MSA (Webb Co.)	Texas
• Population, 2014 estimate	266,673	26,956,958
• Population, 2010 (April 1) estimates base	250,304	25,146,104
• Population, percent change		
– April 1, 2010 to July 1, 2014	6.5%	7.2%
• Population, 2010	250,304	25,145,561
• Persons under 5 years, percent, 2014	10.0%	7.3%
• Persons under 18 years, percent, 2014	34.0%	26.4%
• Persons 65 years and over, percent, 2014	8.7%	11.5%
• Female persons, percent, 2014	51.2%	50.4%

Source: U.S. Census Bureau's QuickFacts

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Quick Facts: Laredo, Webb Co. and Texas

People

	Laredo MSA (Webb Co.)	Texas
• White alone, percent, 2014 (a)	97.6%	80.0%
• Black or African American alone, — percent, 2014 (a)	0.7%	12.5%
• American Indian and Alaska Native alone, — percent, 2014 (a)	0.6%	1.0%
• Asian alone, — percent, 2014 (a)	0.7%	4.5%
• Native Hawaiian and Other Pacific Islander alone, — percent, 2014 (a)	Z	0.1%
• Two or More Races, percent, 2014	0.4%	1.8%
• Hispanic or Latino, percent, 2014 (b)	95.2%	38.6%
• White alone, not Hispanic or Latino, percent, 2014	3.7%	43.5%

(a) Includes persons reporting only one race.

(b) Hispanics may be of any race, so also are included in applicable race categories.

Z: Value greater than zero but less than half unit of measure shown

Source: U.S. Census Bureau's QuickFacts

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Quick Facts: Laredo, Webb Co. and Texas

People

	Laredo MSA (Webb Co.)	Texas
• Living in same house 1 year & over, — percent, 2009-2013	84.8%	82.8%
• Foreign born persons, percent, 2009-2013	27.6%	16.3%
• Language other than English spoken at home, — pct age 5+, 2009-2013	91.3%	34.7%
• High school graduate or higher, — percent of persons age 25+, 2009-2013	64.2%	81.2%
• Bachelor's degree or higher, — percent of persons age 25+, 2009-2013	17.2%	26.7%
• Veterans, 2009-2013	5,997	1,583,272
• Mean travel time to work (minutes), — workers age 16+, 2009-2013	21.7	25

Source: U.S. Census Bureau's QuickFacts

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Income and Poverty Levels

Laredo and other Cities in Texas

	Median household income	Per capita income in past 12 months (in 2014 dollars), 2010-2014	Persons in Poverty percent
UNITED STATES	\$53,482	\$28,555	14.8
Texas	\$52,576	\$26,513	17.2
Austin, Texas	\$55,216	\$32,672	19.0
Brownsville, Texas	\$32,288	\$14,124	35.7
Dallas, Texas	\$43,359	\$27,917	24.1
El Paso, Texas	\$42,037	\$20,050	21.5
Houston, Texas	\$45,728	\$27,938	22.9
Laredo, Texas	\$39,408	\$15,127	31.2
McAllen, Texas	\$43,476	\$21,410	26.4
San Antonio, Texas	\$46,317	\$22,784	20.1

Source: U.S. Census Bureau's QuickFacts

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Quick Facts: Laredo, Webb Co. and Texas

Housing Units, 2014

	Laredo MSA (Webb Co.)	Texas
• Homeownership rate, 2009-2013	64.0%	63.3%
• Housing units in multi-unit structures, — percent, 2009-2013	20.7%	24.2%
• Median value of owner-occupied housing units, — 2009-2013	\$108,800	\$128,900
• Households, 2009-2013	67,372	8,886,471
• Persons per household, 2009-2013	3.74	2.82
• Per capita money income in past 12 months — (2013 dollars), 2009-2013	\$14,553	\$26,019
• Median household income, 2009-2013	\$39,449	\$51,900
• Persons below poverty level, percent, 2009-2013	31.4%	17.6%

Source: U.S. Census Bureau's QuickFacts

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Business Quick Facts: Laredo, Webb Co. and Texas

Private Establishments

	Laredo MSA (Webb Co.)	Texas
• Private nonfarm establishments, 2013	5,091	547,190
• Private nonfarm employment, 2013	71,445	9,663,567
• Private nonfarm employment, — percent change, 2012-2013	2.0%	3.3%
• Nonemployer establishments, 2013	22,688	2,039,732

Source: U.S. Census Bureau's QuickFacts

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Quick Facts: Laredo, Webb Co. and Texas

Ownership of Businesses

	Laredo MSA (Webb Co.)	Texas
• Total number of firms, 2007	21,217	2,164,852
• Black-owned firms, percent, 2007	S	7.1%
• American Indian- and Alaska Native-owned firms, — percent, 2007	0.9%	0.9%
• Asian-owned firms, percent, 2007	2.1%	5.3%
• Native Hawaiian and Other Pacific Islander-owned firms, — percent, 2007	F	0.1%
• Hispanic-owned firms, percent, 2007	69.4%	20.7%
• Women-owned firms, percent, 2007	25.8%	28.2%

S: Suppressed; does not meet publication standards
F: Fewer than 100 firms

Source: U.S. Census Bureau's QuickFacts

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Quick Facts: Laredo, Webb Co. and Texas

Manufacturing, and Retail

	Laredo MSA (Webb Co.)	Texas
• Manufacturers shipments, 2007 (\$1000)	242,392	593,541,502
• Merchant wholesaler sales, 2007 (\$1000)	1,472,069	424,238,194
• Retail sales, 2007 (\$1000)	2,913,533	311,334,781
• Retail sales per capita, 2007	\$12,621	\$13,061
• Accommodation and food services sales, — 2007 (\$1000)	317,331	42,054,592
• Building permits, 2014	1,719	166,982

Source: U.S. Census Bureau's QuickFacts

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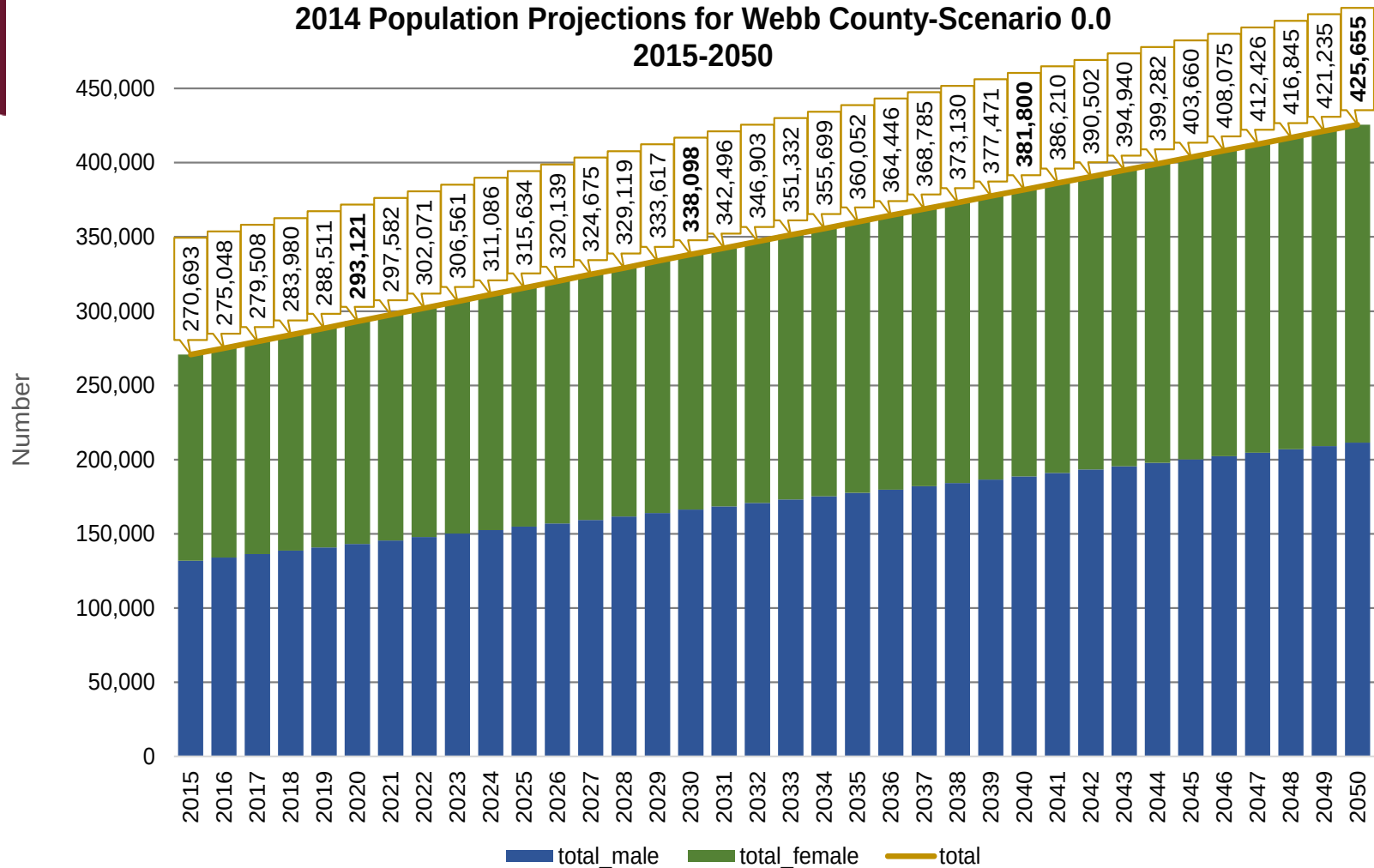


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Webb County Population Projections

ZPG: (Zero Population Growth)

2014 Population Projections for Webb County-Scenario 0.0
2015-2050



Source: Office of the State Demographer, Texas State Data Center

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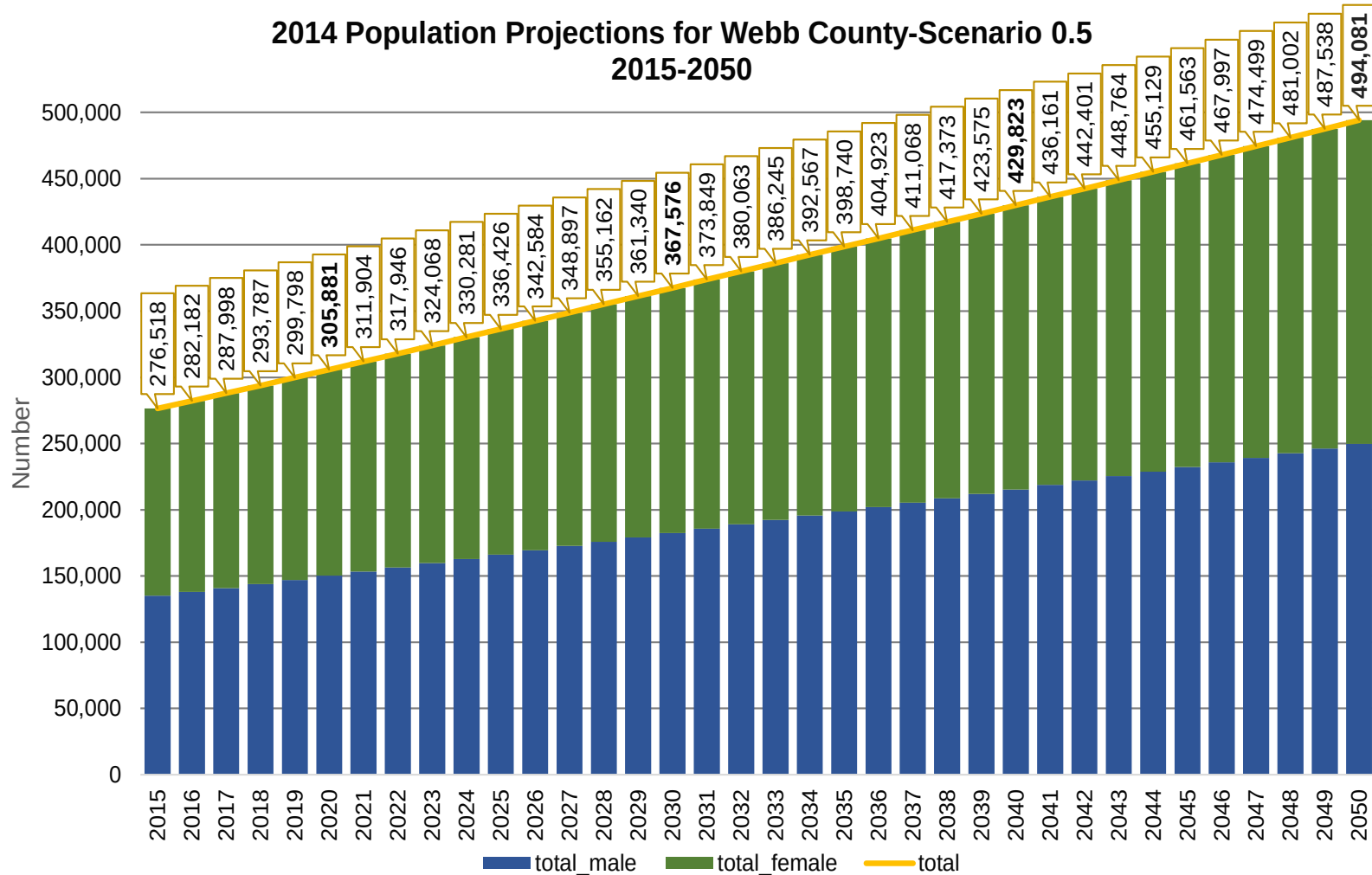


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Webb County Population Projections

0.5% Population Growth)

2014 Population Projections for Webb County-Scenario 0.5
2015-2050



Source: Office of the State Demographer, Texas State Data Center

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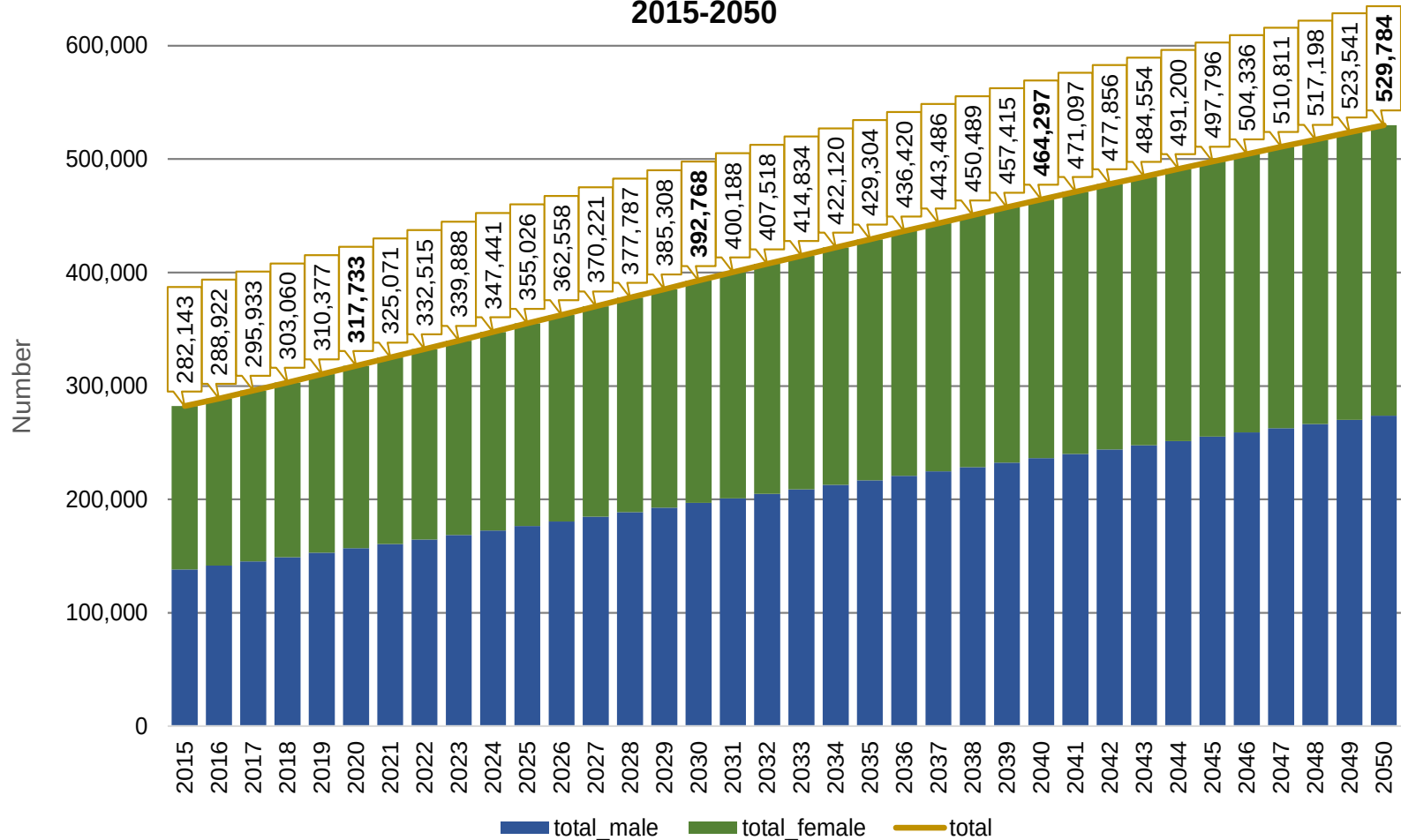


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Webb County Population Projections

1% Population Growth

2014 Population Projections for Webb County-Scenario 1.0
2015-2050



Source: Office of the State Demographer, Texas State Data Center

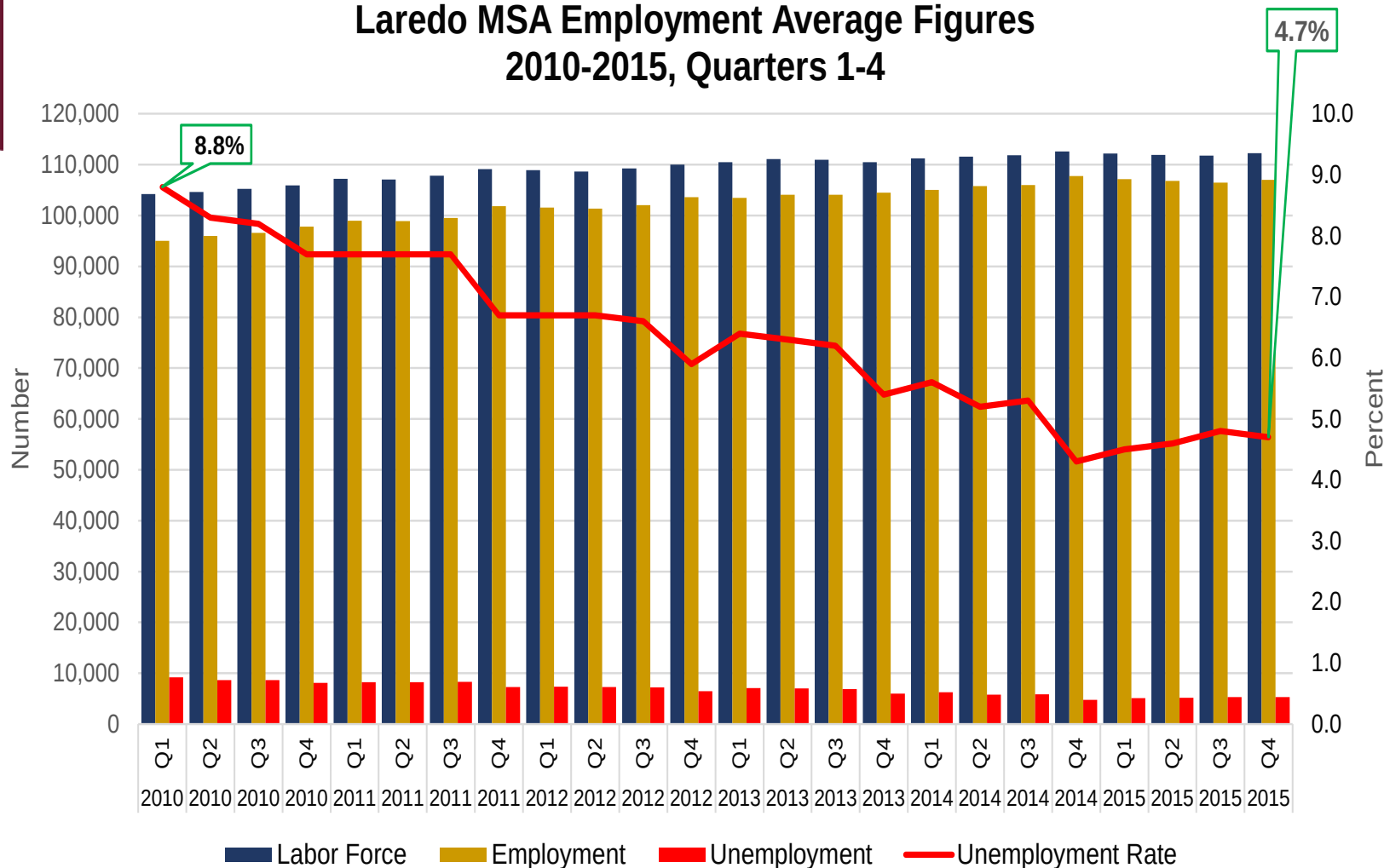
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Laredo MSA Employment

Laredo MSA Employment Average Figures 2010-2015, Quarters 1-4



Source: U.S. Bureau of Labor Statistics, Data compiled and formatted by the TCBEED, TAMIU

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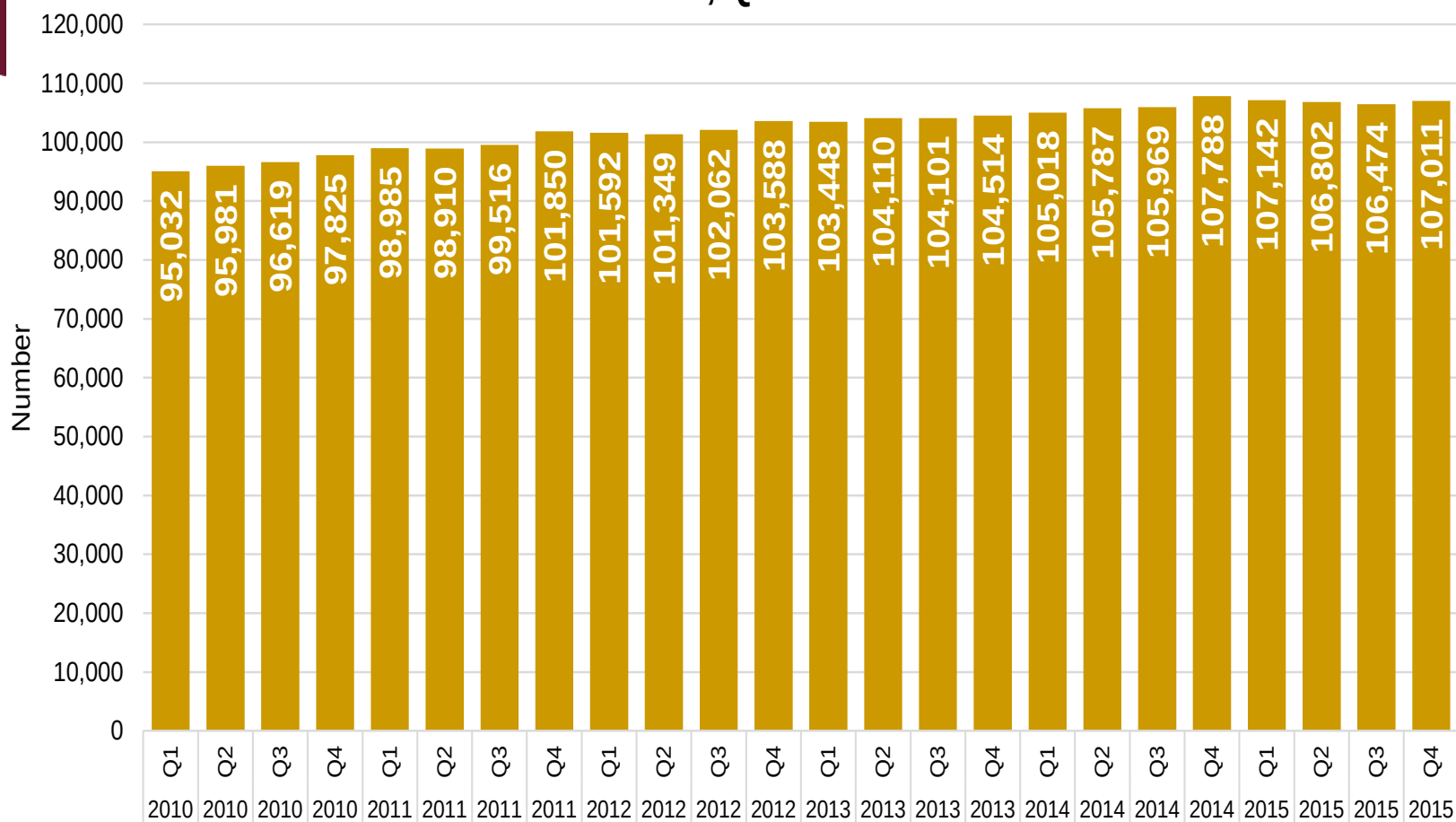


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Laredo MSA Employment

Laredo MSA Employment Average Figures 2010-2015, Quarters 1-4



Source: U.S. Bureau of Labor Statistics, Data compiled and formatted by the TCBEED, TAMIU

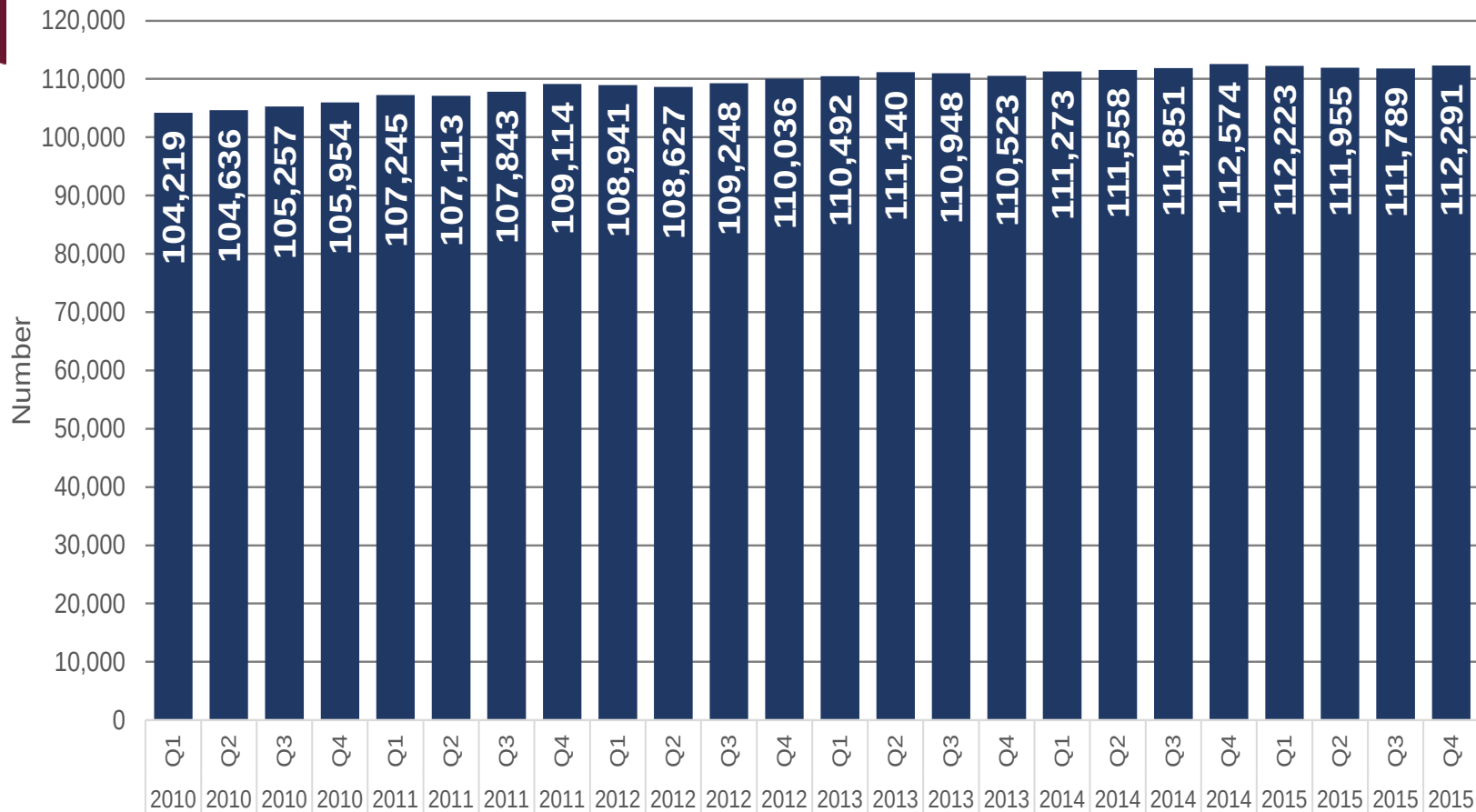
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Laredo MSA Labor Force

Laredo MSA Labor Force Average Figures 2010-2015, Quarters 1-4



Source: U.S. Bureau of Labor Statistics, Data compiled and formatted by the TCBEED, TAMIU

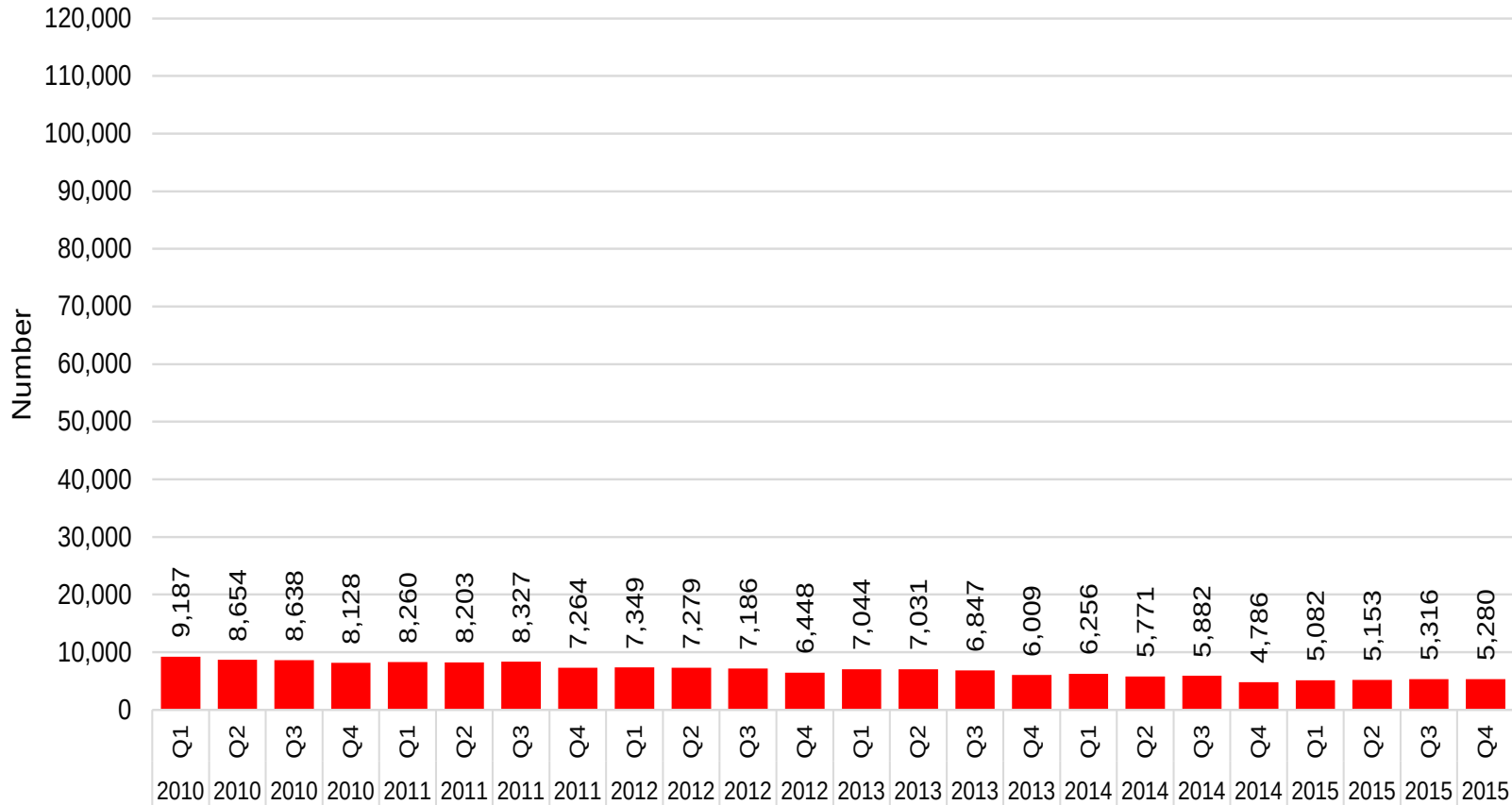
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Laredo MSA Unemployment

Laredo MSA Unemployment Average Figures 2010-2015, Quarters 1-4



Source: U.S. Bureau of Labor Statistics, Data compiled and formatted by the TCBEED, TAMIU

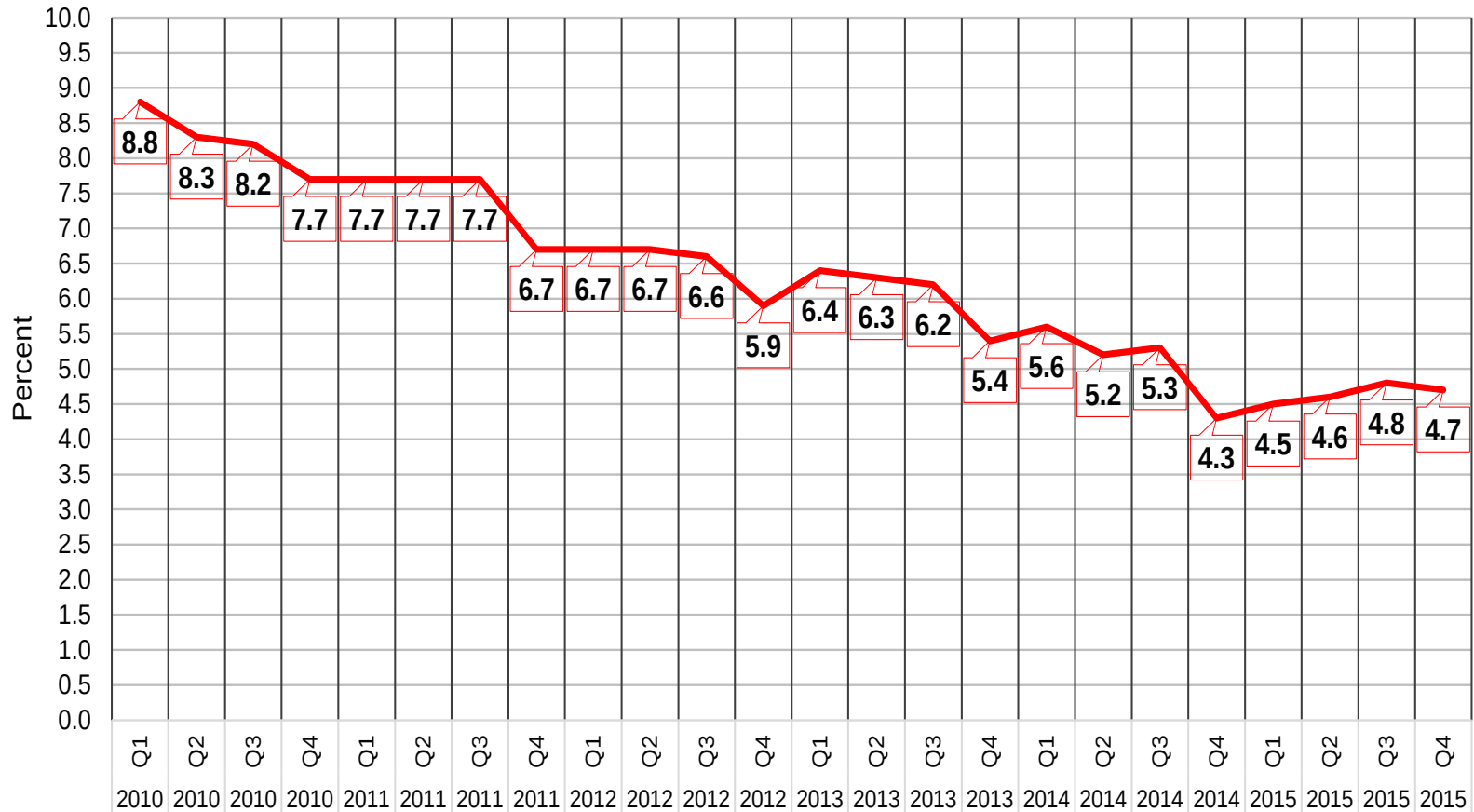
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Laredo MSA Unemployment

Laredo MSA Unemployment Rate Average
2010-2015, Quarters 1-4

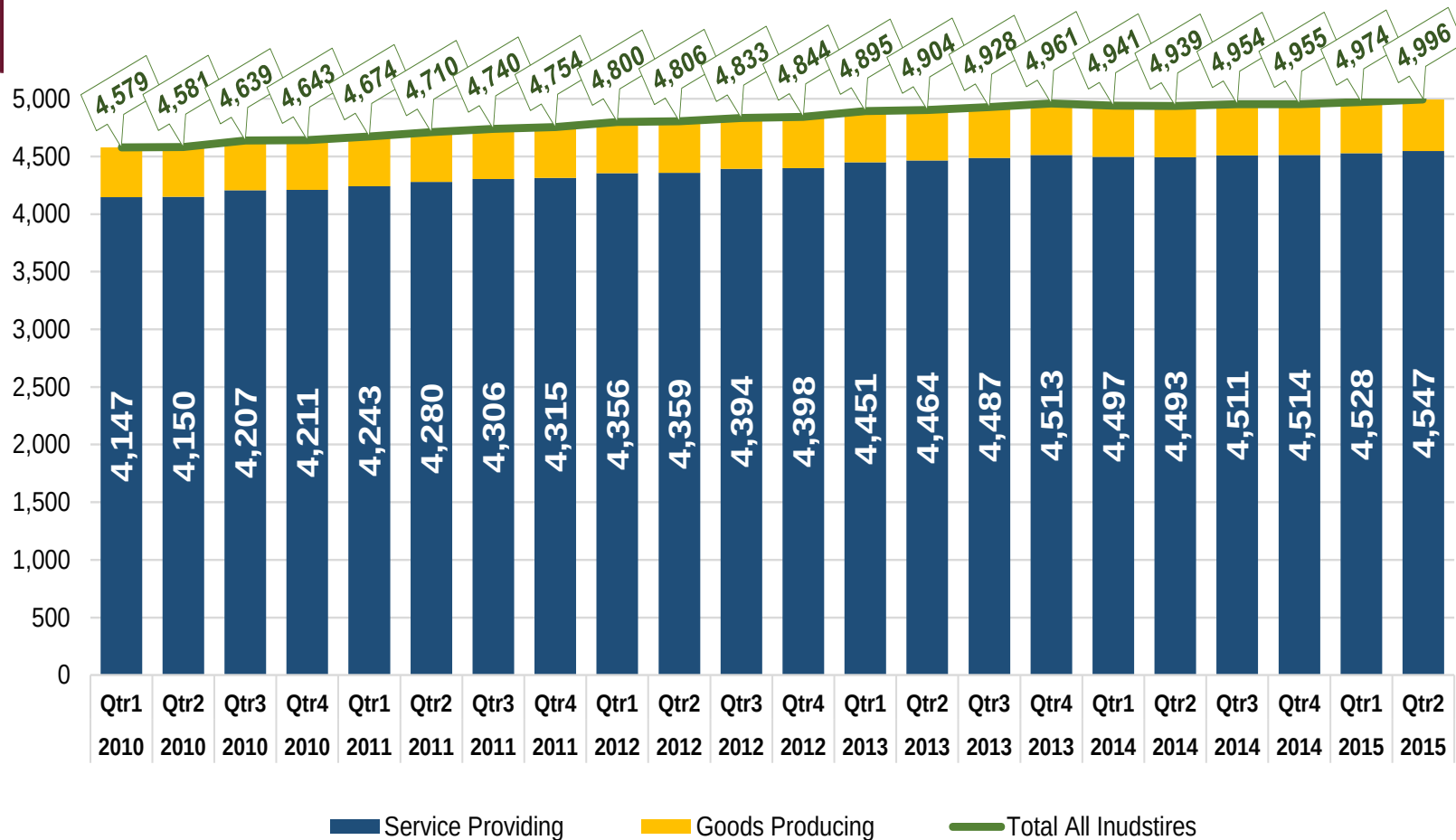


Source: U.S. Bureau of Labor Statistics, Data compiled and formatted by the TCBEED, TAMIU

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Webb Co. Private Sector Establishments

Number of Webb County Private Sector Establishments
by Goods Producing or Service Providing Designation, 2010-2015 Q2



Source: Bureau of Labor Statistics, *Quarterly Census of Employment and Wages*

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Laredo Commercial/Retail & Warehouse/Industrial Building Permits

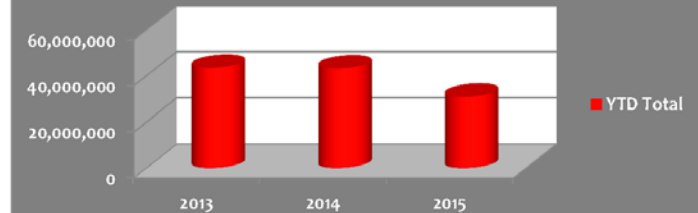
Commercial/Retail

(Building Permits by \$ Value)

	2013	2014	2015	% Variance	2016
January	4,461,984	1,245,247	833,736	33%	
February	4,121,188	1,242,192	3,062,712	147%	
March	2,499,368	2,971,605	2,569,693	14%	
April	6,442,322	2,624,506	8,928,531	240%	
May	3,043,586	5,080,381	4,368,040	14%	
June	860,600	3,198,643	5,538,150	73%	
July	4,660,000	7,269,580	455,072	94%	
August	1,143,416	5,470,276	2,508,000	54%	
September	895,747	4,419,007	2,495,000	44%	
October	7,016,430	2,506,356			
November	2,702,186	2,131,359			
December	5,443,233	6,122,939			
YTD Total	43,290,060	43,036,844	30,758,934		
% Change		0.6%			

Source: City of Laredo Building Department

Commercial/Retail By \$ Value

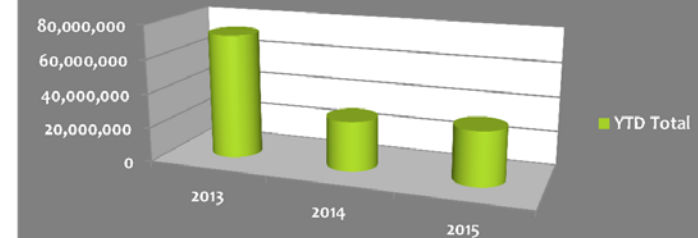


Warehouse/Industrial

(Building Permits by \$ Value)

	2013	2014	2015	% Variance	2016
January	7,397,898	2,005,410	1,892,237	6%	
February	251,339	0	0	0%	
March	738,000	220,000	7,431,000	3278%	
April	10,264,800	55,080	30,600	44%	
May	5,396,260	64,757	0	100%	
June	4,533,640	0	14,285,440	0%	
July	3,798,110	1,620,519	1,176,000	27%	
August	19,038,611	5,500,000	4,200,000	24%	
September	5,357,877	4,592,750	2,108,442	54%	
October	14,297,000	142,087			
November	1,349,627	11,460,000			
December	48,000	3,125,538			
YTD Total	72,471,162	28,786,141	31,123,719		
% Change		60.3%			

Warehouse/Industrial By \$ Value





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Air Cargo Shipments and Airline Passengers

Laredo International Airport

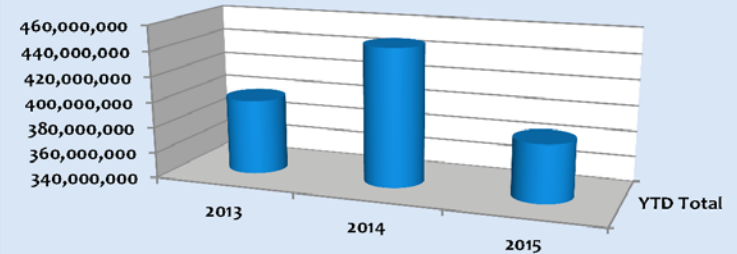
Air Cargo Shipments: Laredo International Airport

(Pounds Gross Landed Weight)

	2013	2014	2015	% Variance	2016
January	22,675,494	24,187,770	26,902,837	10%	
February	24,265,674	25,757,048	31,399,212	18%	
March	31,541,302	53,815,391	31,048,166	73%	
April	25,041,493	33,584,310	28,099,221	20%	
May	32,813,720	34,121,518	38,054,510	10%	
June	29,998,979	34,725,682	38,811,458	11%	
July	22,137,158	31,656,089	30,493,772	4%	
August	40,721,227	49,764,551	34,600,059	44%	
September	37,298,864	37,875,352	37,183,221	2%	
October	55,085,175	45,290,118	39,689,875	14%	
November	40,346,852	40,259,190	48,595,453	17%	
December	36,826,530	36,305,537			
YTD Total	398,752,468	447,342,556	384,877,784		
% Change		12%			

Source: Laredo International Airport

Air Cargo Shipments: Laredo International Airport
YTD Total



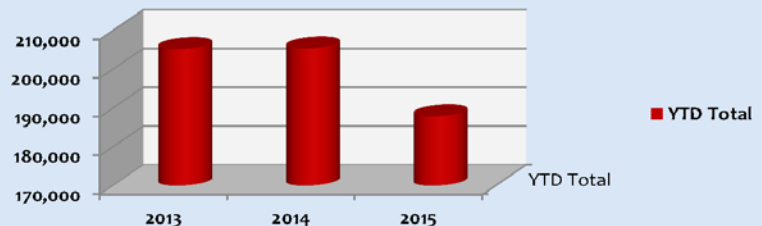
Airline Passengers: Laredo International Airport

(Total Enplaned and Deplaned)

	2013	2014	2015	% Variance	2016
January	13,971	14,286	15,044	5%	
February	12,029	12,945	12,653	2%	
March	15,618	14,465	16,558	14%	
April	15,020	15,093	16,322	8%	
May	16,100	16,533	16,799	2%	
June	22,487	20,507	20,192	2%	
July	26,565	25,543	24,796	3%	
August	20,658	20,533	19,941	3%	
September	15,751	16,316	15,281	6%	
October	15,274	16,229	15,652	4%	
November	15,762	16,372	14,662	10%	
December	16,018	16,602			
YTD Total	205,253	205,424	187,900		
% Change		0.1%			

Source: Laredo International Airport

Airline Passengers: Laredo International Airport
YTD Total



Laredo Economic Indicators
www.ldfonline.org

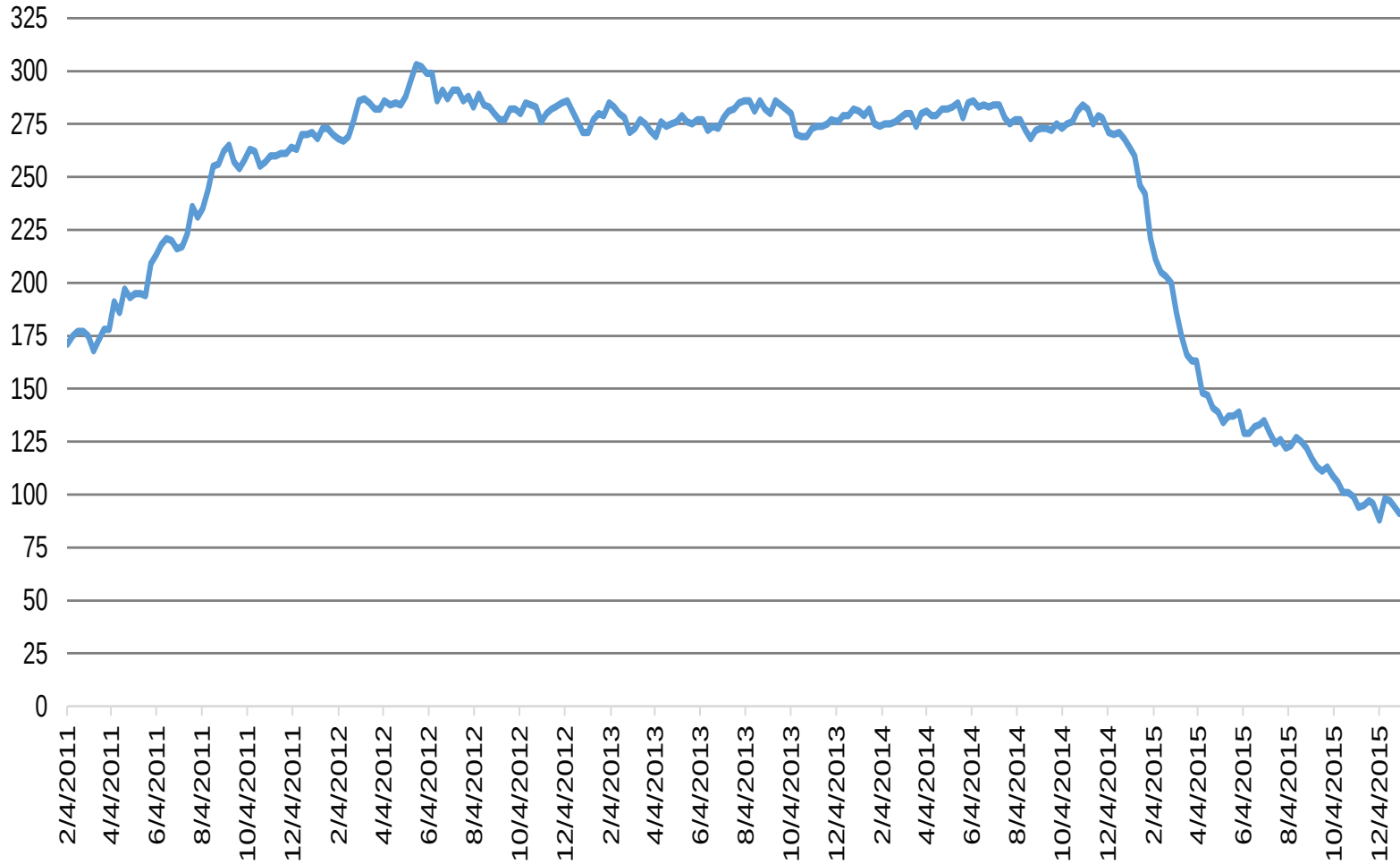


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Eagle Ford Shale Active Weekly Drill Counts

30 County Average (Feb. 4, 2011- Dec. 31, 2015)



Source: Baker Hughes Rig Counts

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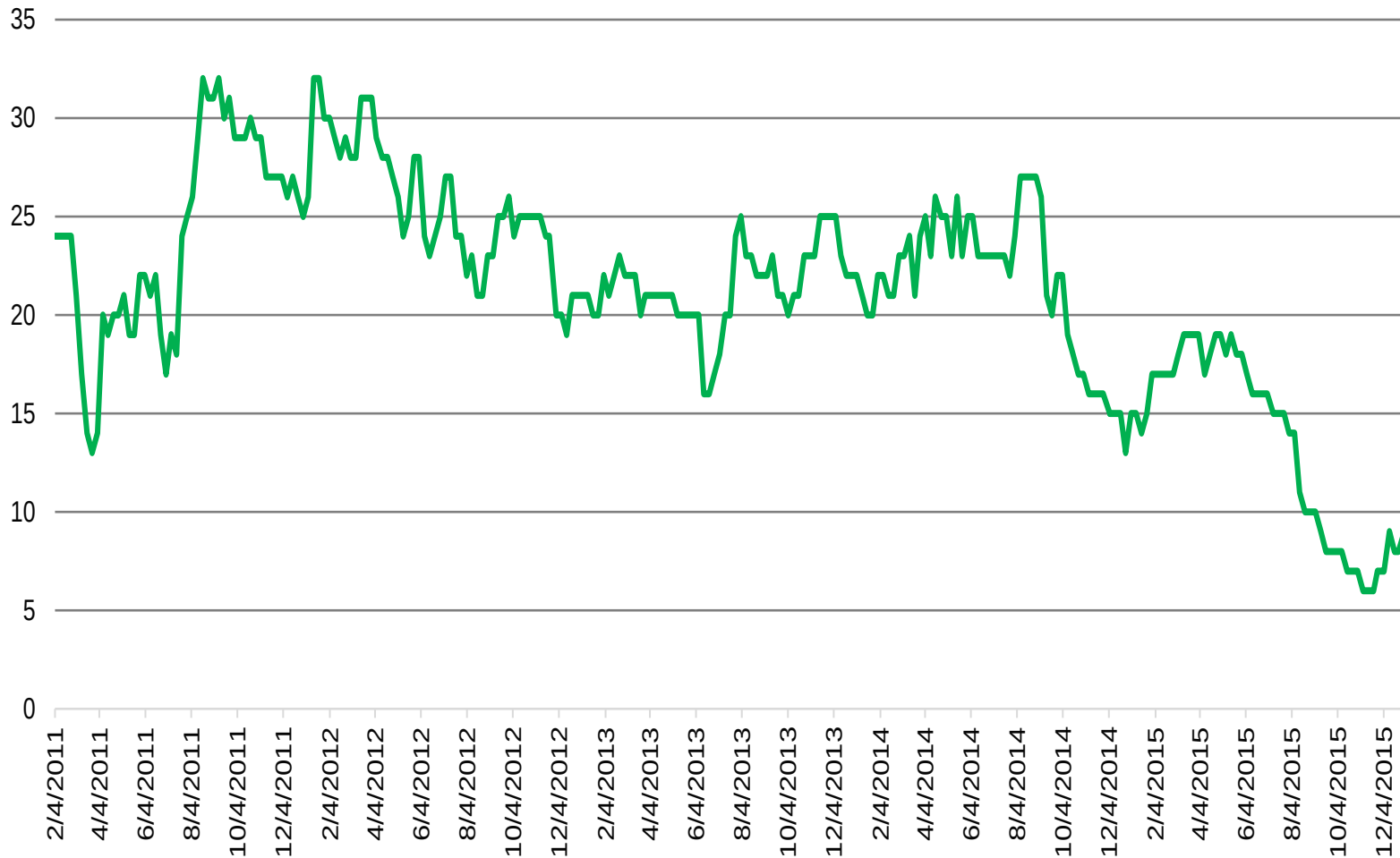


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Eagle Ford Shale Active Weekly Drill Counts

Webb County Average (Feb. 4, 2011- Dec. 31, 2015)

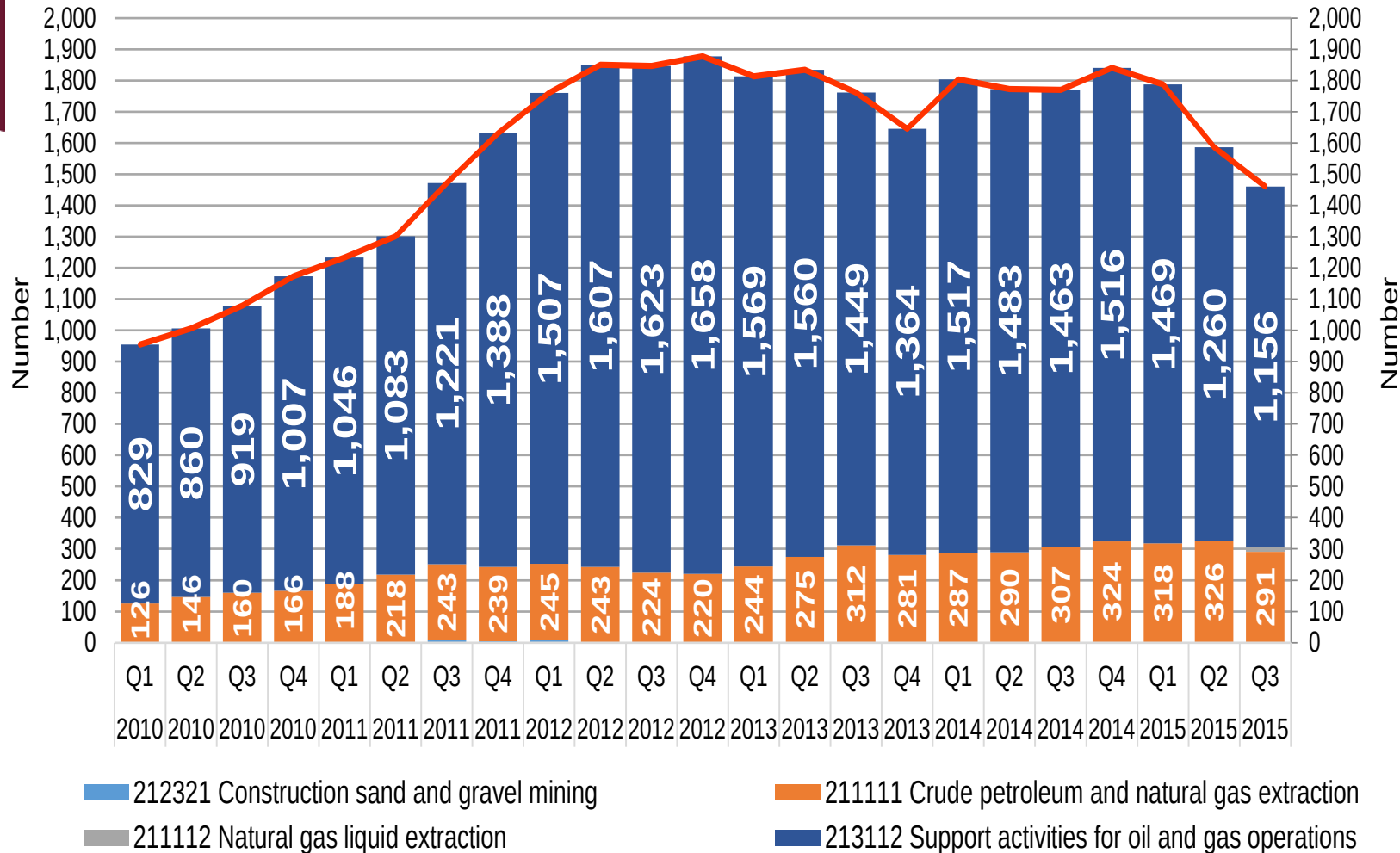


Source: Baker Hughes Rig Counts

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Laredo MSA Employment Average Figures

NAICS 6 Digit. 2010-2014 (Q. 1-4) & 2015 (Q. 1-3)



Source: U.S. Bureau of Labor Statistics, Data compiled and formatted by the TCBEED,

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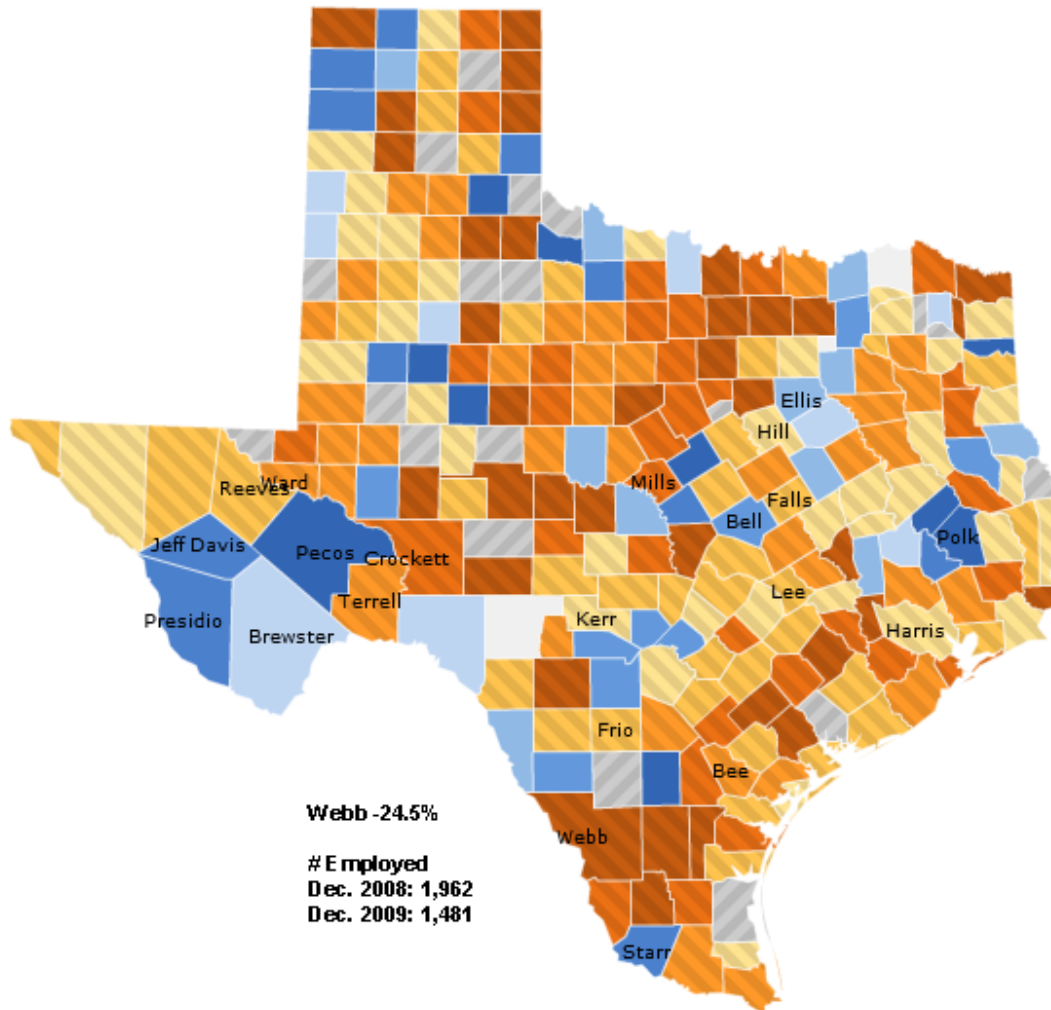
12 Month Percent Change in Employment

Natural Resources and Mining, Private. Dec. 2008-Dec.- 2009

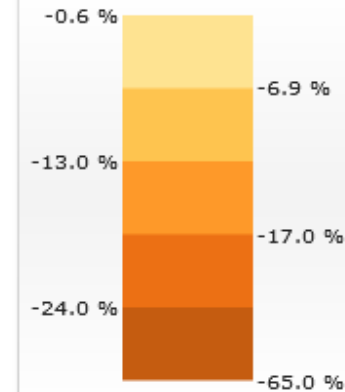
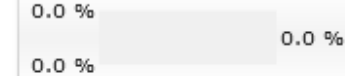
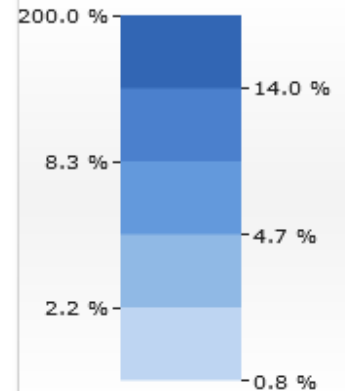


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Color Thresholds



Source: U.S. Bureau of Labor Statistics (www.bls.gov)

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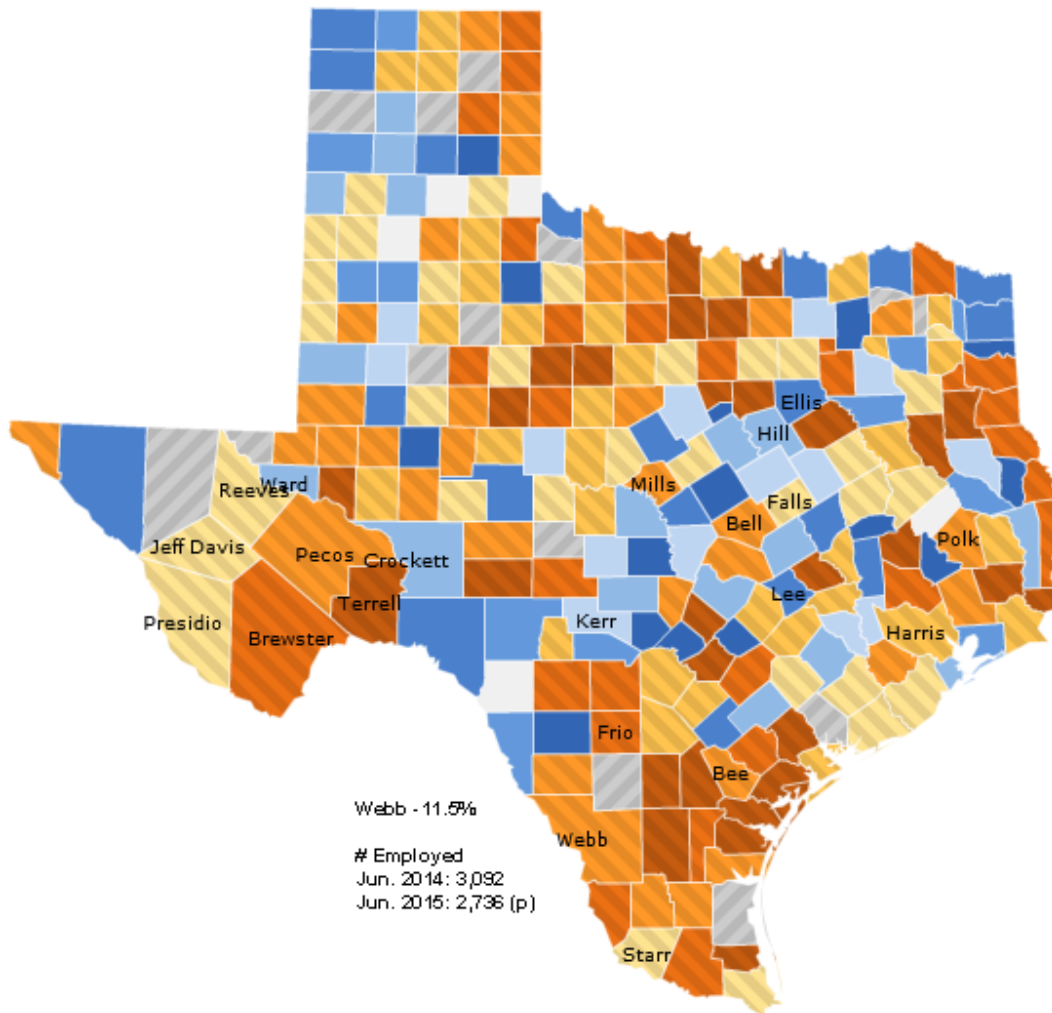
12 Month Percent Change in Employment

Natural Resources and Mining, Private. Jun. 2014-Jun. 2015

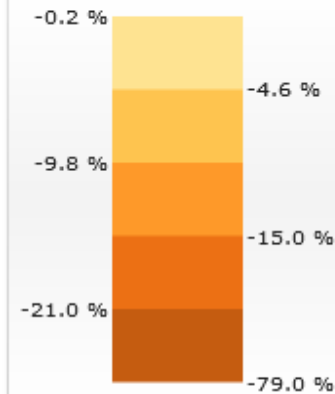
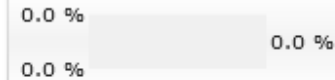
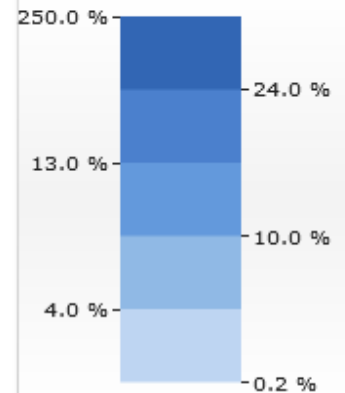


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Color Thresholds



Source: U.S. Bureau of Labor Statistics (www.bls.gov)

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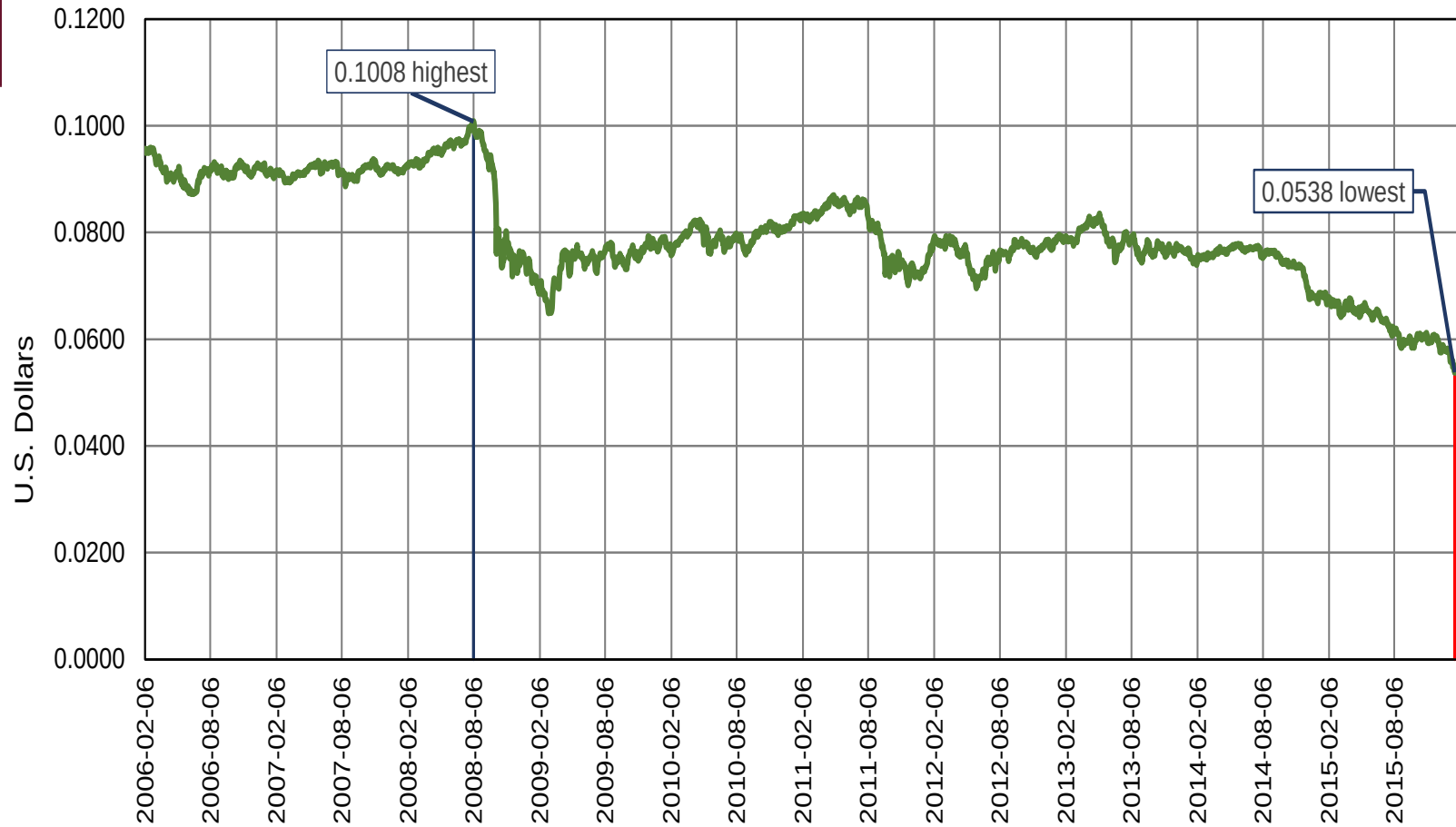


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Dollar Value of the Mexican Peso

February 6, 2006-February 5, 2015



Source: Federal Reserve Economic Data, Economic Research Division, Federal Reserve Bank of St. Louis

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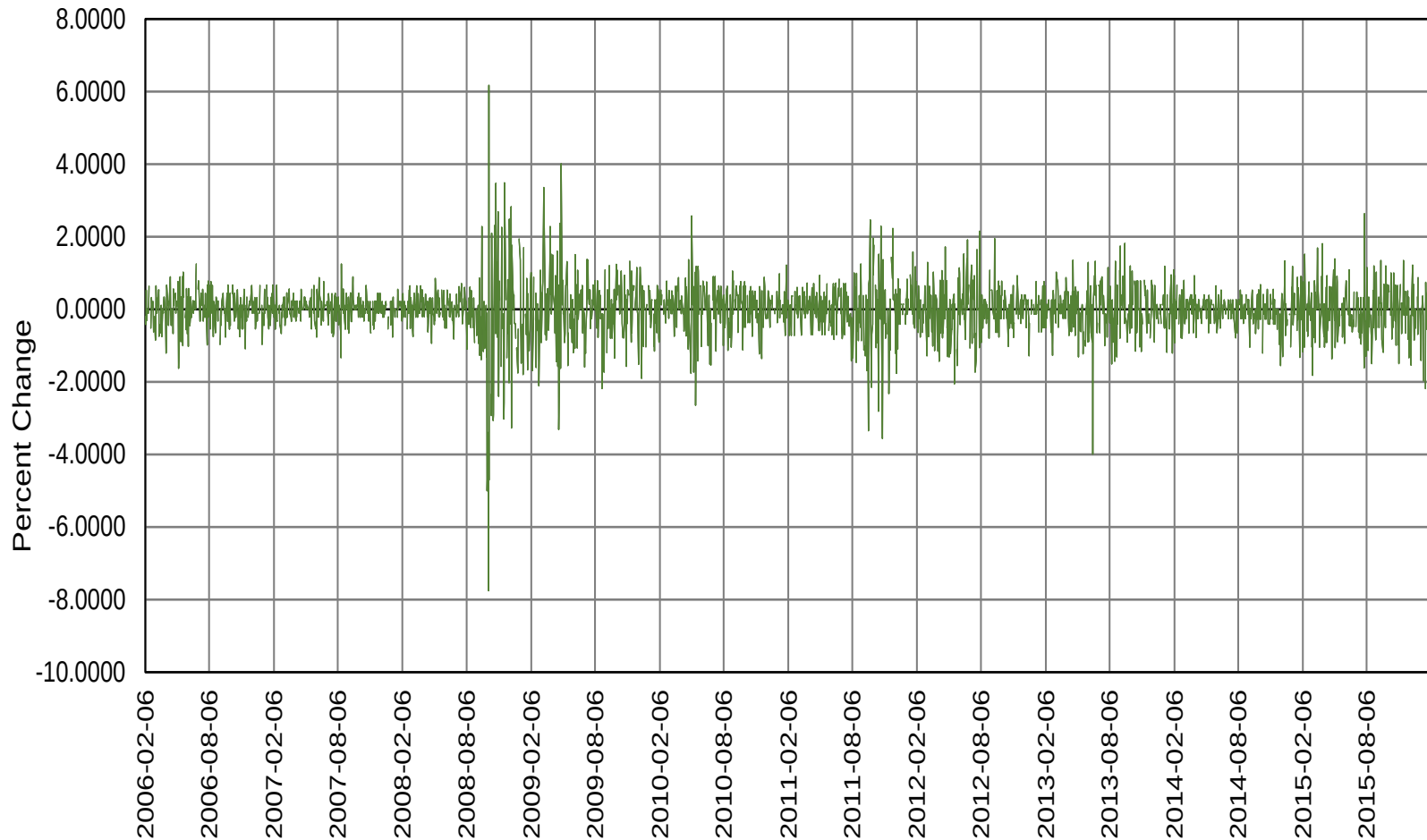


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Daily % Change Dollar Value of the Mexican Peso

February 6, 2006-February 5, 2015



Source: Federal Reserve Economic Data, Economic Research Division, Federal Reserve Bank of St. Louis

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FEDERAL RESERVE BANK of DALLAS
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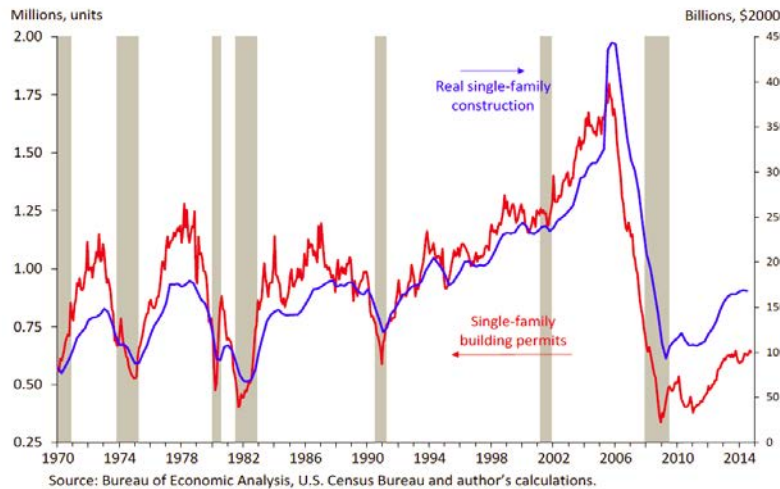
2015 Texas Economic Outlook: Tapping on the Brakes January 13, 2015

Keith Phillips
Sr. Economist and Research Officer

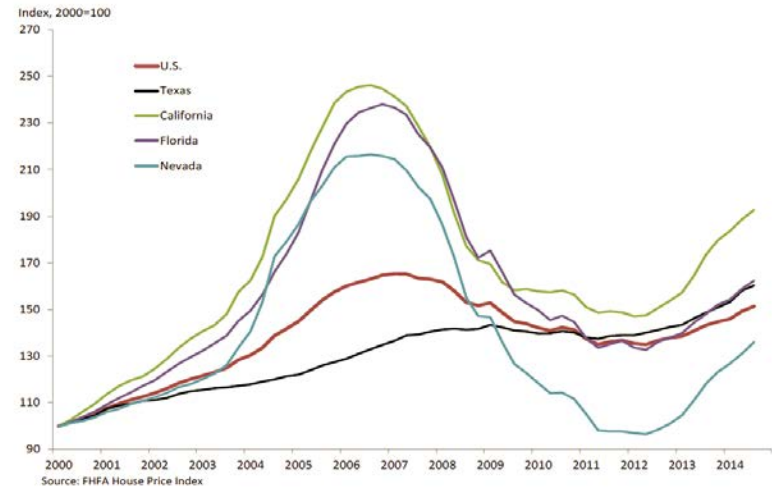
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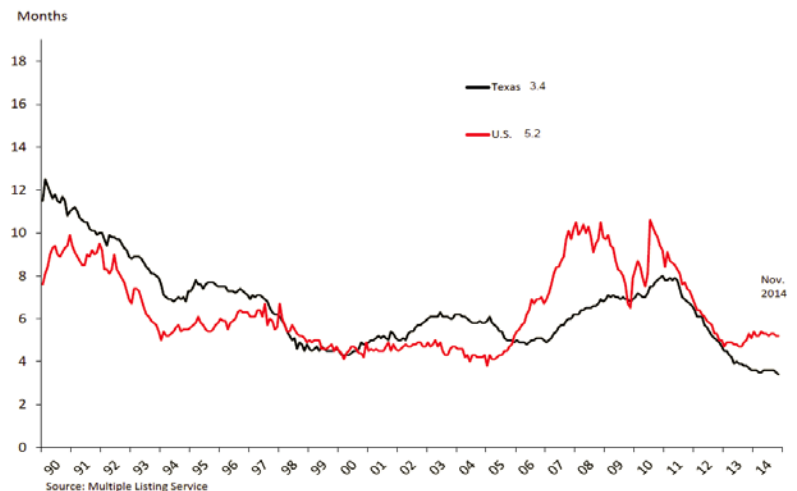
Home Construction Continues to Grow – Although at a Slower Pace



Home Prices Continue to Increase



TX Home Inventories Remain at Historically Low Levels



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Thank you!



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