

1-2018

Material from the 13th Border Economic Forum

Thomas M. Fullerton Jr.
University of Texas at El Paso, tomf@utep.edu

Adam G. Walke
University of Texas at El Paso, agwalke@utep.edu

Patrick Schaefer
Hunt Institute for Global Competitiveness, pcschaefer@utep.edu

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January 10, 2018

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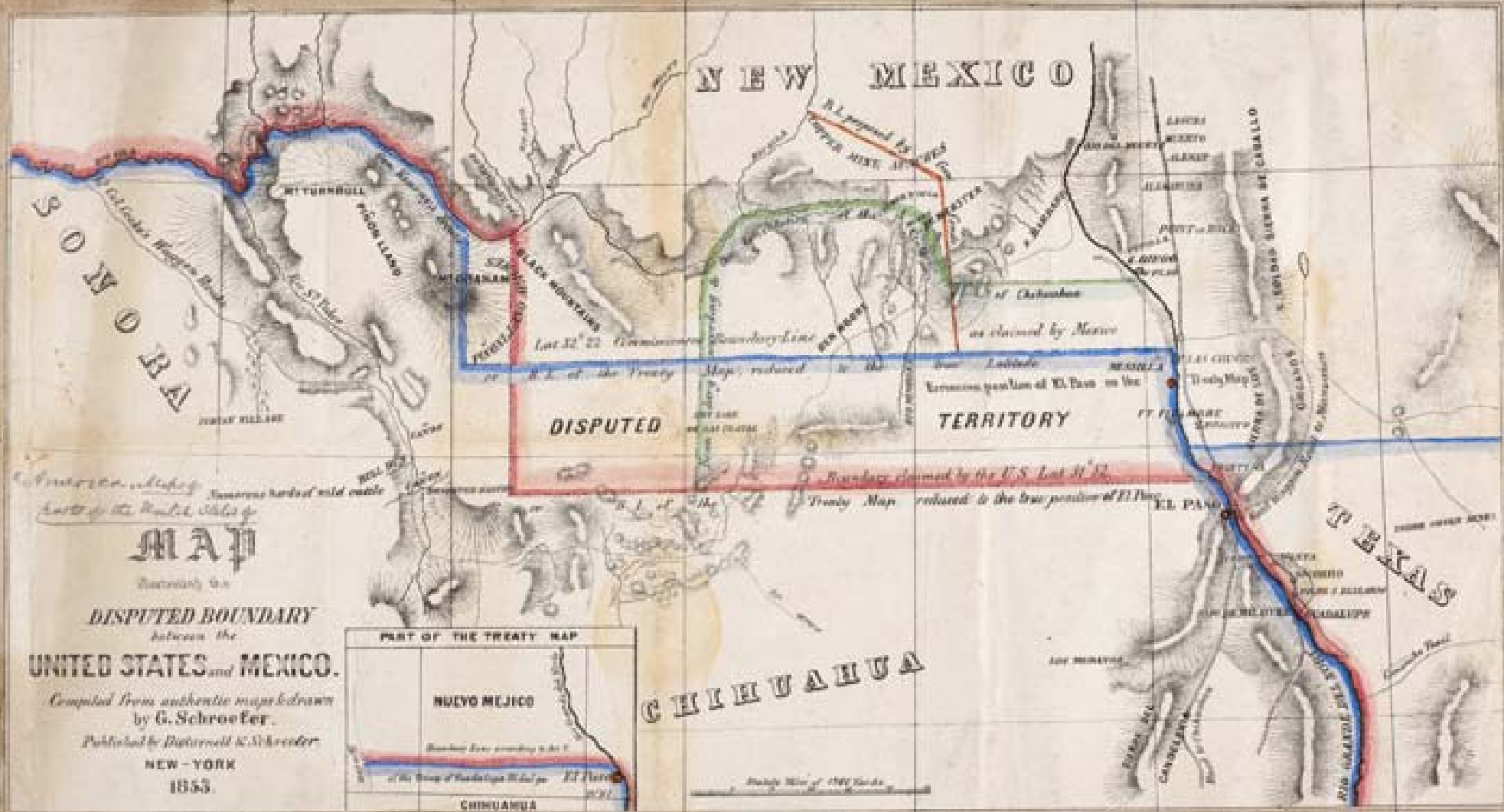


HUNT INSTITUTE

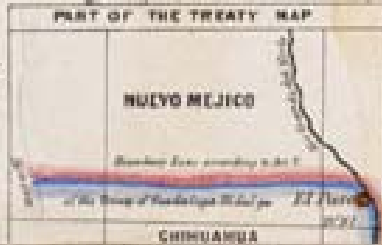
FOR GLOBAL COMPETITIVENESS

Banking, Finance, and Alternative Financial Services in the Paso del Norte

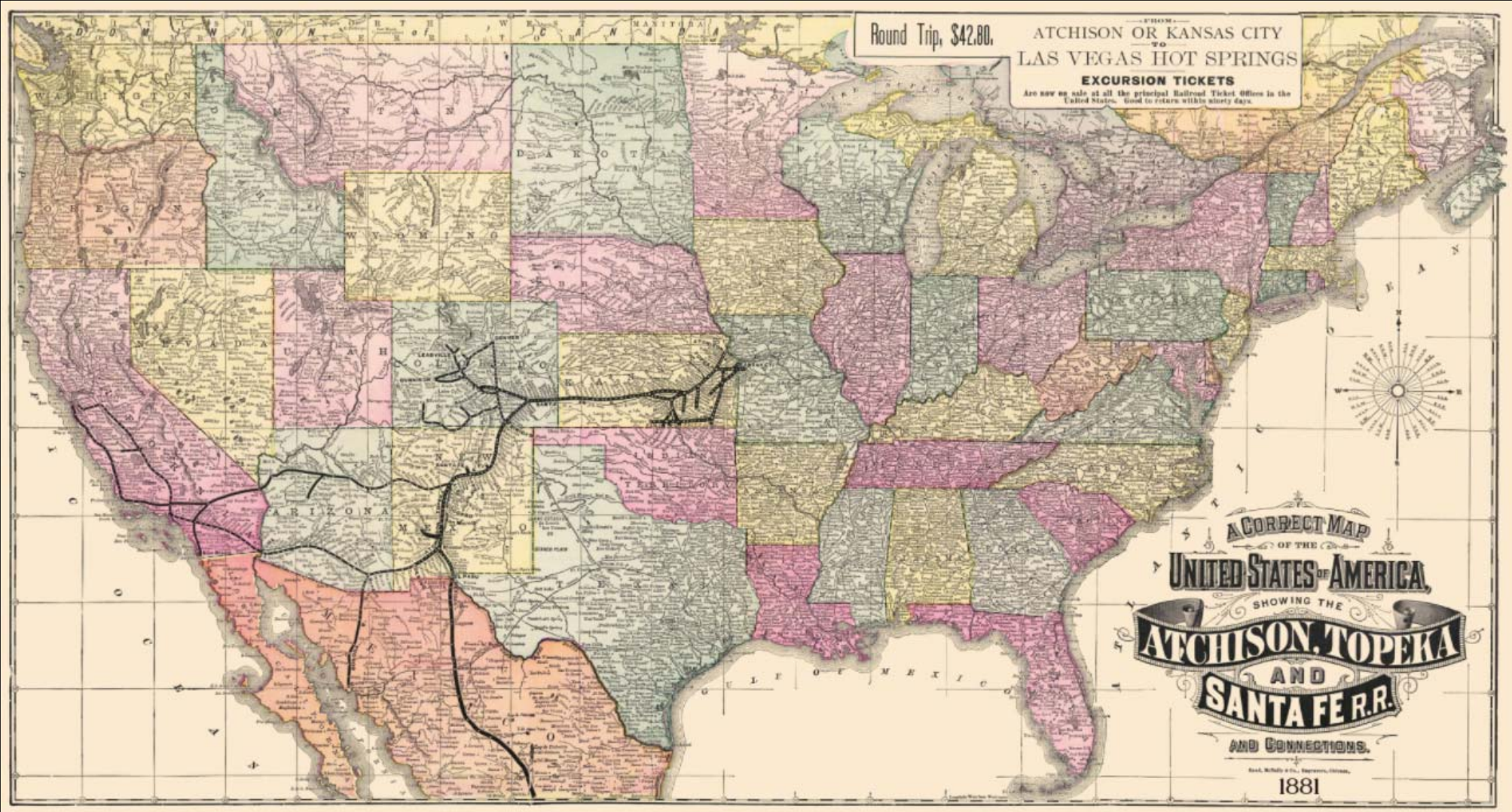
13th Annual Border Economic Forum
University of Texas at El Paso
January 10, 2018



Amosca, which is numerous hardest wild cattle
Part of the United States of
MAP
According to
DISPUTED BOUNDARY
between the
UNITED STATES and MEXICO.
Compiled from authentic maps drawn
by G. Schreffer.
Published by D. Appleton & Co.
NEW-YORK
1853







Round Trip, \$42.80.

ATCHISON OR KANSAS CITY
TO
LAS VEGAS HOT SPRINGS

EXCURSION TICKETS

Are now on sale at all the principal Railroad Ticket Offices in the United States. Good to return within ninety days.

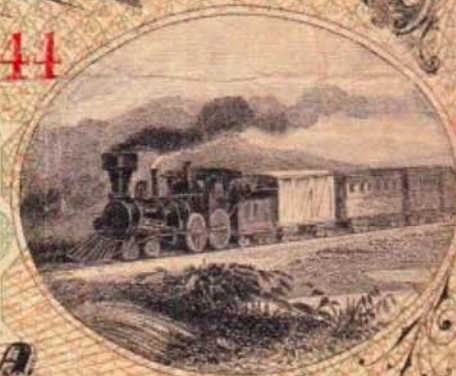
A CORRECT MAP
OF THE
UNITED STATES OF AMERICA,
SHOWING THE
**ATCHISON, TOPEKA
AND
SANTA FE R.R.**
AND CONNECTIONS.

1881



CHIHUAHUA 1875

EL
**BANCO DE
SANTA FEUILIA**
N.º 24044



Pagaré a la Vista
al portador **UN PESO** en moneda
corriente ó su equivalente en pesos fuertes
al cambio del día.

24044

SERIE A

SERIE A

J. Macmanus
PRESIDENTE

L. H. Scott
CONTADOR

American Bank Note Co. New York

EL BANCO MINERO CHIHUAHUENSE

CHIHUAHUA, 1880. NUMERO A. 235

PAGARÁ A LA VISTA AL PORTADOR

CINCUENTA CENTAVOS

en moneda equivalente al 8% de cambio corriente, ó su en fuso fuertes, á discreción del Banco.

Procente Ochoa M. Samaniego.

PRESIDENTE. CONTADOR.

AMERICAN BANK NOTE CO. NEW YORK

NEUTRALIZED BY UNITED STATES BONDS
DEPOSITED WITH THE TREASURY DEPT.

United States of America

78304

signature area

H



2532

THE
FIRST
NATIONAL BANK
OF
EL PASO

WITH PAY TO THE ORDER OF

FIVE DOLLARS

2532



78304

El Paso

PAY TO

May 28 1924

[Signature]

John S. Reynolds

PRESIDENT





BANCO DE MÉXICO



COMISIÓN NACIONAL
BANCARIA Y DE VALORES

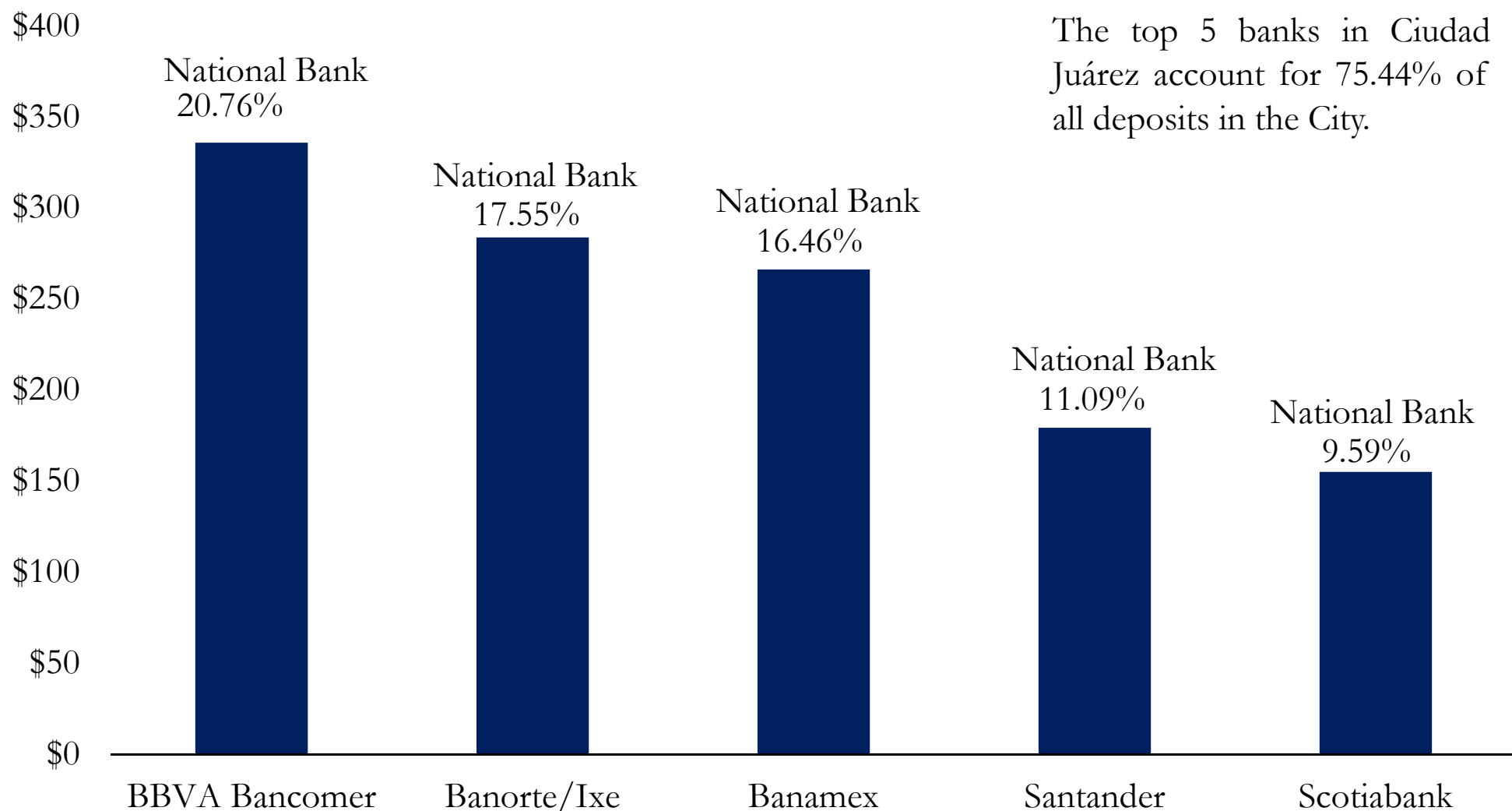
Ciudad Juárez Banking Institutions, June 2017

Name of Institution	Bank Class	Primary Regulator	Total Deposits (USD)	Market Share
BBVA Bancomer	National	CNBV	\$ 335,725,907.60	20.76%
Banorte/Ixe	National	CNBV	\$ 283,768,250.29	17.55%
Banamex	National	CNBV	\$ 266,119,489.27	16.46%
Santander	National	CNBV	\$ 179,259,103.92	11.09%
Scotiabank	National	CNBV	\$ 155,033,046.71	9.59%
HSBC	National	CNBV	\$ 150,815,555.54	9.33%
BanRegio	National	CNBV	\$ 95,430,268.69	5.90%
BanCoppel	National	CNBV	\$ 39,718,000.96	2.46%
Banco del Bajío	National	CNBV	\$ 34,775,346.13	2.15%
Banco Azteca	National	CNBV	\$ 30,653,615.95	1.90%
Inbursa	National	CNBV	\$ 24,813,506.89	1.53%
Monex	National	CNBV	\$ 9,570,620.54	0.59%
Afirme	National	CNBV	\$ 7,950,270.69	0.49%
Intercam Banco	National	CNBV	\$ 1,318,187.65	0.08%
CIBanco	National	CNBV	\$ 1,021,634.54	0.06%
Compartamos	National	CNBV	\$ 944,373.16	0.06%
Inmobiliario Mexicano	National	CNBV	\$ 136,551.27	0.01%
Total			\$1,617,053,912.77	100.00%

Real Exchange Rate June 2017 = 100

Source: CNBV.

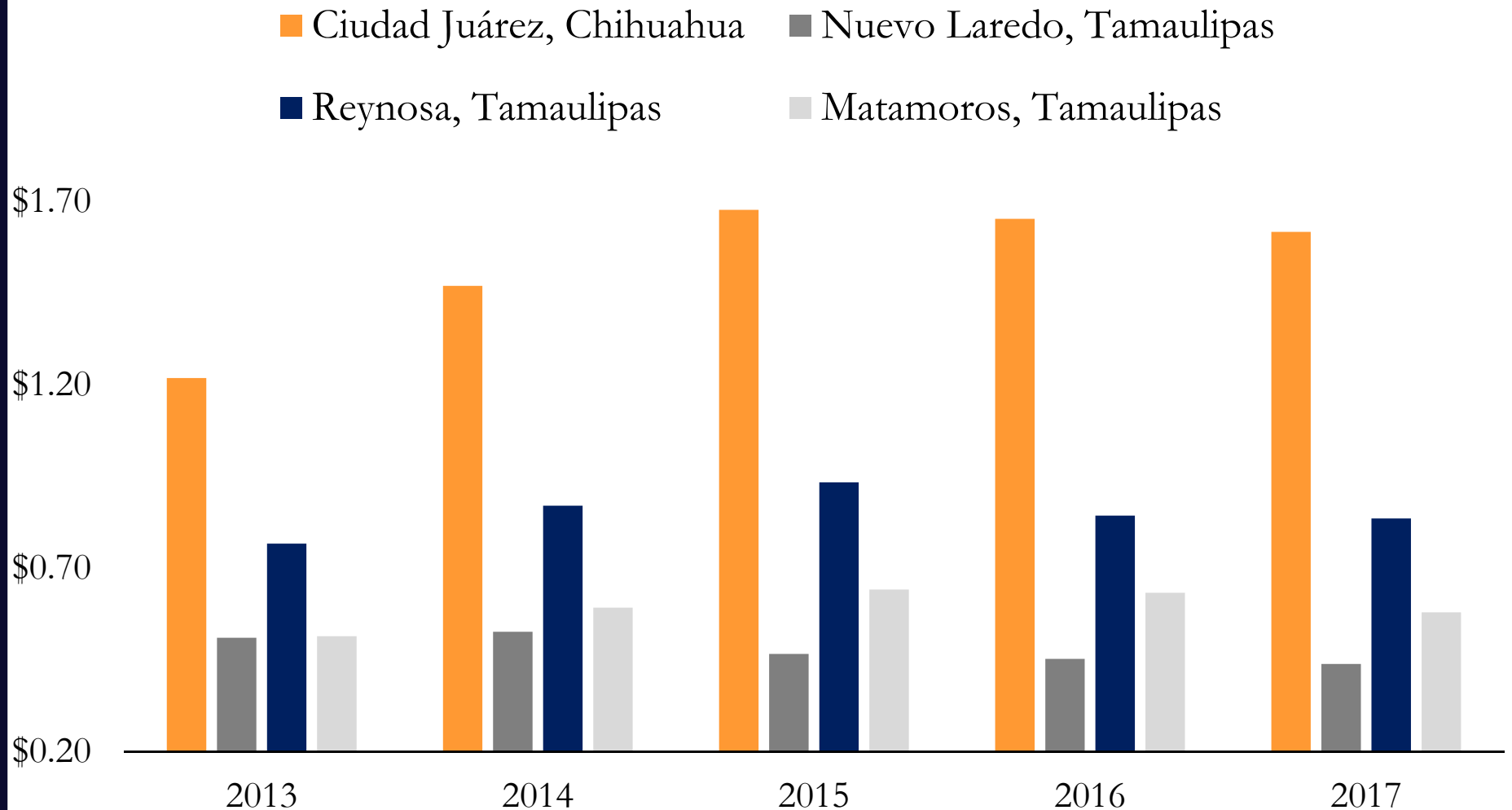
Top Five Banks by Ciudad Juárez, Chihuahua 2017 (USD Millions)



Real Exchange Rate June 2017 = 100

Source: CNBV.

Mexican Cities Bordering Texas Real Deposits (USD Billions)



Real Exchange Rate June 2017 = 100

Source: CNBV.

Cash Transactions in USD in Mexico by Financial Institution Type

Type of Financial Institution	2014	%	2015	%
Commercial Banks	3,575,653	92.2	3,786,986	83.5
Foreign Exchange Houses	0	0.0	278,488	6.1
Money Changers	178,850	4.6	361,345	8.0
Brokerage Firms	116,567	3.0	97,683	2.2
National Development Banks	8,244	0.2	8,746	0.2
Credit Unions	0	0.0	770	0.0
Total	3,879,314	100%	4,534,018	100%

Source: *Secretaría de Hacienda y Crédito Público (SHCP).*

JPMORGAN CHASE & CO.

Goldman
Sachs

Bank of America



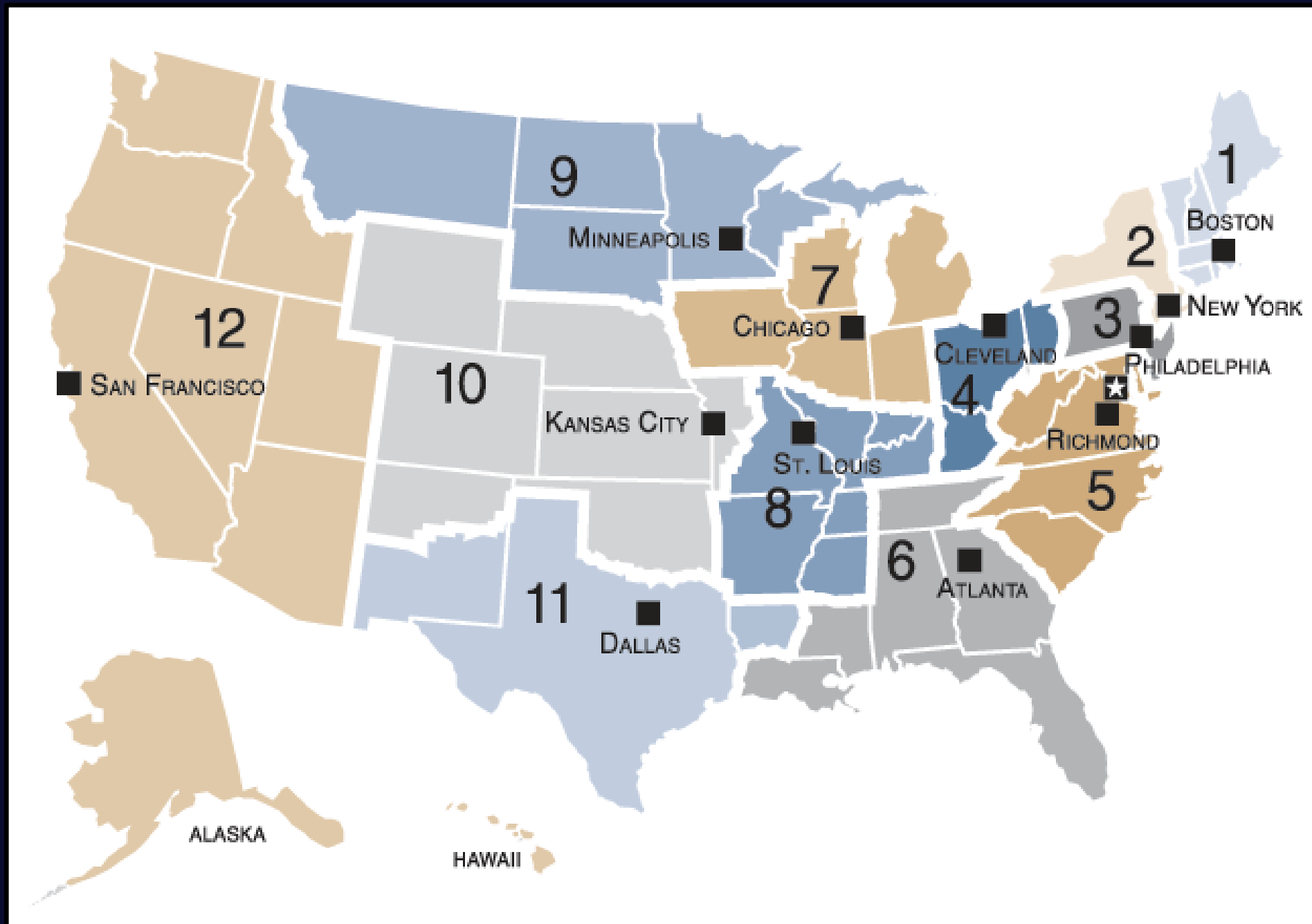
citigroup



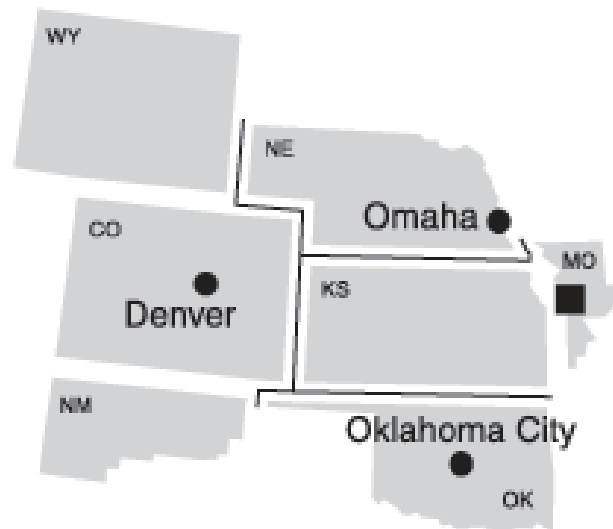
WELLS
FARGO

Morgan Stanley





10-J



KANSAS CITY

11-K



DALLAS

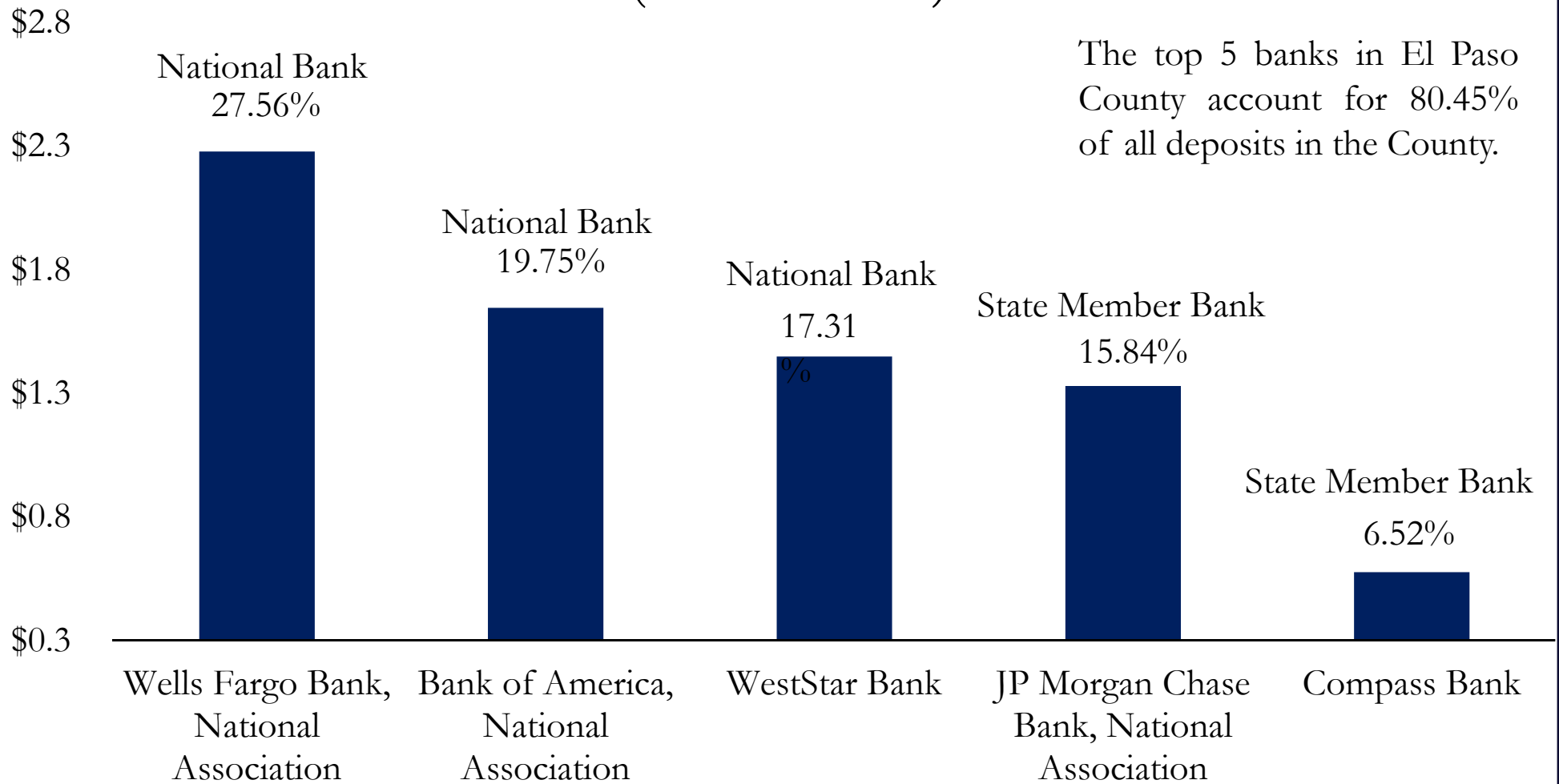


El Paso County Banking Institutions, June 2017

Name of Institution	Bank Class	Primary Regulator	Total Deposits (USD)	Market Share
Wells Fargo Bank, National Association	National Member Bank	OCC	\$ 2,227,964,000	27.56%
Bank of America, National Association	National Member Bank	OCC	\$ 1,596,138,000	19.75%
WestStar Bank	State Member Bank	FED	\$ 1,399,021,000	17.31%
JP Morgan Chase Bank, National Association	National Member Bank	OCC	\$ 1,280,157,000	15.84%
Compass Bank	State Member Bank	FED	\$ 527,136,000	6.52%
Sunflower Bank, National Association	National Member Bank	OCC	\$ 288,721,000	3.57%
Inter National Bank	National Member Bank	OCC	\$ 231,044,000	2.86%
United Bank of El Paso del Norte	State Member Bank	FED	\$ 172,122,000	2.13%
City Bank	State Non-Member Bank	FDIC	\$ 114,594,000	1.42%
First National Bank Texas	National Member Bank	OCC	\$ 67,870,000	0.84%
Bank of Texas	State Member Bank	FED	\$ 44,523,000	0.55%
First Savings Bank	National Savings Bank	OCC	\$ 40,966,000	0.51%
Pioneer Bank	National Savings Bank	OCC	\$ 36,059,000	0.45%
Armed Forces Bank, National Association	National Member Bank	OCC	\$ 34,308,000	0.42%
PlainsCapital Bank	State Member Bank	FED	\$ 22,893,000	0.28%
Total			\$ 8,083,516,000	100.00%

Source: *FDIC.*

Major Banks by Deposits in El Paso MSA, Texas 2017 (USD Billions)

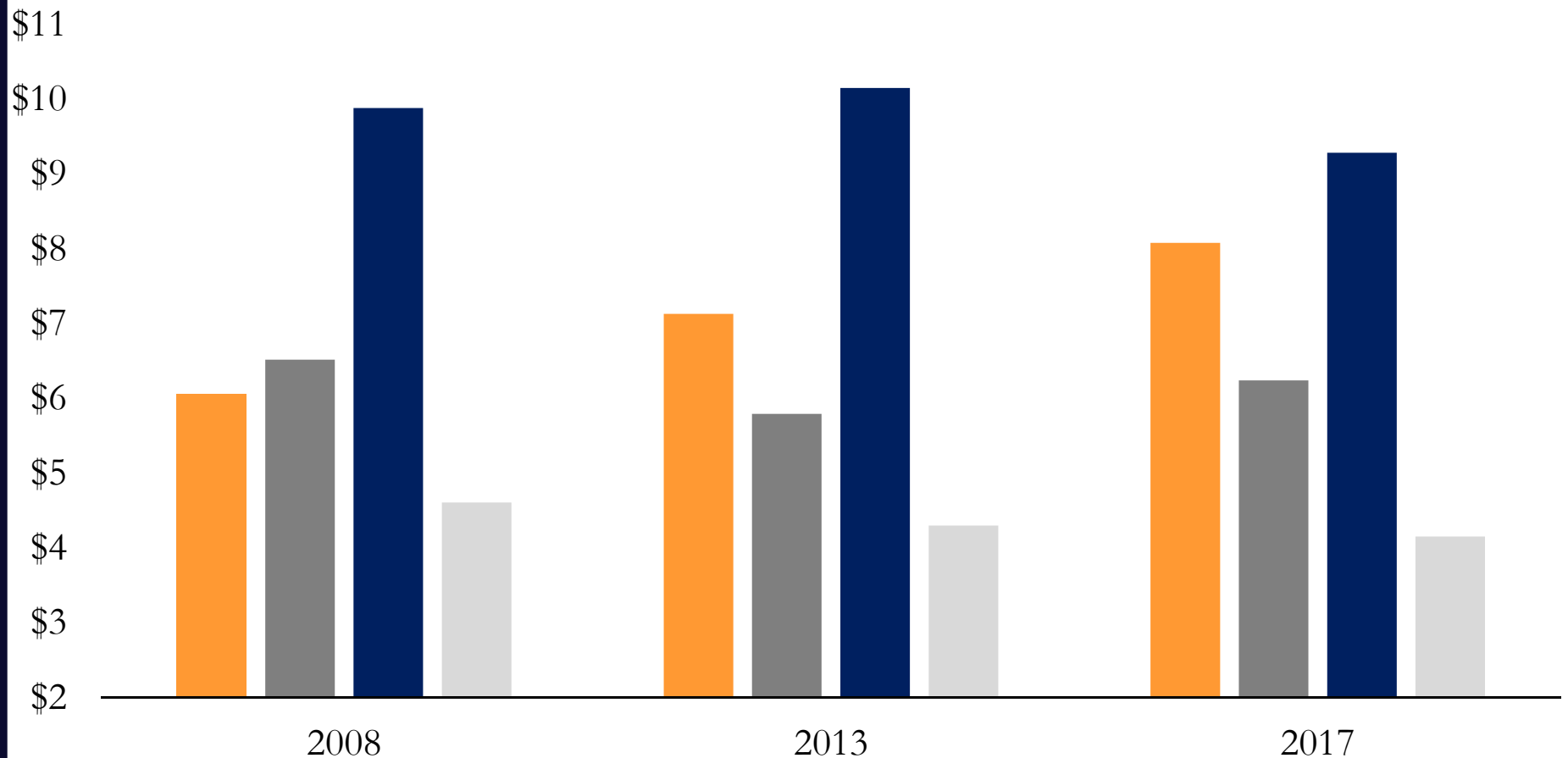


U.S. CPI June 2017 = 100

Source: FDIC.

Selected Texas Border Counties Real Deposits (USD Billions)

■ El Paso County ■ Webb County
■ Hidalgo County ■ Cameron County



U.S. CPI June 2017 = 100

Source: FDIC.

El Paso Credit Unions, 2017

Credit Union Name	Credit Union Class	Primary Regulator	Main Office	Number of Branches
GECU	State	TX CUD	El Paso, TX	22
El Paso Area Teachers Credit Union	Federal	NCUA	El Paso, TX	8
Evolve Federal Credit Union	Federal	NCUA	El Paso, TX	8
FirstLight Federal Credit Union	Federal	NCUA	El Paso, TX	7
Security Service Federal Credit Union	Federal	NCUA	San Antonio, TX	4
Navy Federal Credit Union	Federal	NCUA	Vienna, VA	3
One Source Federal Credit Union	Federal	NCUA	El Paso, TX	2
Chevron Federal Credit Union	Federal	NCUA	Oakland, CA	1
White Sands Federal Credit Union	Federal	NCUA	Las Cruces, NM	1
Mountain Star Federal Credit Union	Federal	NCUA	El Paso, TX	1
Tip of Texas Federal Credit Union	Federal	NCUA	El Paso, TX	1

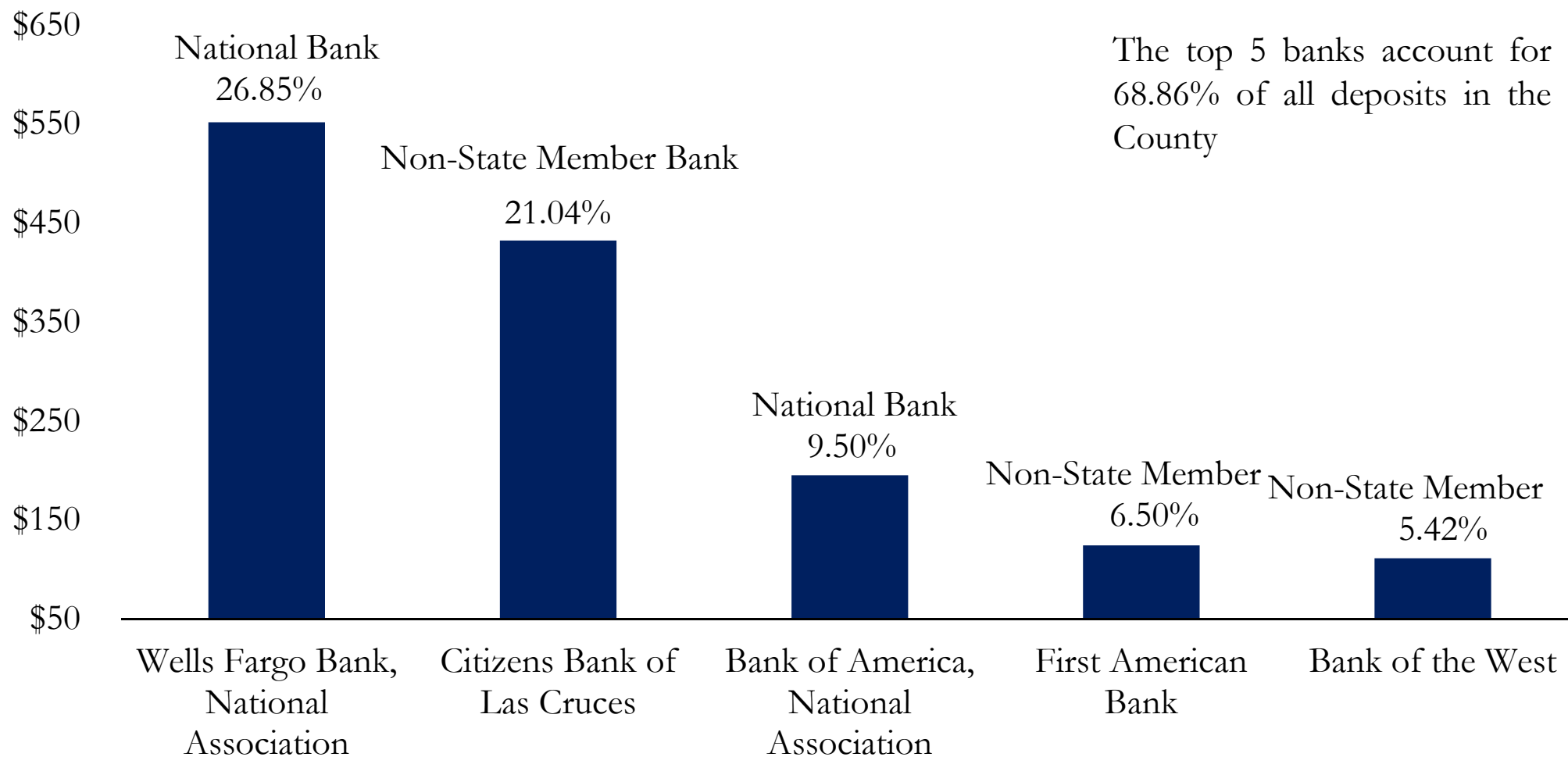
Source: *NCUA*.

Doña Ana County Banking Institutions, June 2017

Name of Institution	Bank Class	Primary Regulator	Total Deposits (USD)	Market Share
Wells Fargo Bank, National Association	National Member Bank	OCC	\$ 551,801,000	26.85%
Citizens Bank of Las Cruces	State Non-Member	FDIC	\$ 432,370,000	21.04%
Bank of America, National Association	National Member Bank	OCC	\$ 195,278,000	9.50%
First American Bank	State Non-Member Bank	FDIC	\$ 124,381,000	6.05%
Bank of the West	State Non-Member Bank	FDIC	\$ 111,426,000	5.42%
First New Mexico Bank, Las Cruces	State Non-Member Bank	FDIC	\$ 105,614,000	5.14%
Compass Bank	State Member Bank	FED	\$ 104,709,000	5.09%
Sunflower Bank, National Association	National Member Bank	OCC	\$ 86,290,000	4.20%
Pioneer Bank	National Savings Bank	OCC	\$ 71,947,000	3.50%
U.S. Bank National Association	National Member Bank	OCC	\$ 66,026,000	3.21%
Western Heritage Bank	State Non-Member Bank	FDIC	\$ 53,642,000	2.61%
Washington Federal, National Association	National Member Bank	OCC	\$ 51,337,000	2.50%
Bank 34	National Savings Bank	OCC	\$ 38,901,000	1.89%
Bank of the Southwest	State Non-Member Bank	FDIC	\$ 17,180,000	0.84%
Century Bank	State Non-Member Bank	FDIC	\$ 16,502,000	0.80%
WestStar Bank	State Member Bank	FED	\$ 14,264,000	0.69%
First Savings Bank	National Savings Bank	OCC	\$ 11,674,000	0.57%
First National Bank Texas	National Member Bank	OCC	\$ 1,921,000	0.09%
Total			\$ 2,055,263,000	100.00%

Source: *FDIC.*

Top Five Banks by Deposits Doña Ana County, New Mexico 2017 (USD Millions)

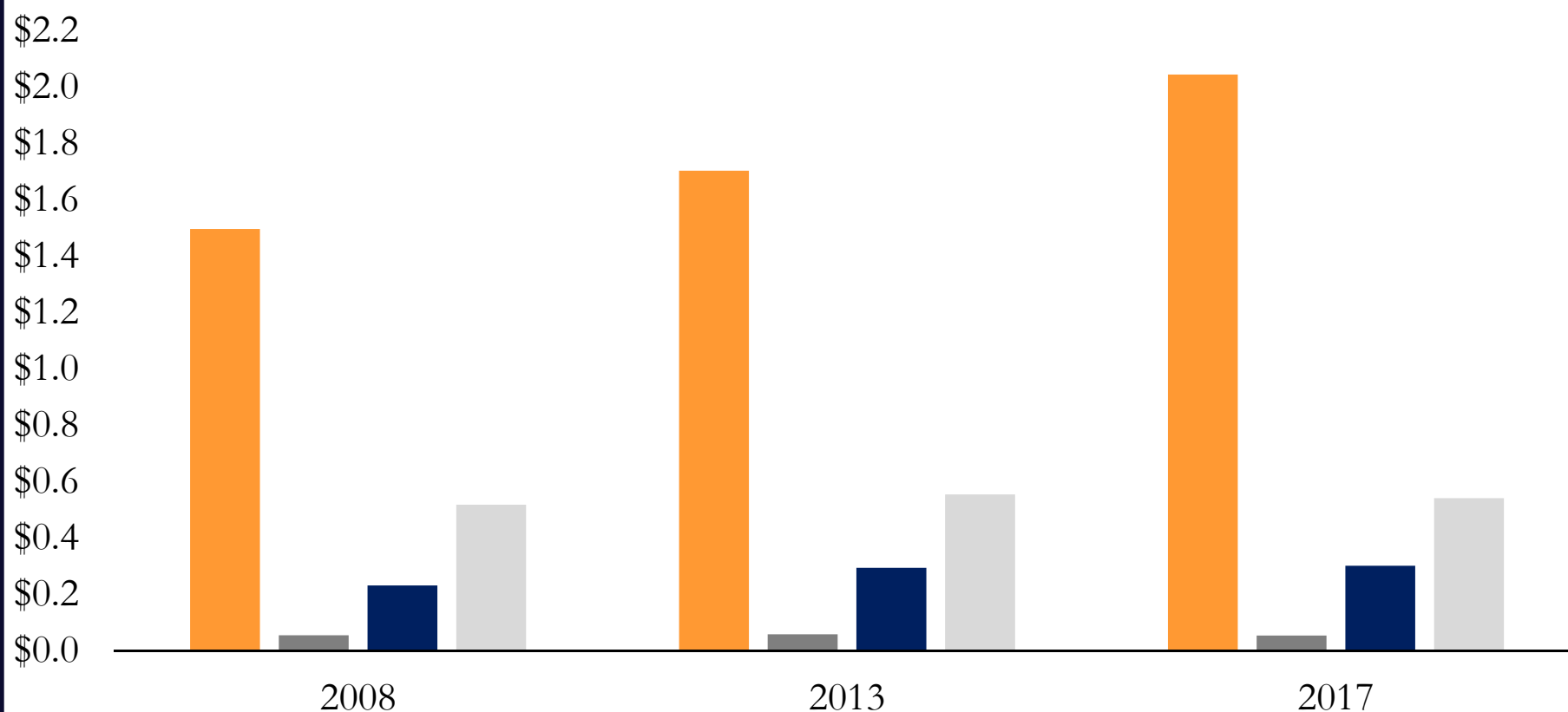


U.S. CPI June 2017 = 100

Source: FDIC.

New Mexico Border Counties Real Deposits (USD Billions)

Doña Ana County Hidalgo County
Luna County Otero County



U.S. CPI June 2017 = 100

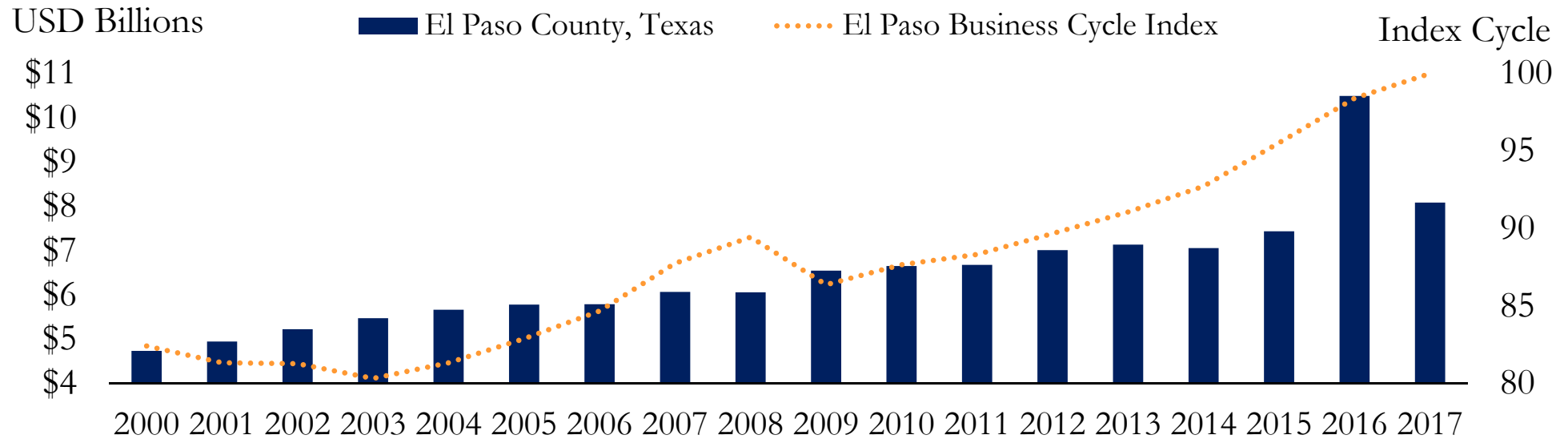
Source: FDIC.

Las Cruces Credit Unions, 2017

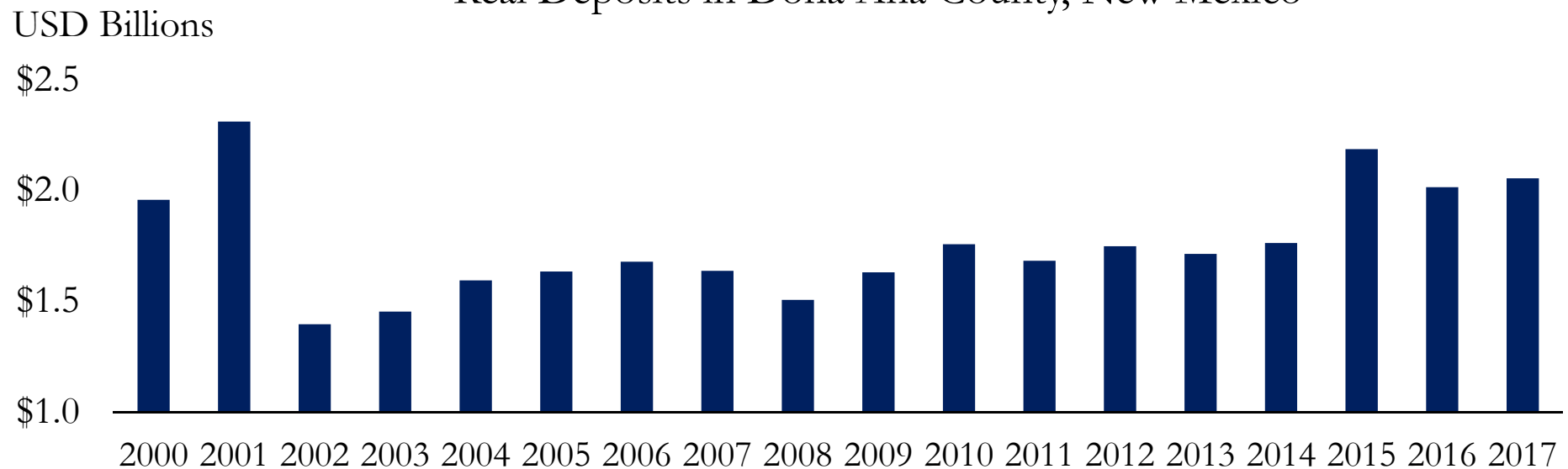
Credit Union Name	Credit Union Class	Primary Regulator	Main Office	Number of Branches
FirstLight Federal Credit Union	Federal	NCUA	El Paso, TX	3
White Sands Federal Credit Union	Federal	NCUA	Las Cruces, NM	2
One Source Federal Credit Union	Federal	NCUA	El Paso, TX	1

Source: *NCUA*.

Real Deposits and Index Business Cycle in El Paso County, Texas



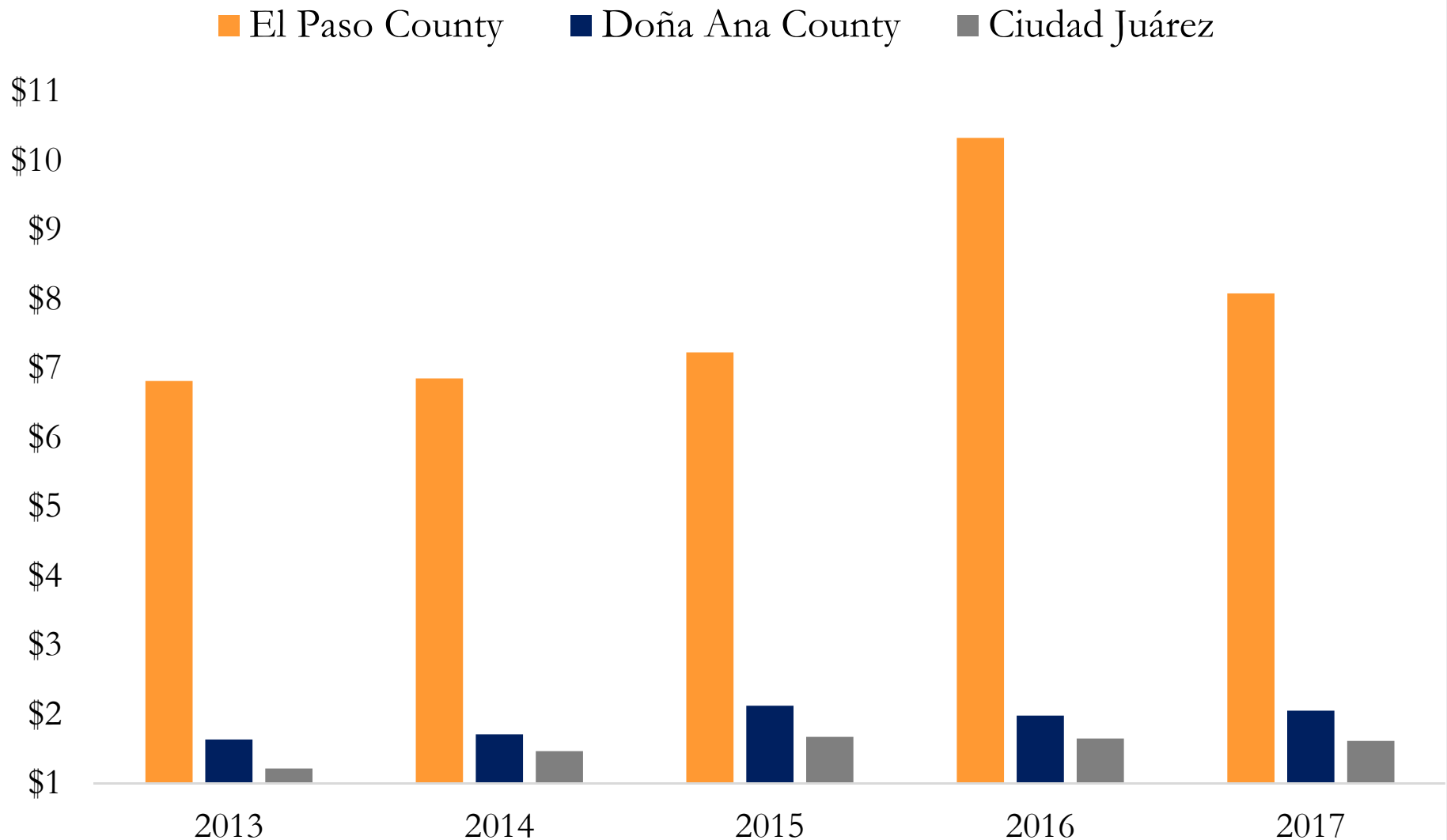
Real Deposits in Doña Ana County, New Mexico



U.S. CPI June 2017 = 100

Source: FDIC and the Federal Reserve Bank of Dallas.

Paso del Norte Total Real Deposits (USD Billions)

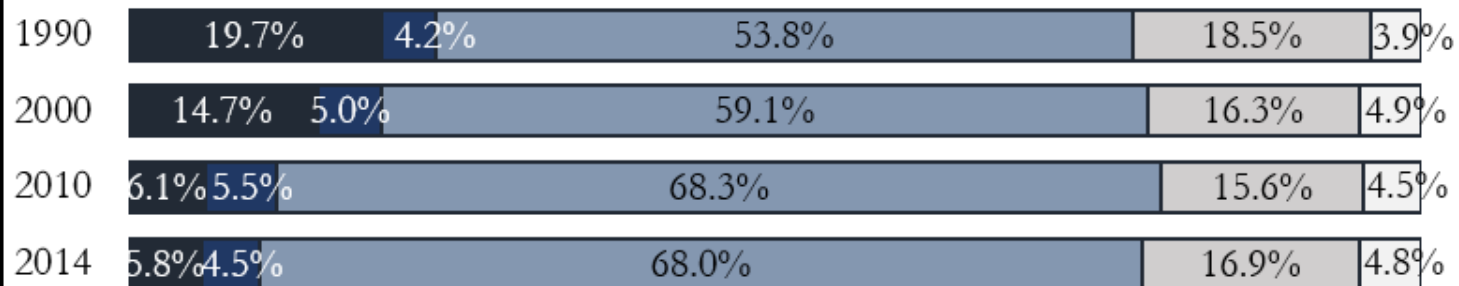


Real Exchange Rate June 2017 = 100 and U.S. CPI June 2017 = 100

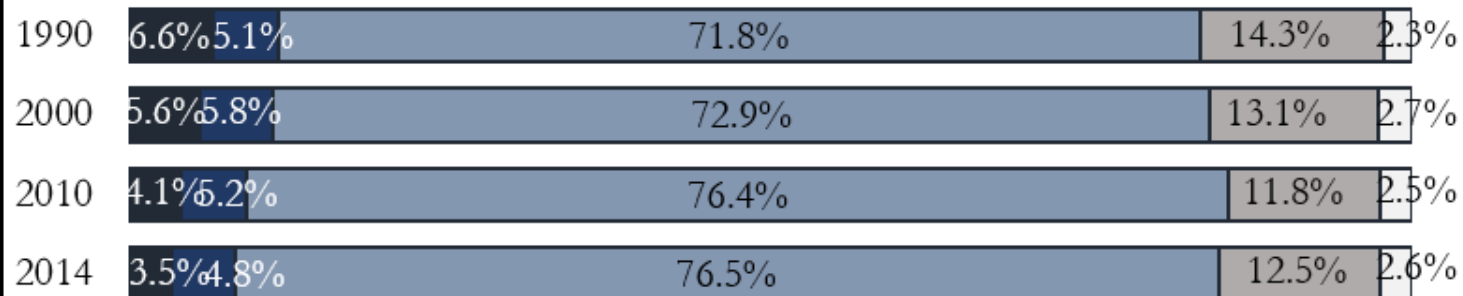
Source: FDIC and CNBV.

Comparative Structure of Employment in the Paso del Norte

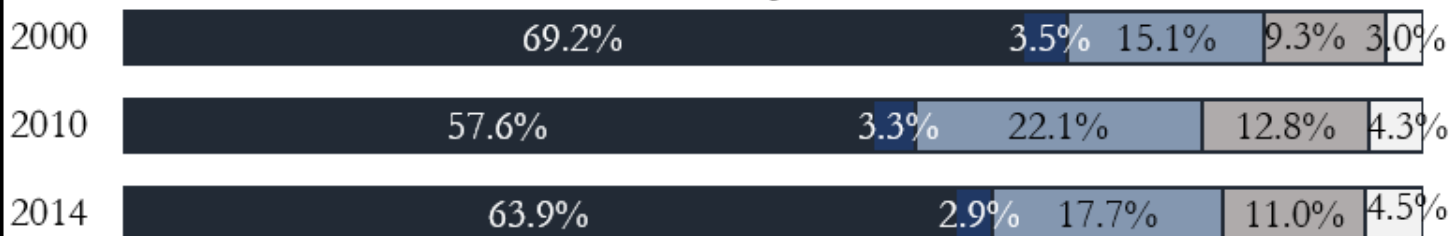
El Paso, TX



Las Cruces, NM



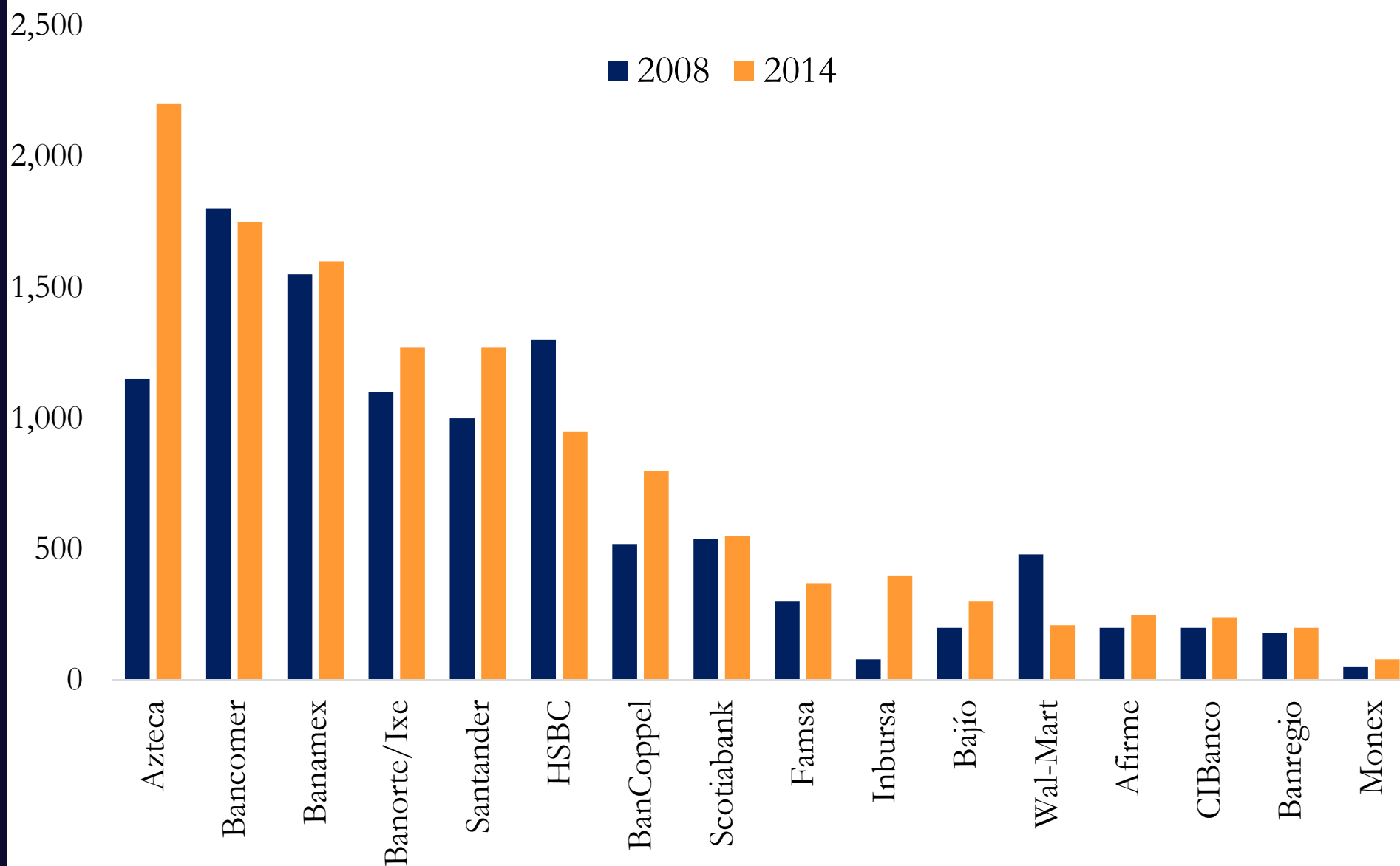
Ciudad Juárez, Chih



■ Manufacturing ■ Construction ■ Services ■ Commerce □ Transportation and Utilities

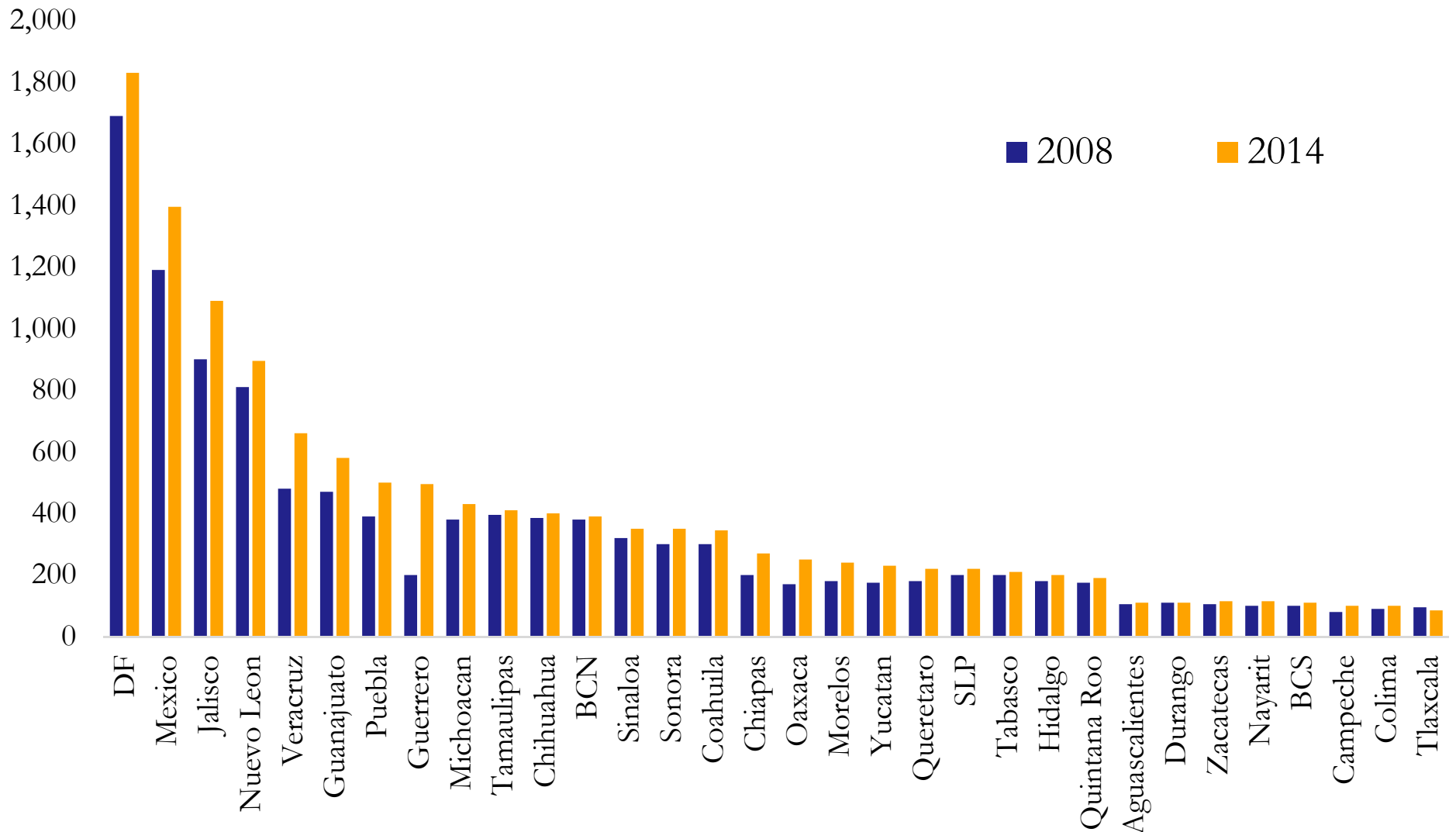
Source: BLS and IMSS.

Number of Commercial Branches in Mexico



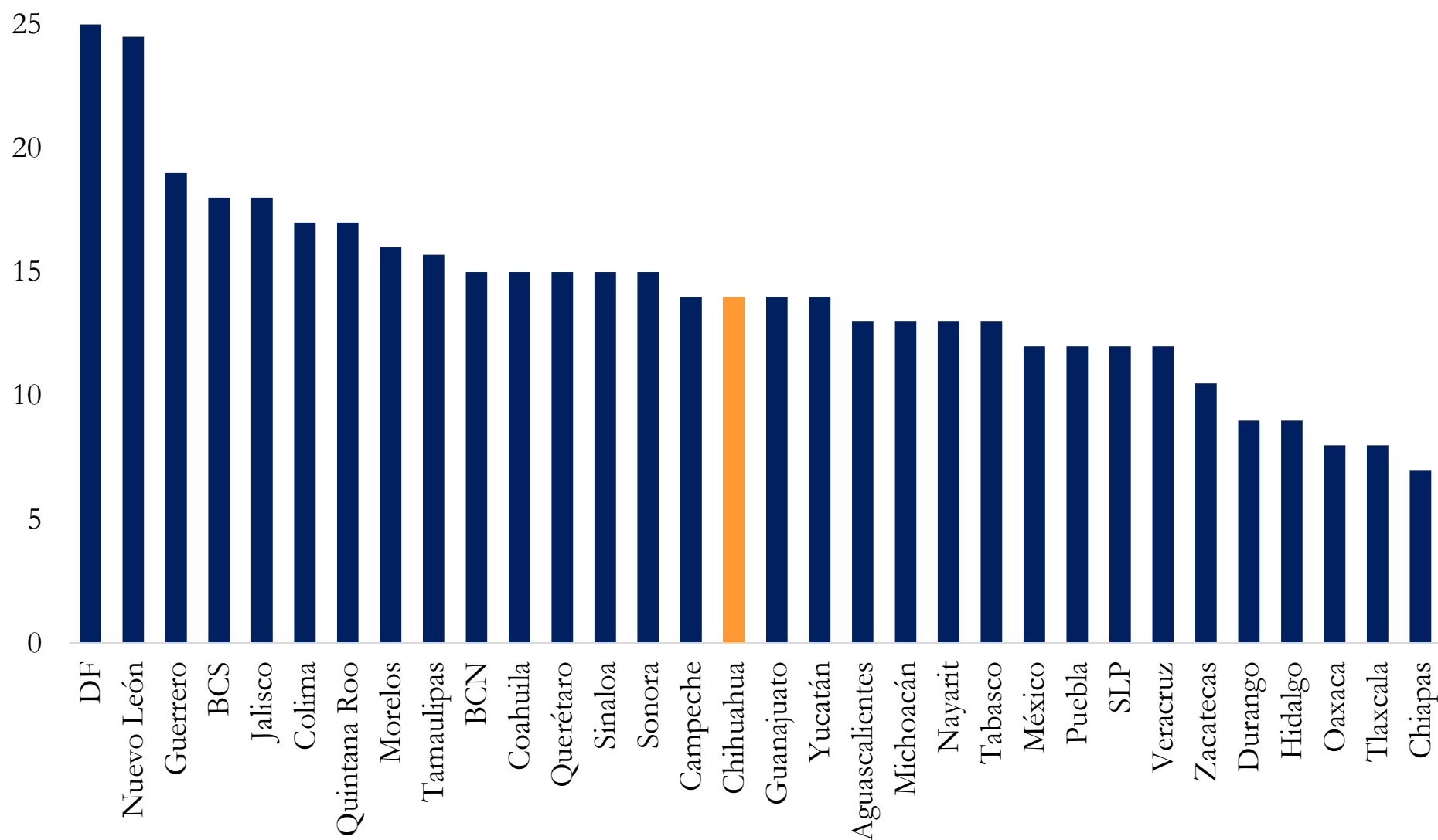
Source: *Comisión Nacional Bancaria y de Valores (CNBV).*

Number of Commercial Branches in Mexico by State



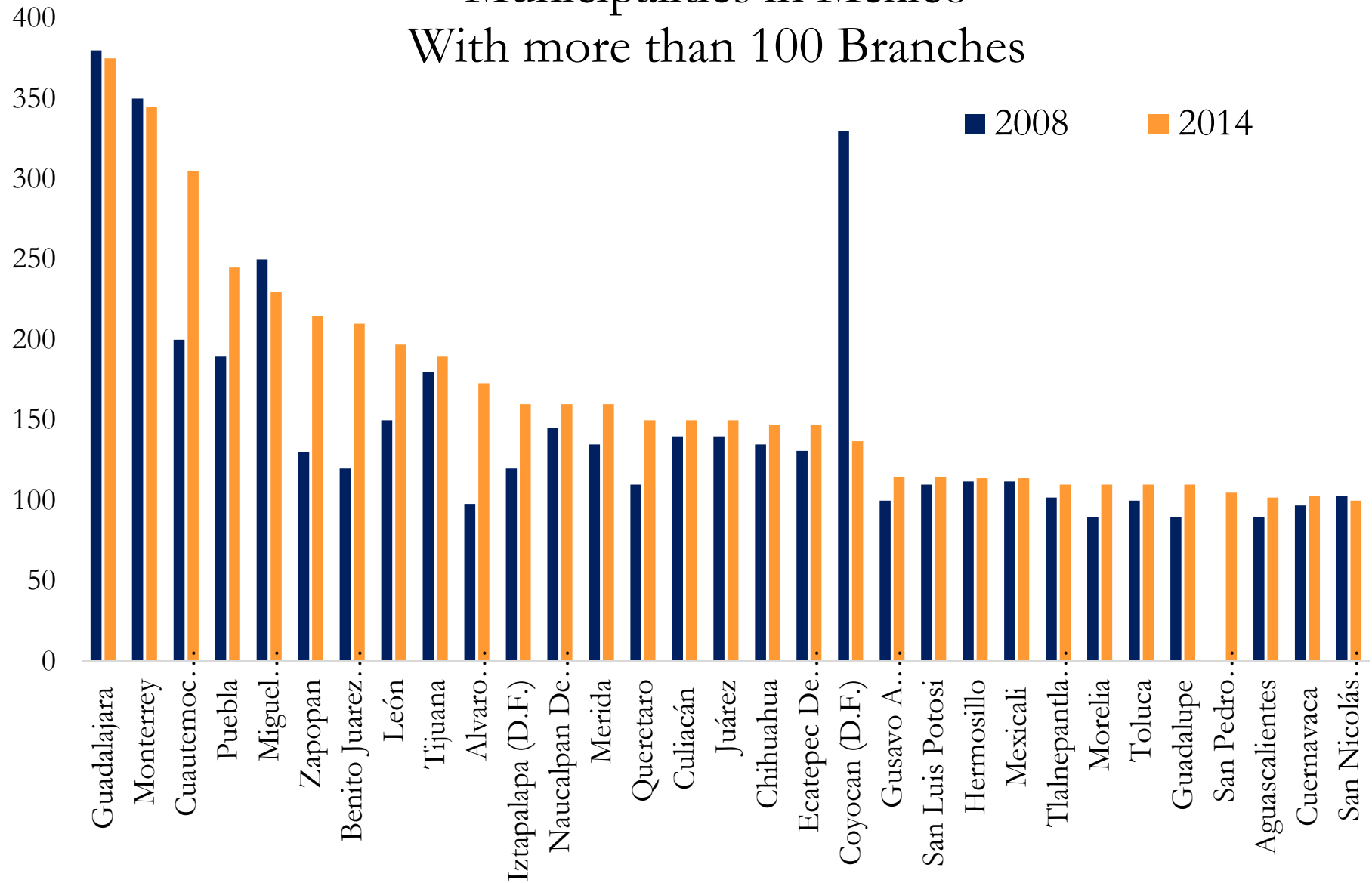
Source: *Comisión Nacional Bancaria y de Valores (CNBV).*

Number of Branches in Mexico for every 100,000 Individuals, 2014



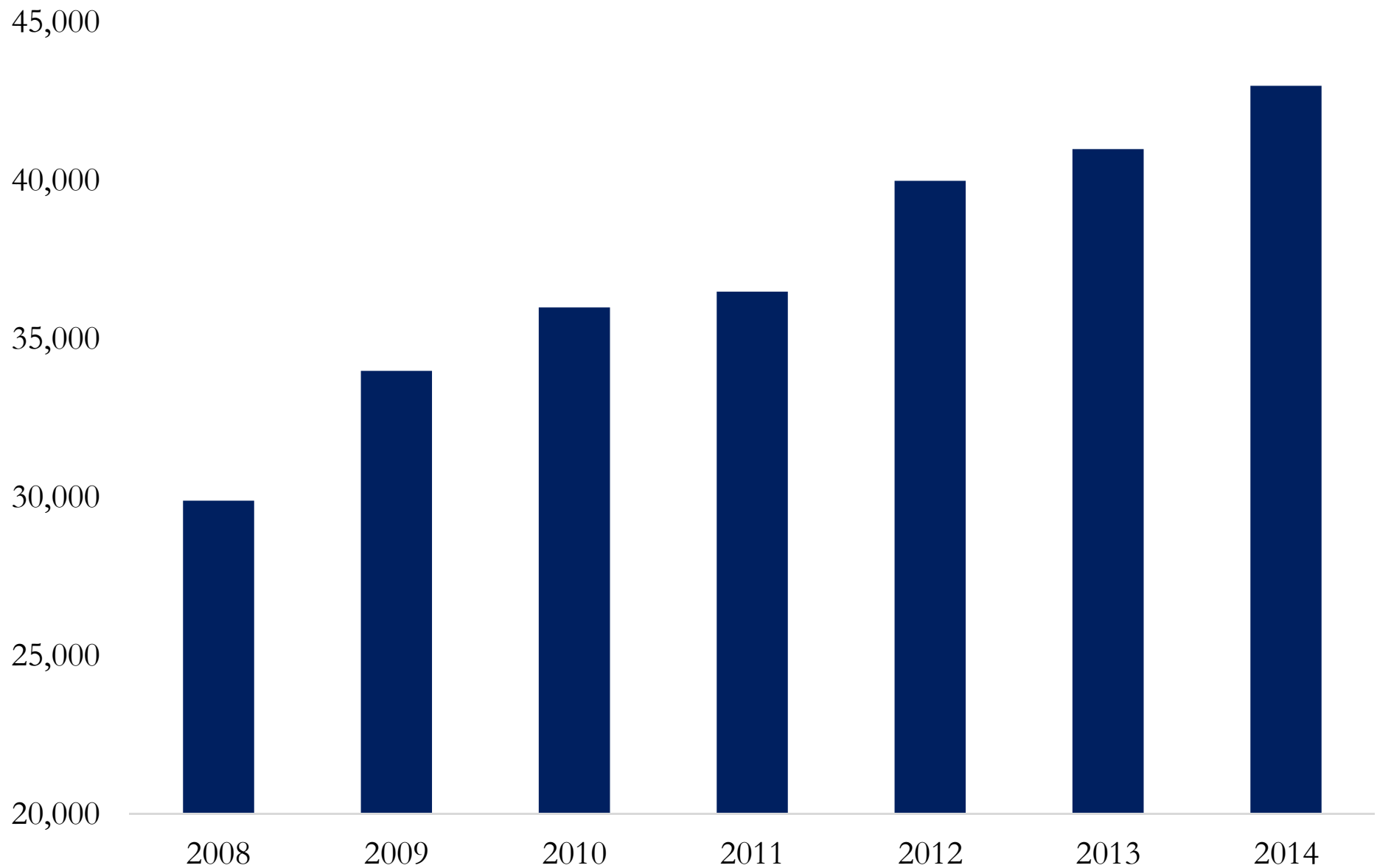
Source: *Comisión Nacional Bancaria y de Valores (CNBV).*

Municipalities in Mexico With more than 100 Branches



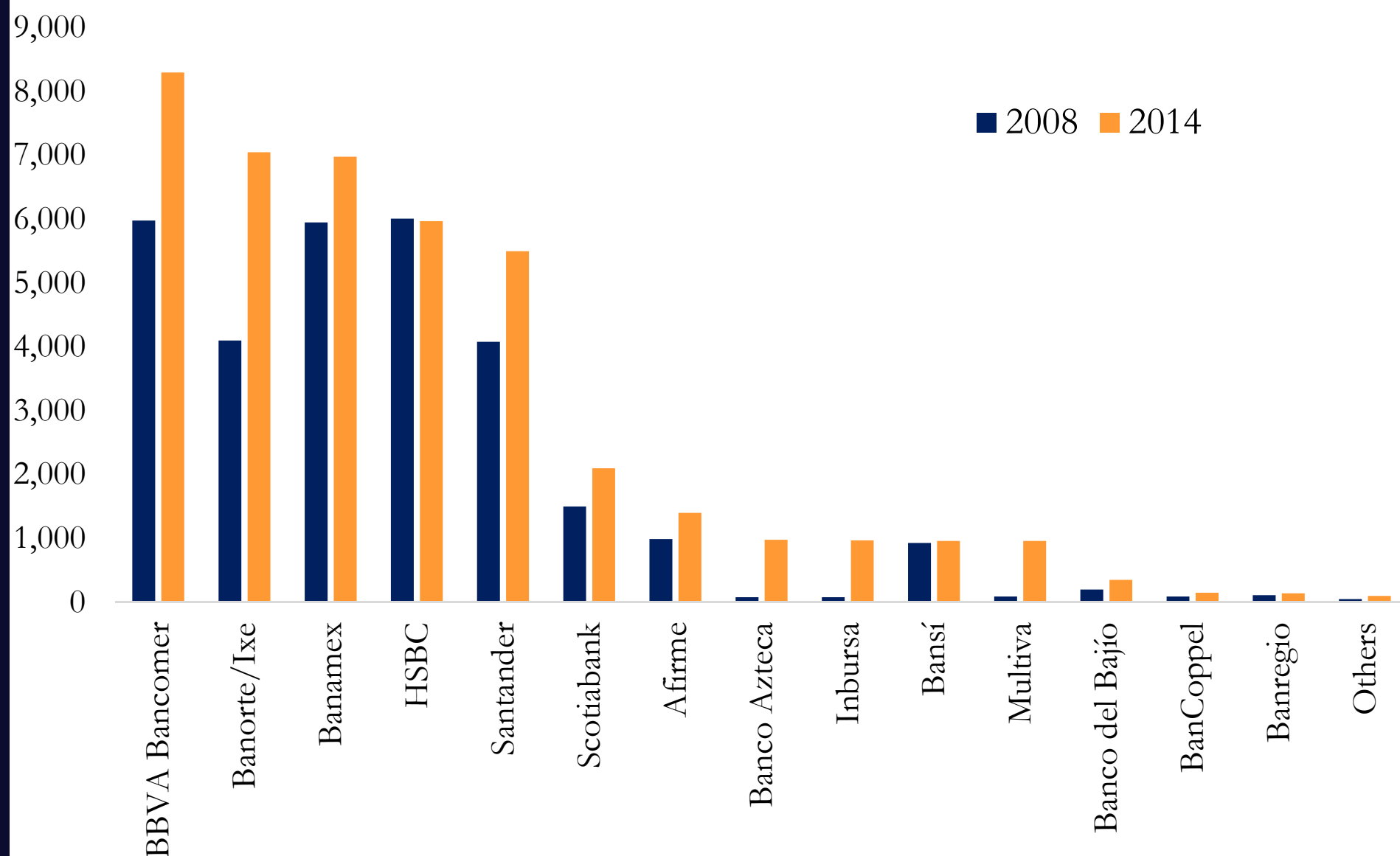
Source: *Comisión Nacional Bancaria y de Valores (CNBV).*

Number of Commercial Banks ATMs in Mexico



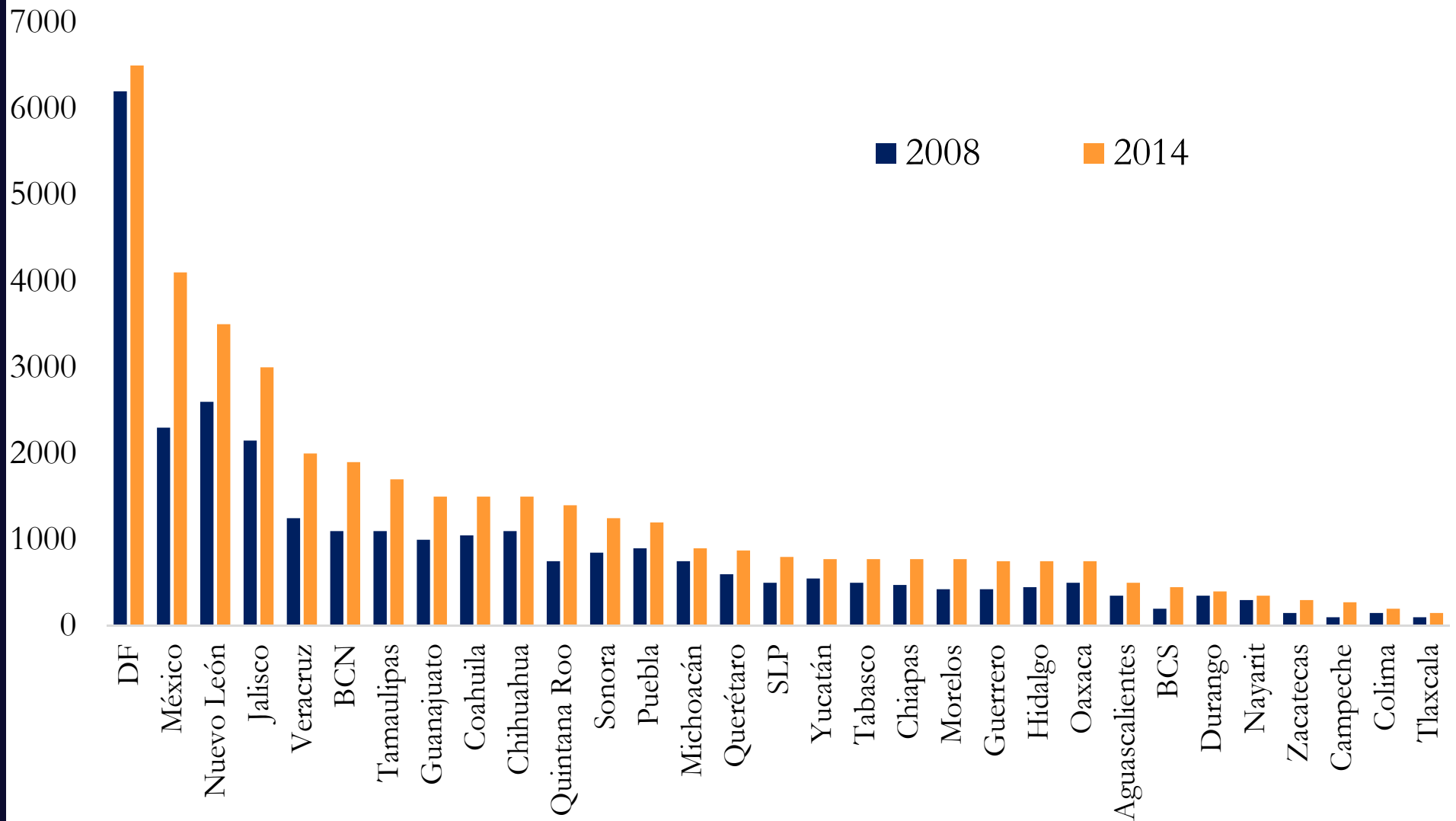
Source: *Comisión Nacional Bancaria y de Valores (CNBV).*

Number of ATMs in Mexico by Commercial Bank



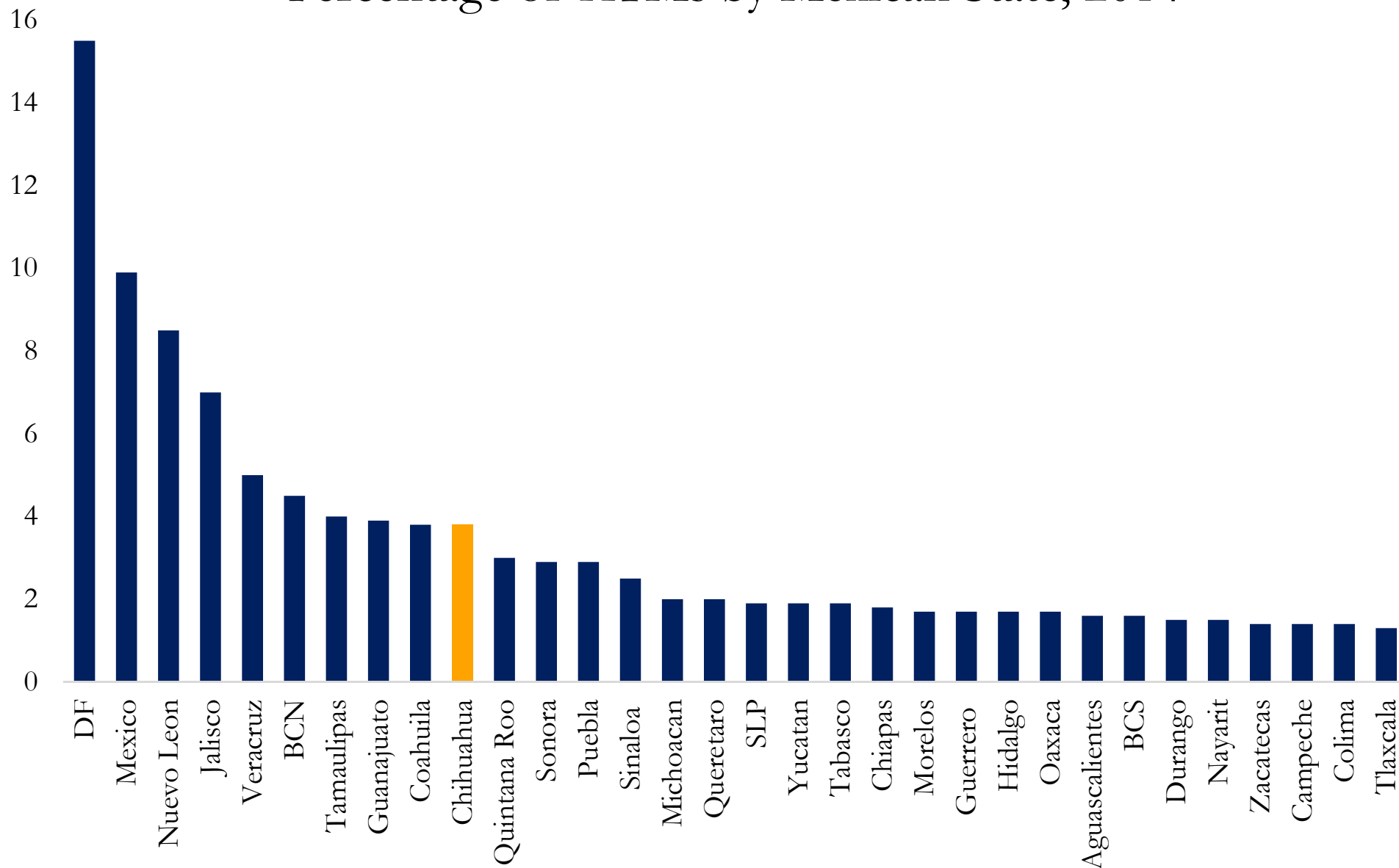
Source: *Comisión Nacional Bancaria y de Valores (CNBV).*

Number of ATMs in Mexico by State



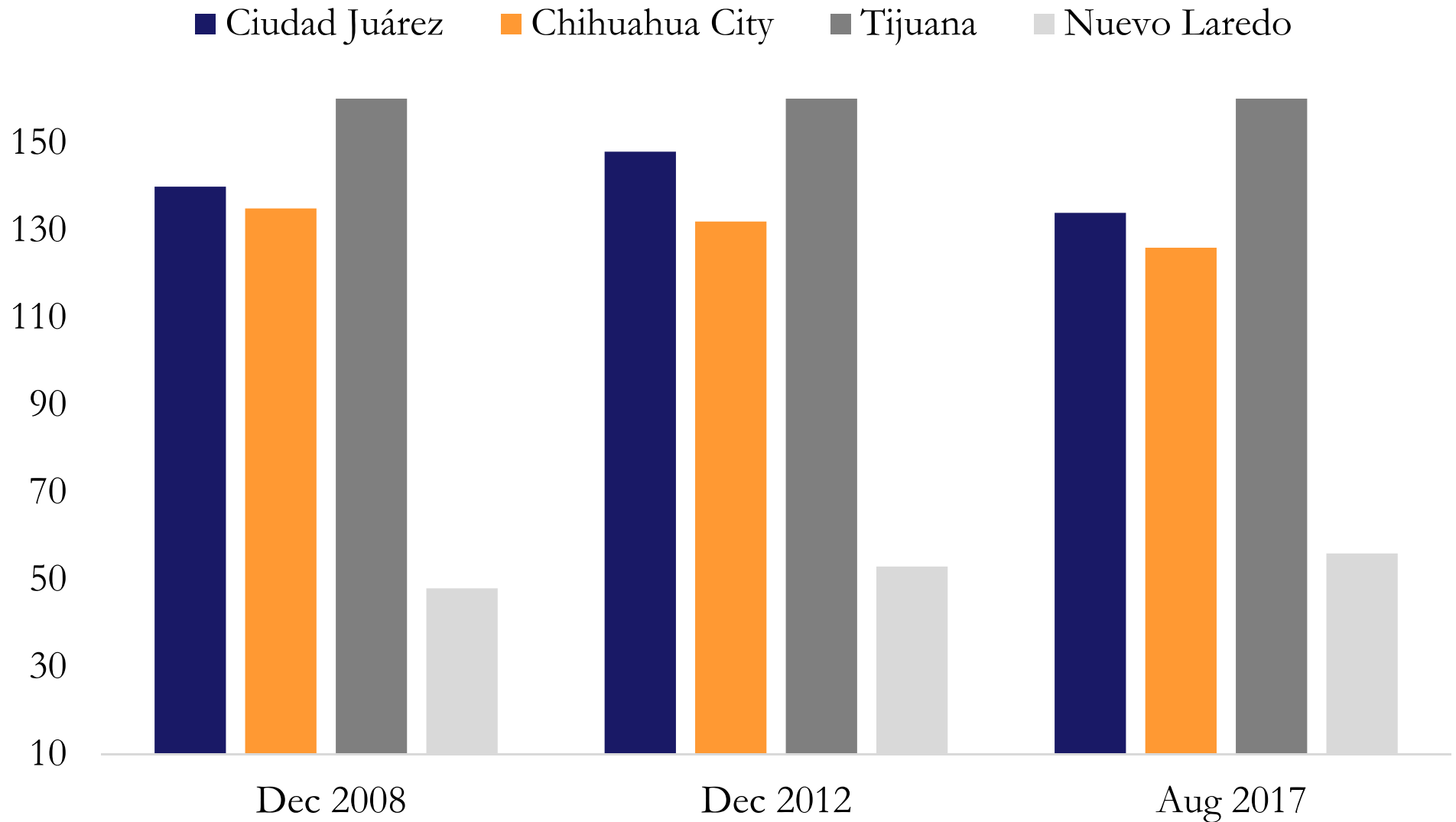
Source: *Comisión Nacional Bancaria y de Valores (CNBV).*

Percentage of ATMs by Mexican State, 2014



Source: *Comisión Nacional Bancaria y de Valores (CNBV)*.

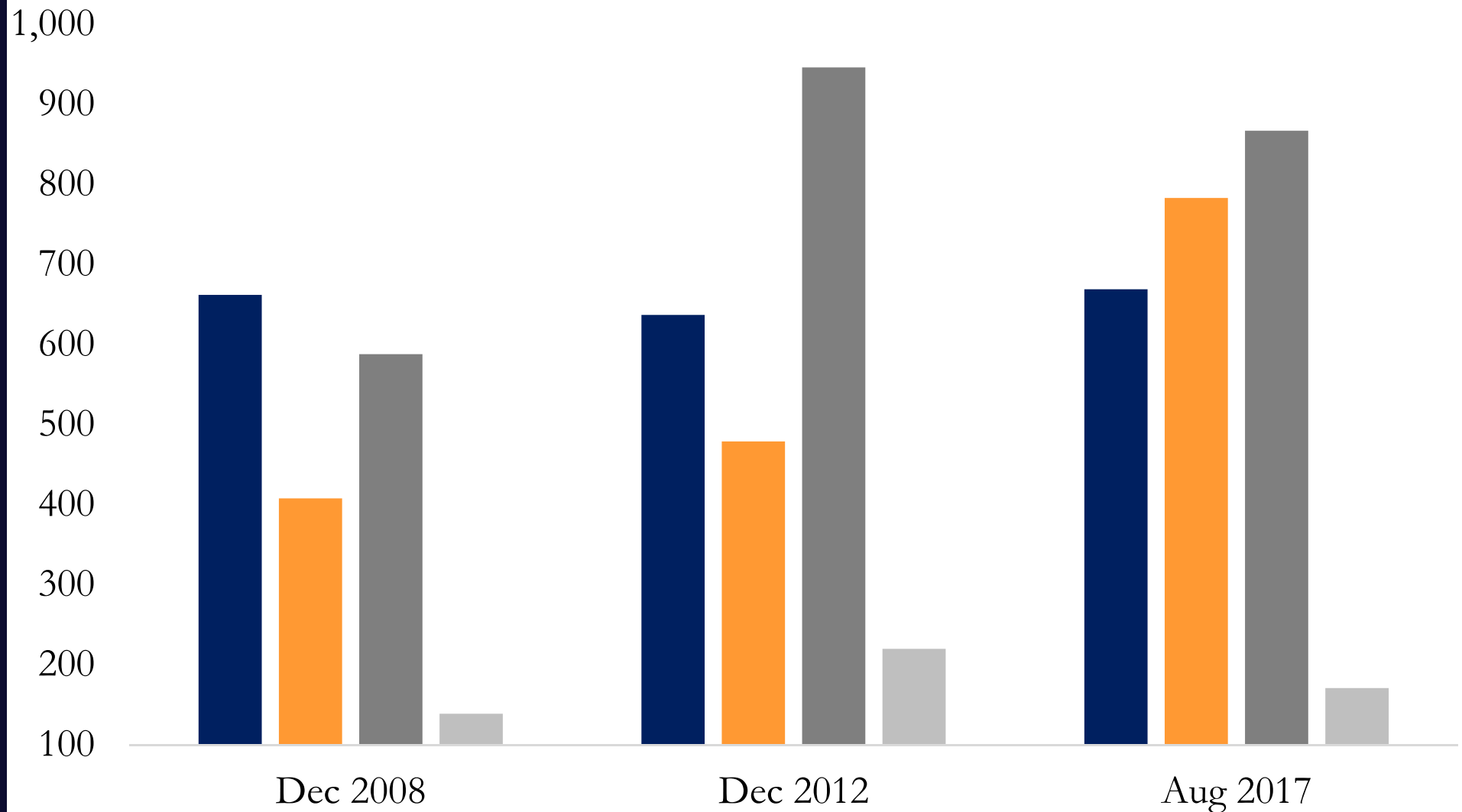
Commercial Bank Branches in Mexican Border Cities



Source: CNBV.

Commercial Banks' ATMs in Border Cities

■ Ciudad Juárez ■ Chihuahua City ■ Tijuana ■ Nuevo Laredo



Source: *CNBV*.

ATMs and Branches in Ciudad Juárez, 2017

Name of Institution	Number of ATMs	Number of Branches
Actinver	0	1
Afirme	15	2
Banamex	113	20
Banco Ahorro Famsa	2	6
Banco Azteca	6	11
Banco del Bajío	5	3
BanCoppel	35	14
Banorte/Ixe	173	11
Banregio	6	4
Bansí	5	0
BBVA Bancomer	132	22
CIBanco	0	3
Compartamos	0	1
HSBC	0	11
Inbursa	8	6
InterCam Banco	2	1
Multiva	3	0
Santander	112	16
Scotiabank	52	8
Total	669	140

Source: CNBV.

PAYDAY

LOANS

Las Cruces Money Service Businesses by Service Type 2017

Company	Number of Agents	Headquarters	Money Transmitters	Check Cashers	Money Changers
American Express Prepaid Card	37	Phoenix , AZ	√	√	√
American Express Travel Related Services Company Inc.	31	New York , NY	√	√	√
Blackhawk Network California Inc.	12	Pleasanton , CA	√	√	√
CheckFreePay Corporation	6	Wallingford , CT	√		
Continental Exchange Solutions Inc.	5	Buena Park, CA	√	√	√
Enramex Inc.	1	Wheat Ridge, CO	√		
Green Dot Corporation	51	Pasadena , CA	√		
Incomm Financial Services Inc.	54	Columbus , GA	√	√	√
Intermex Wire Transfer LLC	1	Miami, FL	√	√	√
MoneyGram Payment Systems Inc.	19	Minneapolis, MN	√	√	√
NetSpend Corporation	35	Austin , TX	√	√	√
Noventis Inc.	1	Houston , TX	√		
Sigue Corporation	3	Sylmar , CA	√	√	√
Softgate Systems of California Inc.	1	Fairfield , NJ	√	√	√
TouchPay Holdings LLC	1	Irving , TX	√		
Trans-Fast Remittance LLC	1	New York , NY	√	√	√
Travelex Currency Services Inc.	1	New York, NY	√	√	
Western Union Financial Services Inc.	42	Englewood , CO	√	√	√

Source: *New Mexico Financial Institution Division.*

El Paso Money Service Businesses by Service Type (1/2)

Company	Money Transmitters	Check Cashers	Money Changers
Adobe Groceries		√	
ACE Cash Express	√		√
Alvidrez/Belinda/Andrade		√	
America's Cash Plus Inc.	√		√
Chavez/Isela		√	
Check 'n Go	√		√
Cryptocurrency Advisory Group Inc.	√		√
Diversos Servicios Heidi/Jose		√	
DTA Loans Inc.		√	
Euro Casa De Cambio Inc.	√		√
Fast Track	√		√
Food City Supermarkets	√		√
Forte Gas Company LLC	√		√
Frias/Jose/A	√		√
Household Furniture Co. LP		√	
Innovative Professional Services Inc.	√		√
Juanito's Liquor Store, Inc.		√	
MELEK Corporation	√		√

Source: *Financial Crimes Enforcement Network (FinCen).*

El Paso Money Service Businesses by Service Type (2/2)

Company	Money Transmitters	Check Cashers	Money Changers
MELEK Multicenter	√		√
Metro Money Financial, LLC	√		√
Mike's Beer Depo		√	
Money Gram	√		√
Mr. Dollar	√		√
Payan's Fuel Center, Inc.		√	
Pinales/Armando/Domingo		√	
Postal World	√		√
Qwik & Easy Signature Loans Inc.		√	
S.W. Finance Company Inc.		√	
Sam's Liquor Store		√	
Sam's Liquor Store		√	
URBIMAR, Inc.			
Valuta Corporation	√		√
Vista Quality Market	√		√
We Cash It	√		√
Western Union	√		√
Ysleta Liquor Store	√		√

Source: *Financial Crimes Enforcement Network (FinCen).*

El Paso Payday and Title Loan Companies (1/2)

Name	Headquarters	Branches
A Speedy Loan Plus	El Paso, TX	1
A-1 Loan Company	El Paso, TX	1
ABC Loan Inc.	El Paso, TX	1
ACE Cash Express	Irving, TX	10
Advance America	Spartanburg, SC	4
Alameda Loans Co.	El Paso, TX	1
Amigo Loans	El Paso, TX	2
Benny's Title & Payday Loans	El Paso, TX	7
BevCo Finance	El Paso, TX	1
Big Tex Finance	Horizon, TX	1
Cash Store	Irving, TX	8
Chelmont Finance Co.	El Paso, TX	1
Dash for Cash	El Paso, TX	1
Drive-In-Loans	El Paso, TX	1
Eagle Finance	El Paso, TX	1
EZ Money	El Paso, TX	4
Fast Cash Now	El Paso, TX	2
Fast Bucks	Dallas, TX	3
Five Point Signature Loans	El Paso, TX	1
Guarantee Loan El Paso	El Paso, TX	1
International Finance Co	El Paso, TX	1

Source: *Information derived by the business' website.*

El Paso Payday and Title Loan Companies (2/2)

Name	Headquarters	Branches
Listo Loans	El Paso, TX	2
Loan Express	El Paso, TX	1
Loan Star Title Loans	El Paso, TX	1
Lola's Loans	El Paso, TX	1
Money Tree	El Paso, TX	2
O K Finance Co	El Paso, TX	1
Panchos Title Loans	El Paso, TX	2
Plaza Loan	El Paso, TX	1
PLS Loan Store	El Paso, TX	2
Power Finance Texas	El Paso, TX	2
Quality Finance Co	El Paso, TX	1
Quick Cash	El Paso, TX	6
Rapid Loans	El Paso, TX	1
Regional Finance	Greer, SC	8
Sun Loan Company	El Paso, TX	5
Texas Car Title & Payday Loan Services, INC	El Paso, TX	15
Title Loan El Paso	El Paso, TX	1
Title Max Title Loans	El Paso, TX	20
Western Finance	El Paso, TX	2
Western-Shamrock Finance	El Paso, TX	2

Source: *Information is derived by the business' websites.*

Las Cruces Payday and Title Loan Companies 2017

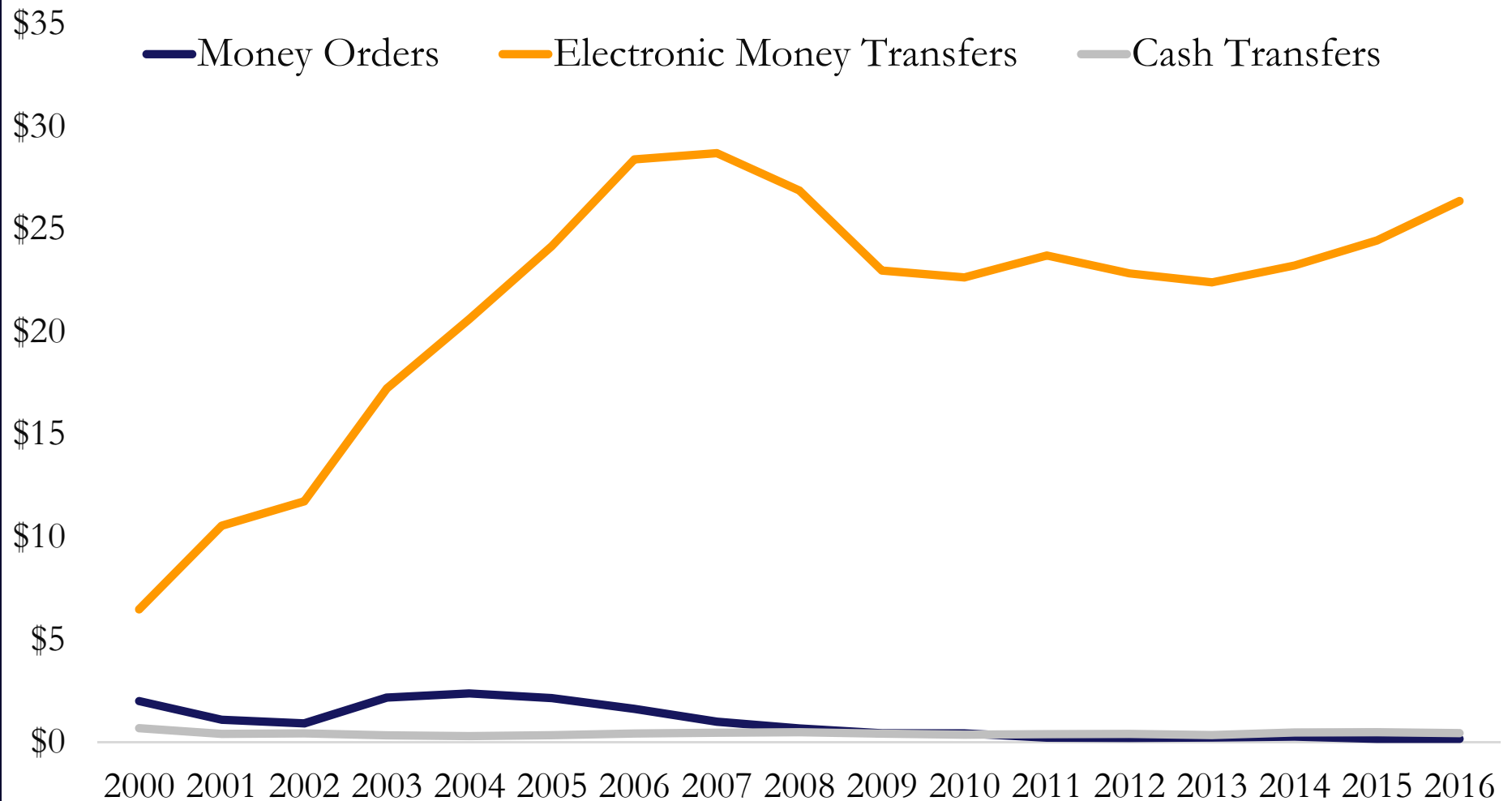
Name	Headquarters	Branches
A Plus Title Loans	Des Plaines, IL	1
ACE Cash Express	Irving, TX	2
Amigo Loans	Salt Lake City, UT	1
Approved Finance	San Antonio, TX	1
Cash Store	Irving, TX	3
Check N' Go	Cincinnati, OH	3
Fast Bucks	Dallas, TX	1
Liberty Finance Co	McAlester, OK	1
Loanmax Title Loans	Jonesboro, GA	1
Mr. Payroll	Fort Worth, TX	1
Nationwide Budget Finance	Colorado Springs, CO	1
New Mexico Title Loans, Inc	Albuquerque, NM	1
Pancho's Title Loans	Orange, CA	1
Payment 1	N/A	1
Sun City Finance	Las Cruces, NM	1
Title Cash	Birmingham, AL	1
USA Title Loan	Sundland Park, NM	1
Western Finance	San Angelo, TX	1

Source: *Information is derived by the business' websites.*

**WESTERN
UNION**

MONEY TRANSFER

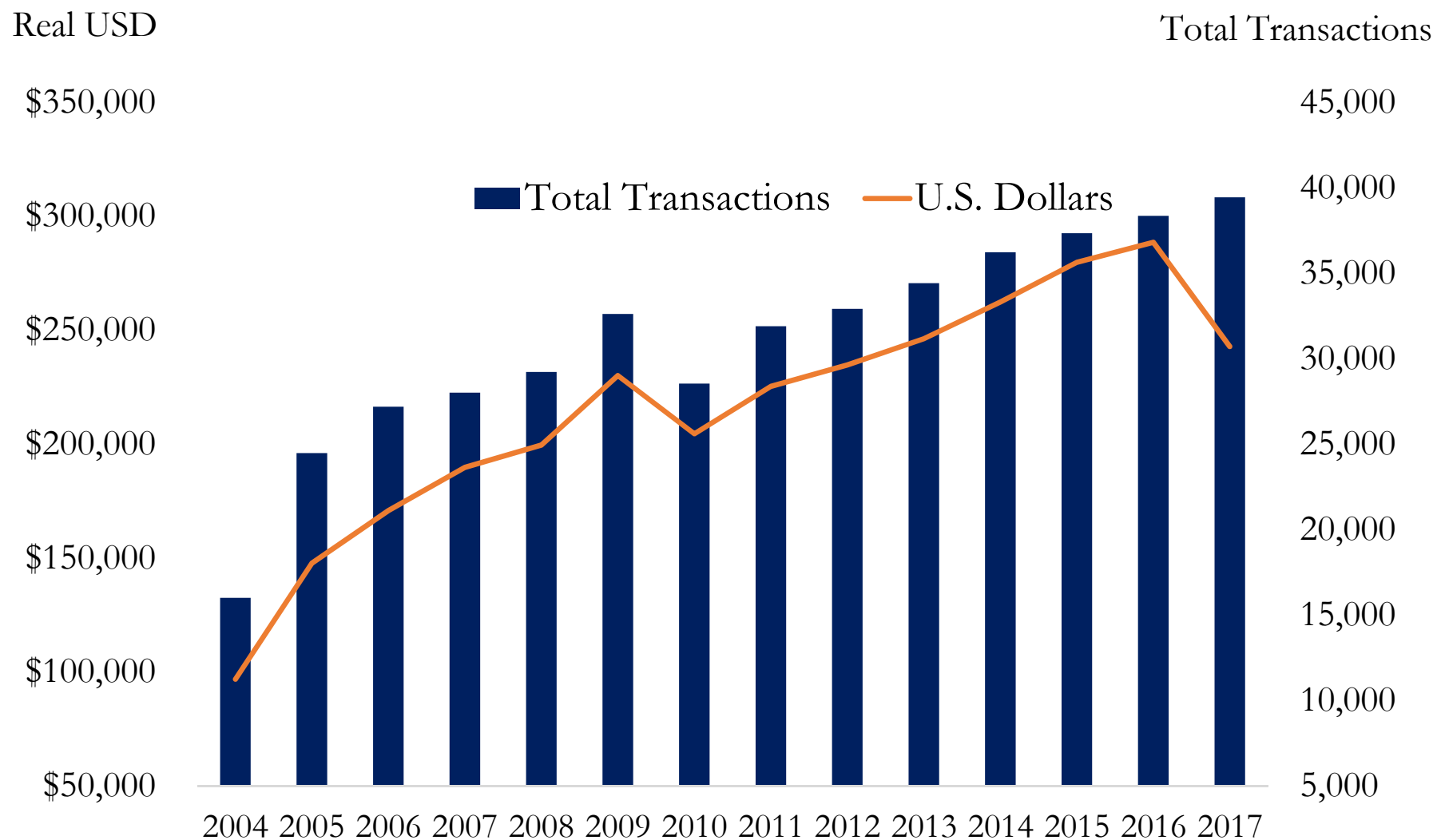
Real Remittances to Mexico by Type (USD Billions)



U.S. CPI December 2016 = 100

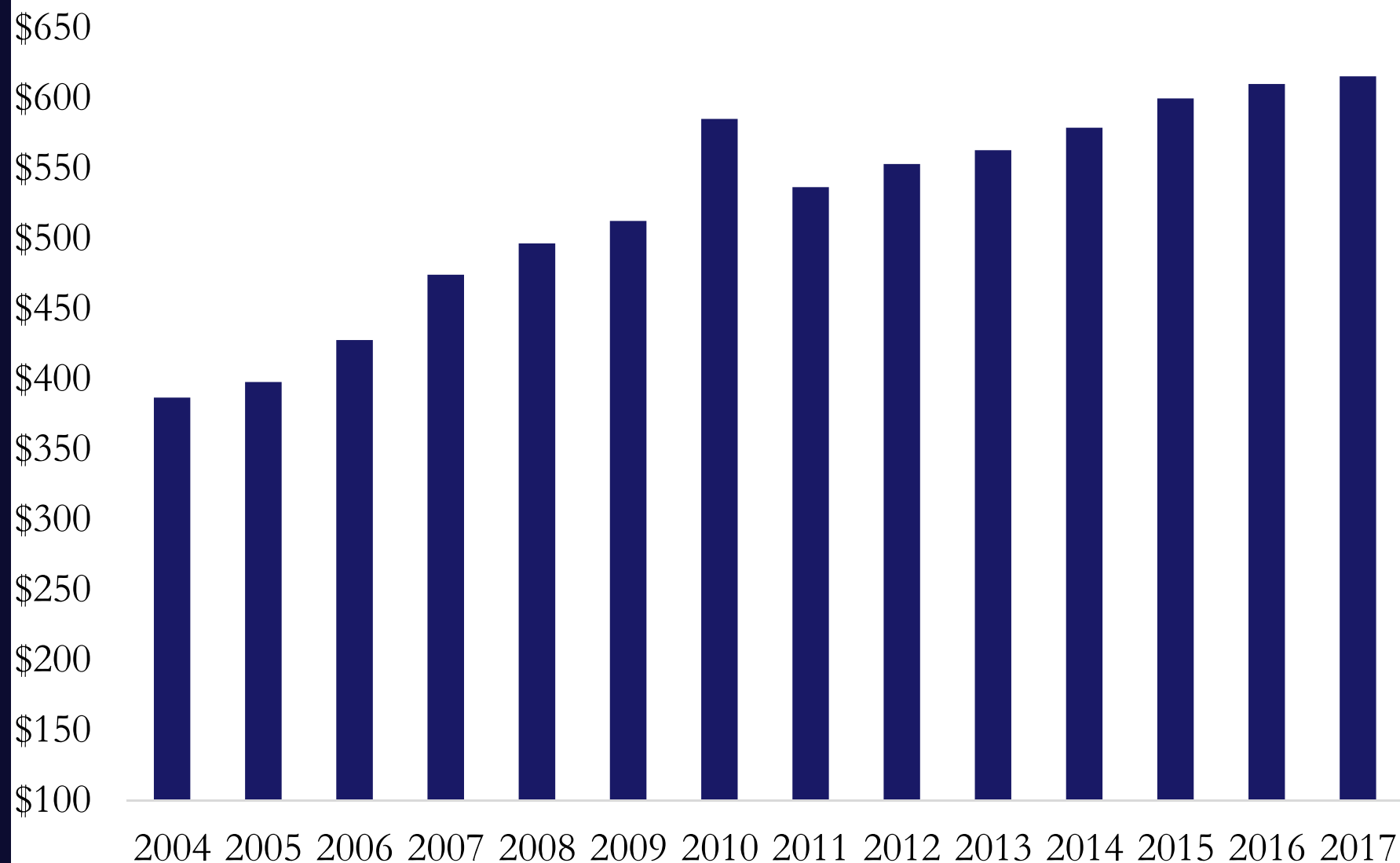
Source: FDIC.

Directo a México Remittances



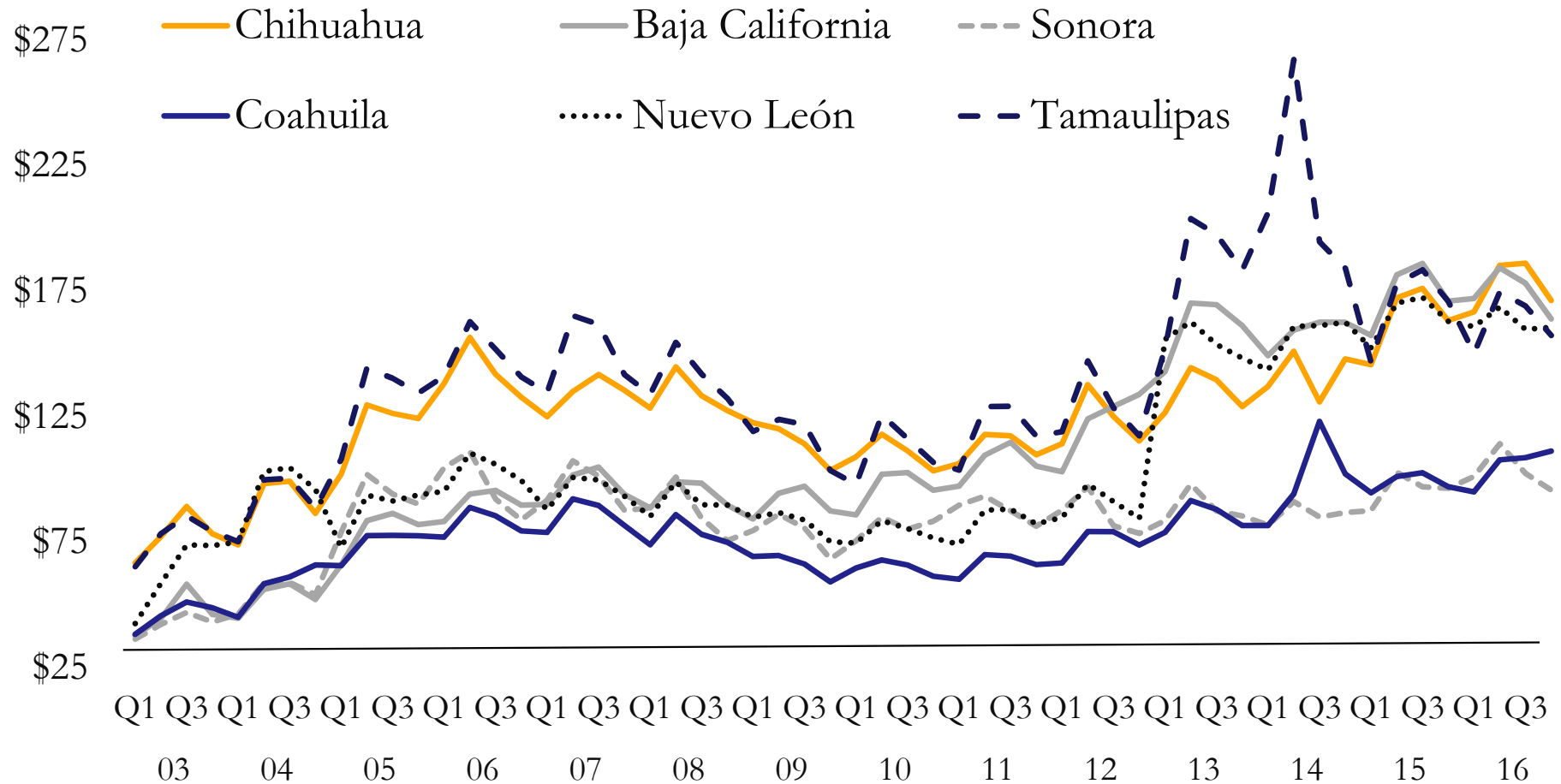
Source: *Banxico*.

Directo a México Average Dollar per Transaction



Source: *Banxico.*

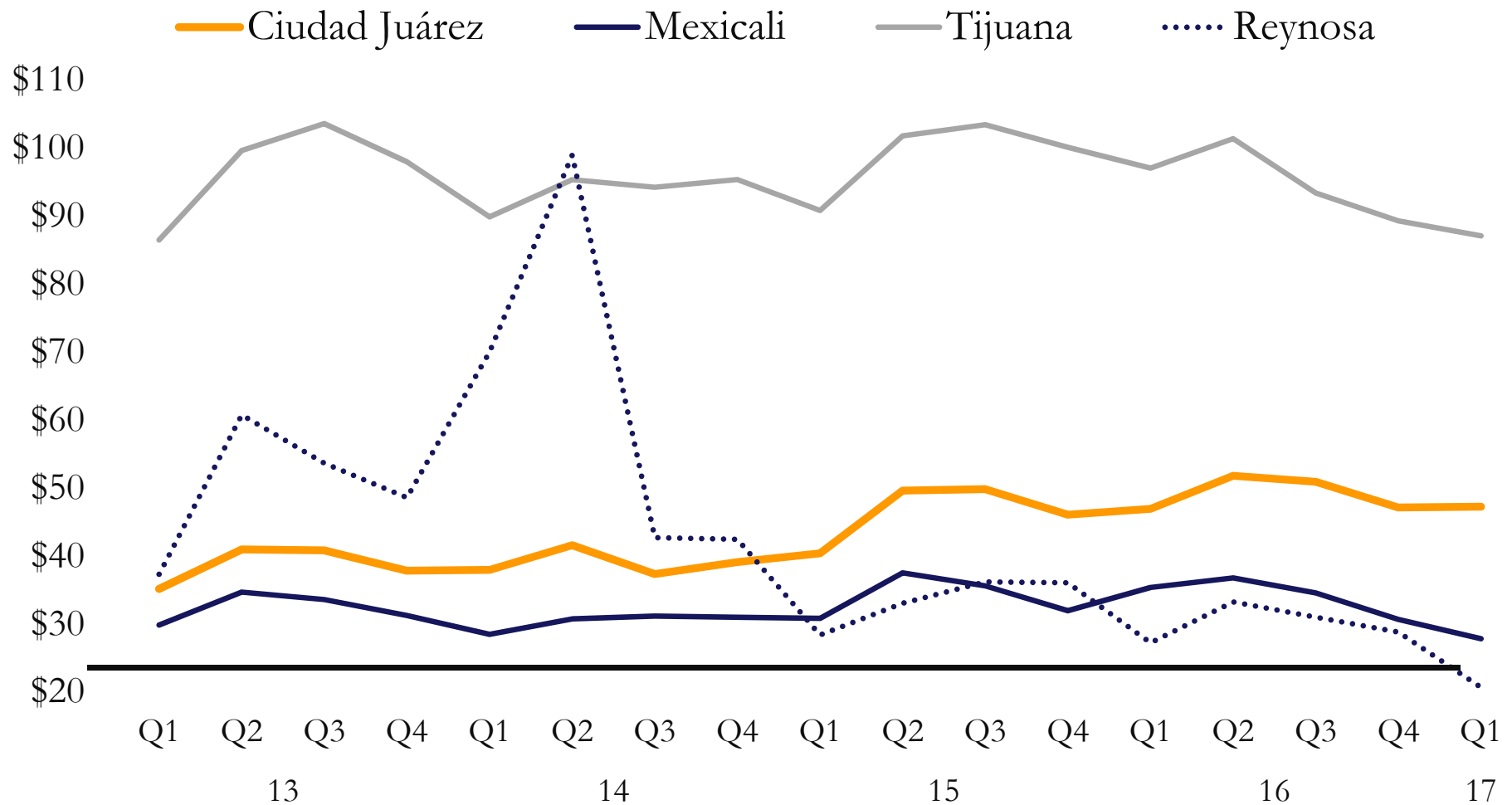
Real Remittances to Mexican Border States (USD Millions)



U.S. CPI December 2016 = 100

Source: Banxico and CNBV.

Real Remittances to Mexican Border Municipalities (USD Millions)



U.S. CPI December 2016 = 100

Source: Banxico.

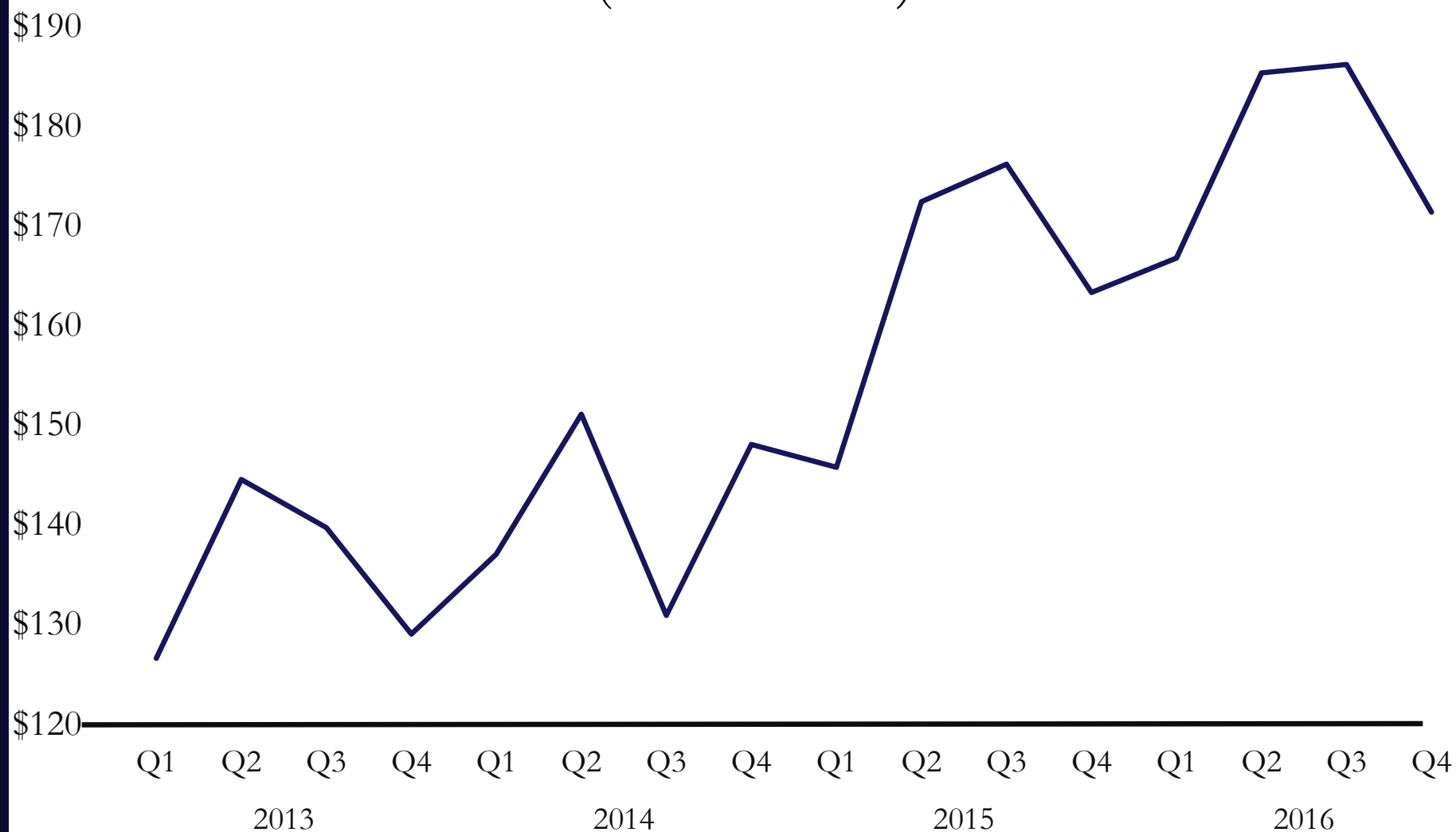
Real Remittances to Border Cities and the Rest of Mexico



U.S. CPI December 2016 = 100

Source: Banxico.

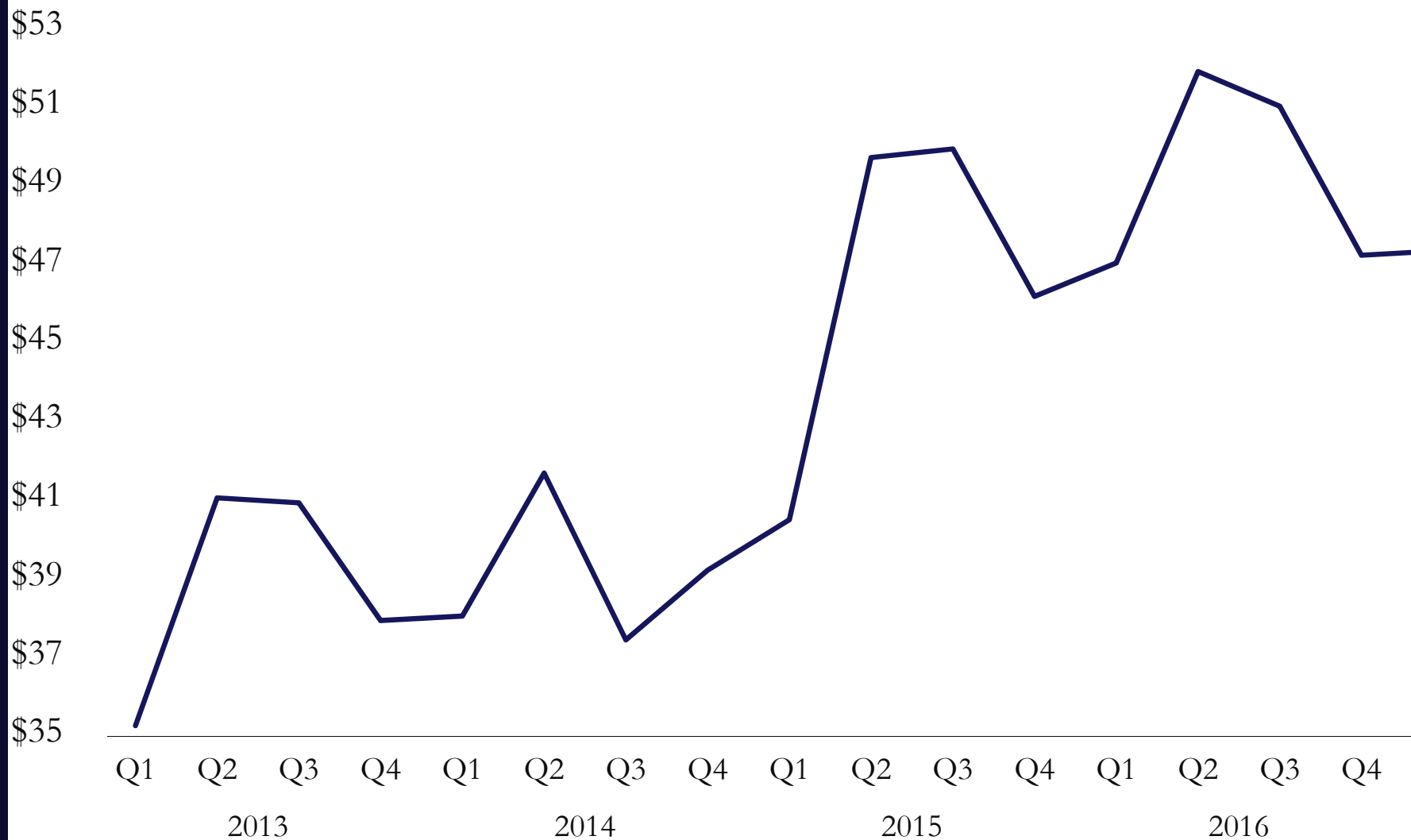
Real Remittances to the Mexican State of Chihuahua (USD Millions)



U.S. CPI December 2016 = 100

Source: *Banxico.*

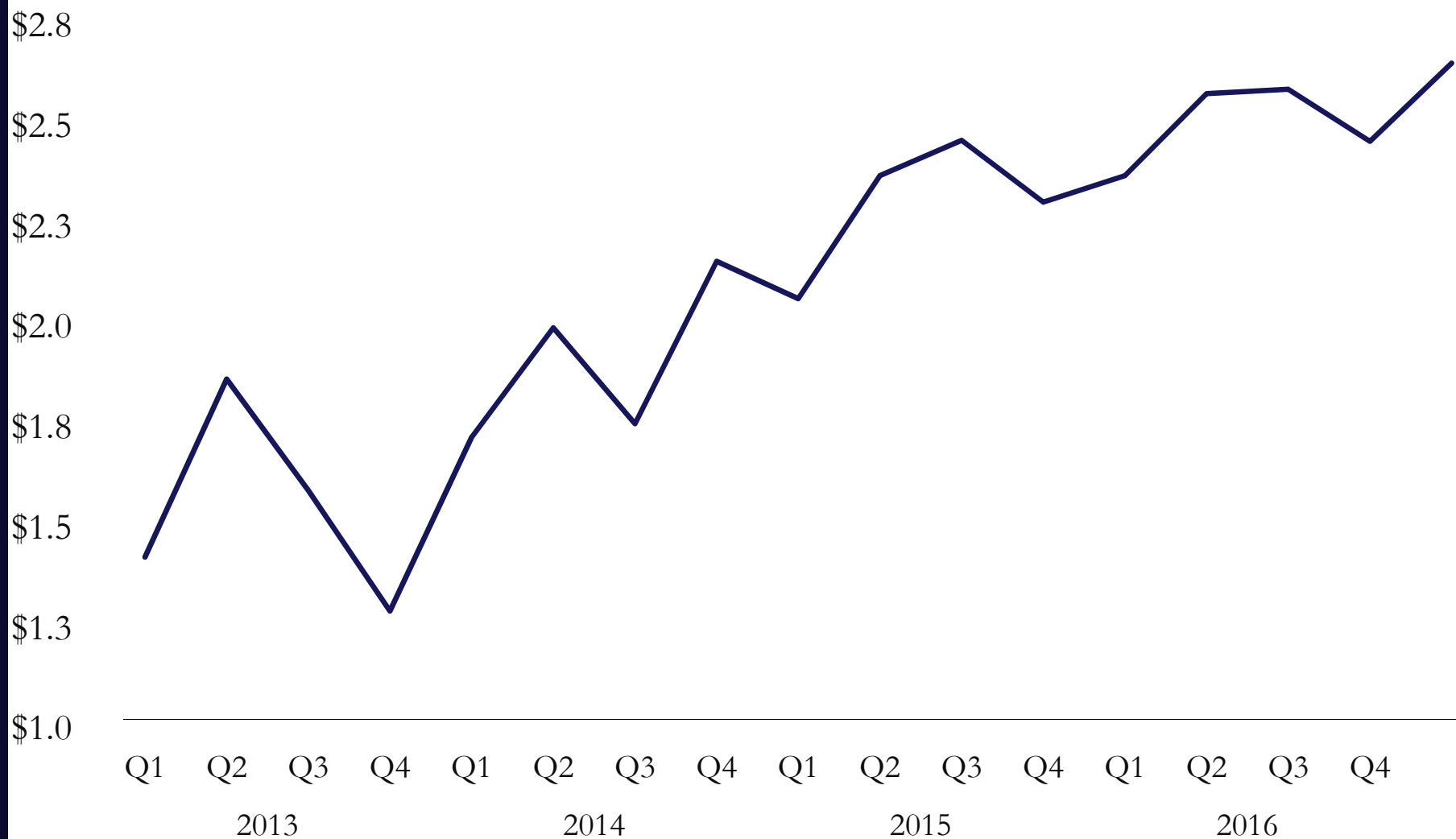
Real Remittances to Ciudad Juárez, Chihuahua (USD Millions)



U.S. CPI December 2016 = 100

Source: *Banxico.*

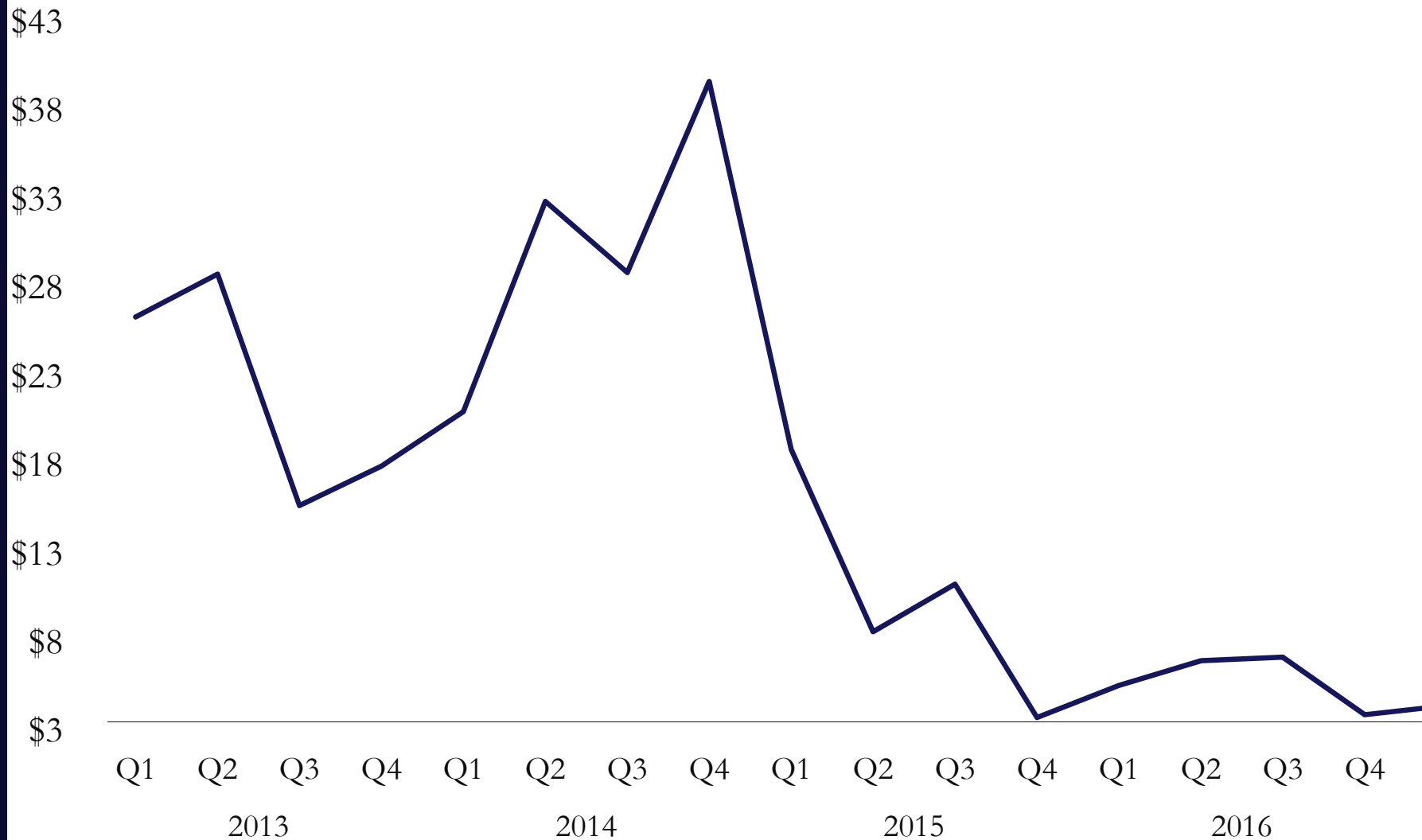
Real Remittances to Aldama, Chihuahua (USD Millions)



U.S. CPI December 2016 = 100

Source: *Banxico.*

Real Remittances to Casas Grandes, Chihuahua (USD Thousands)



U.S. CPI December 2016 = 100

Source: *Banxico.*







HUNT INSTITUTE

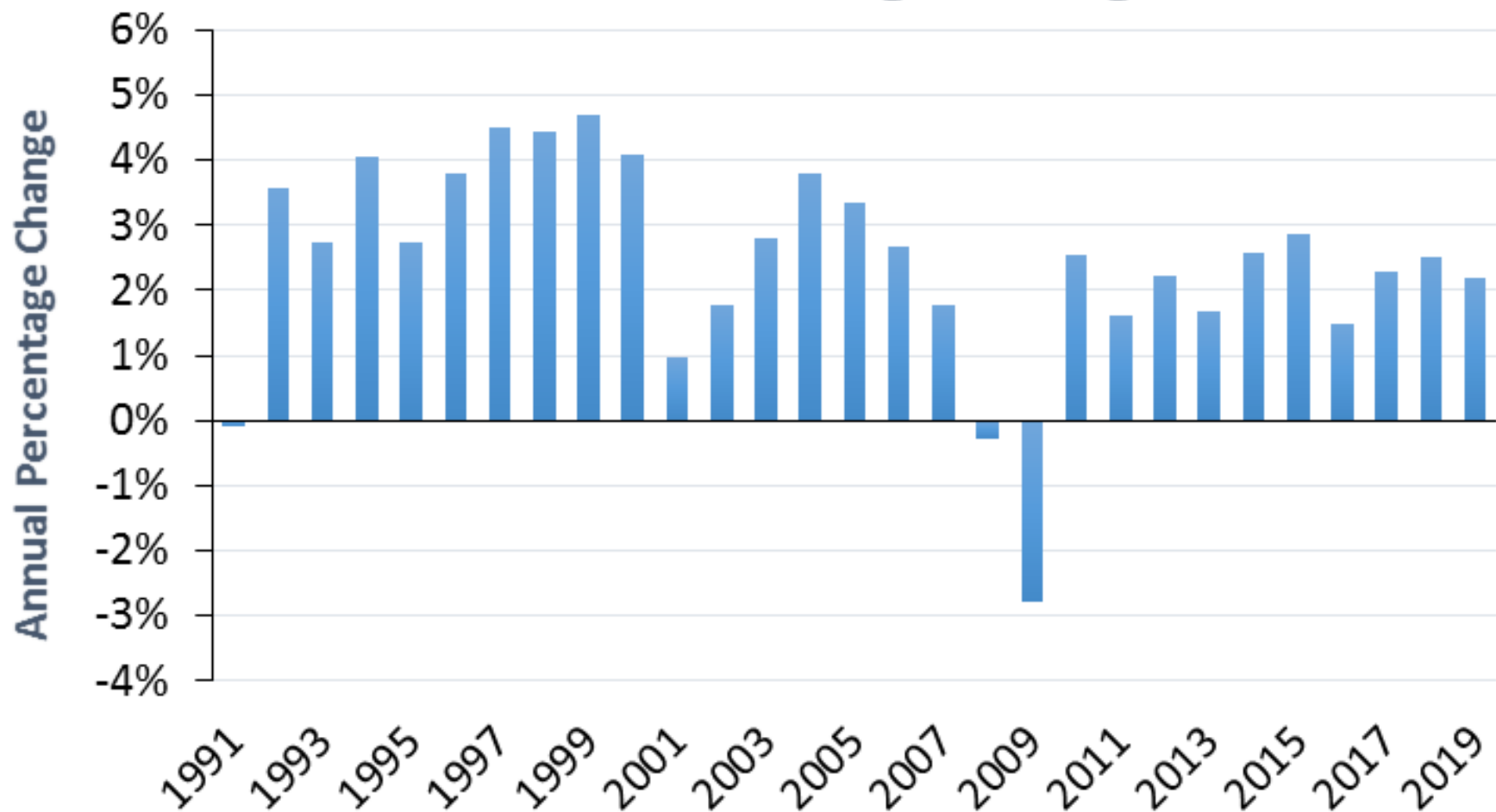
FOR GLOBAL COMPETITIVENESS

North American Economic Outlook to 2019

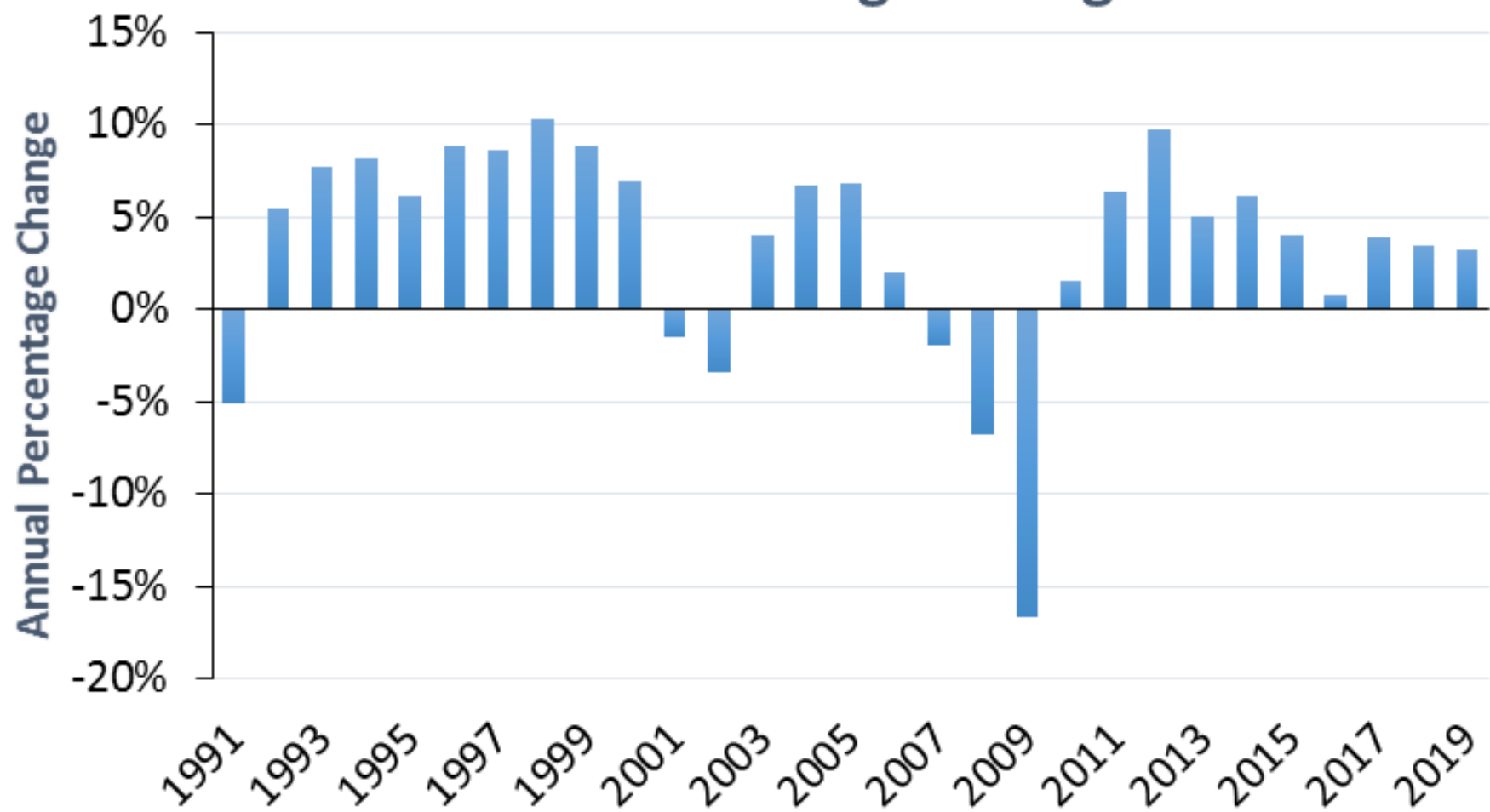
Professor Tom Fullerton
Department of Economics & Finance
University of Texas at El Paso

UNITED STATES

US Real Gross Domestic Product Percentage Change

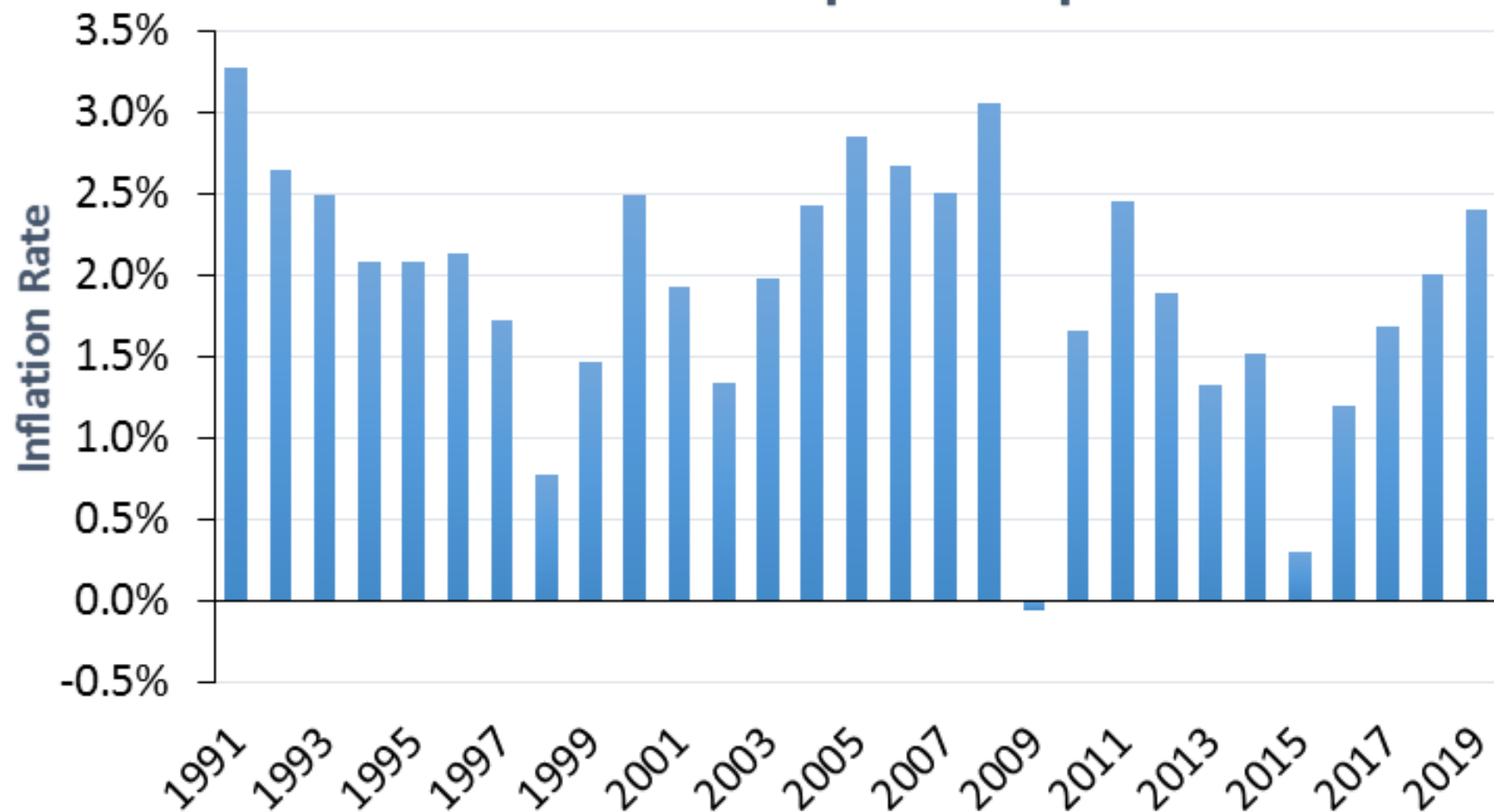


US Real Private Investment Percentage Change

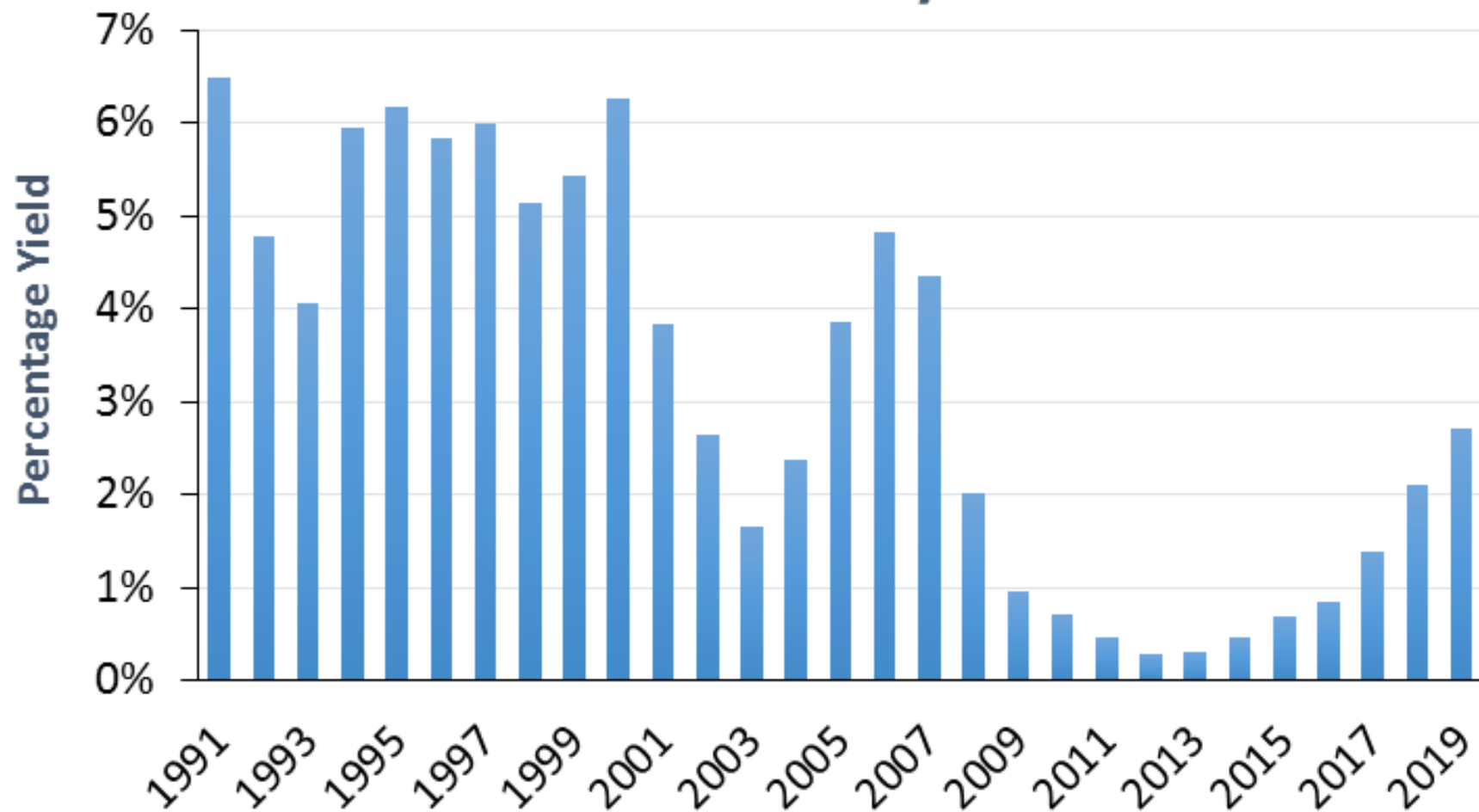


US Inflation Rate

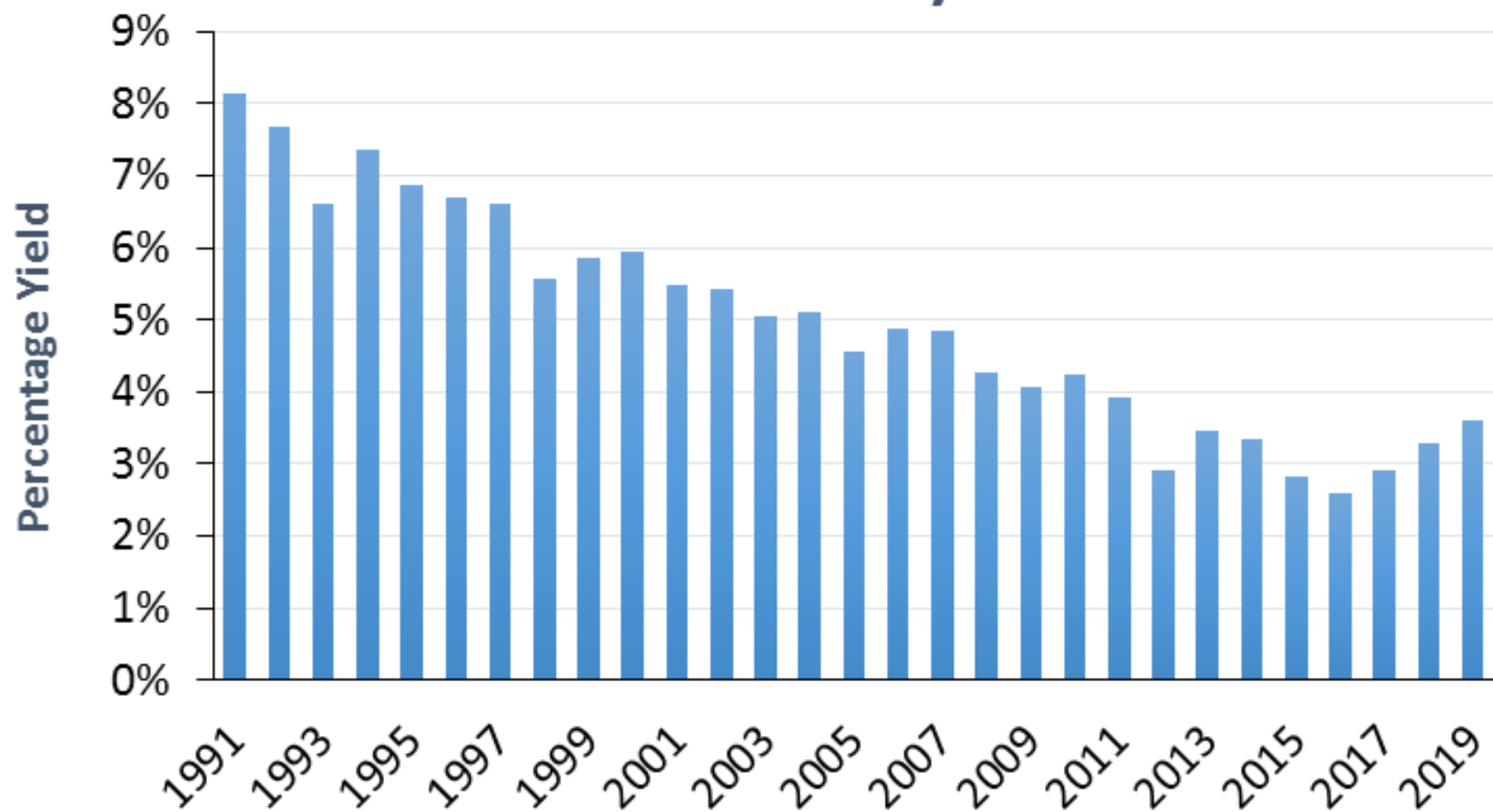
Personal Consumption Expenditures



Nominal Yield Rate 2-Year Treasury Note



Nominal Yield Rate 30-Year Treasury Bond

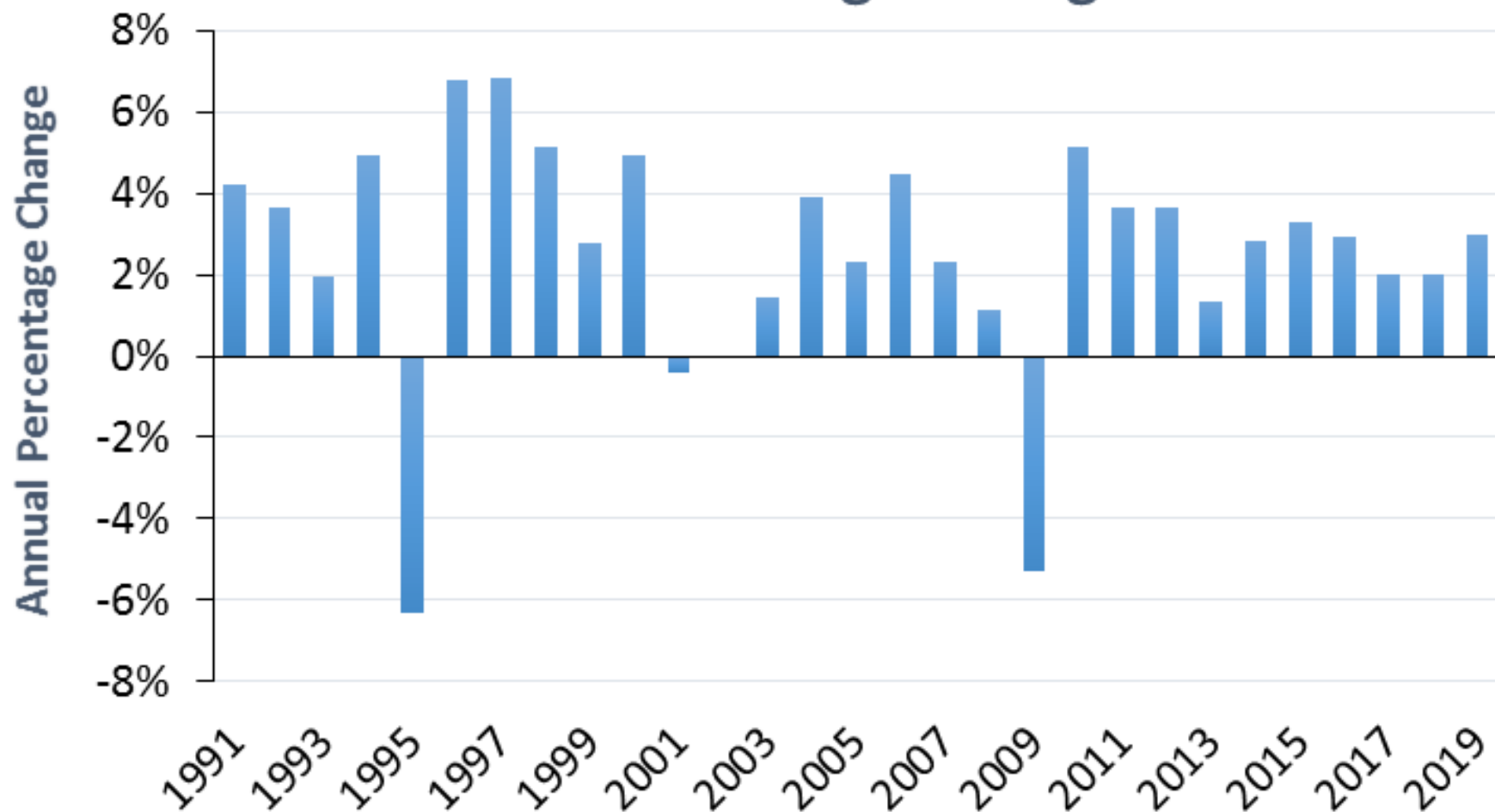


Risks

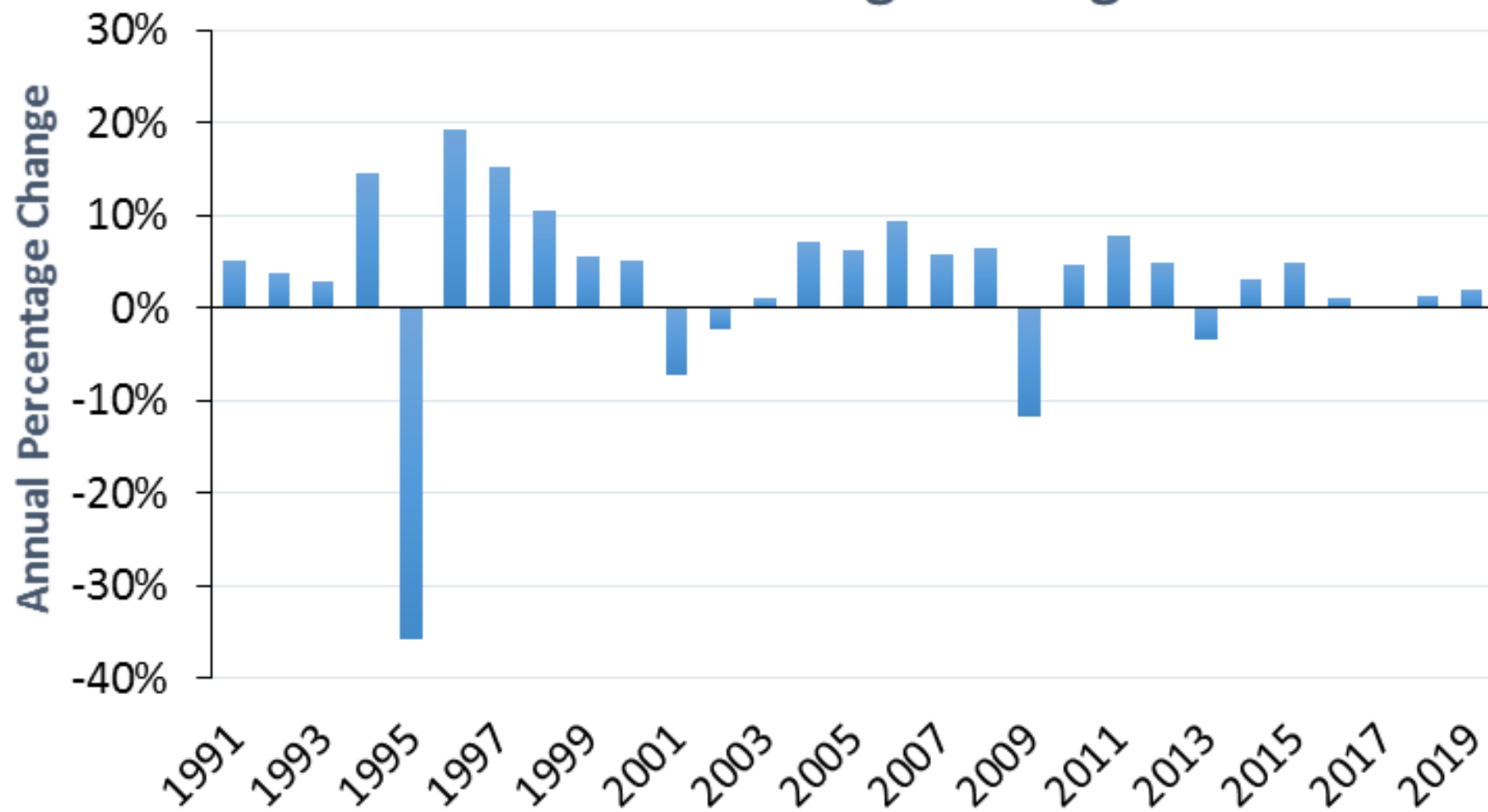
- Federal Fiscal Imbalances
- Populist and Protectionist Policy Errors
- Accounting Fraud Resurgence

MEXICO

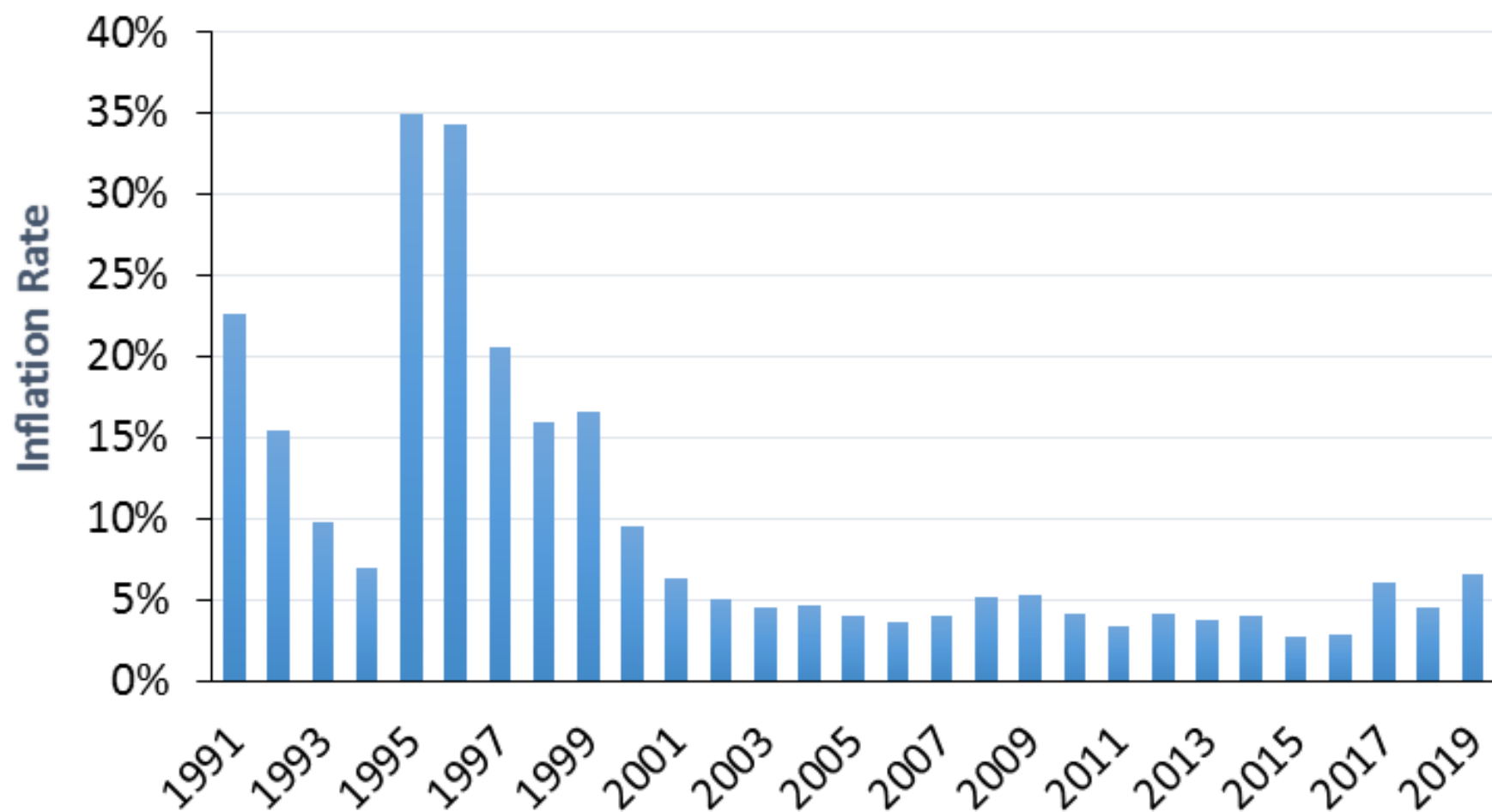
Mexico Real Gross Domestic Product Percentage Change



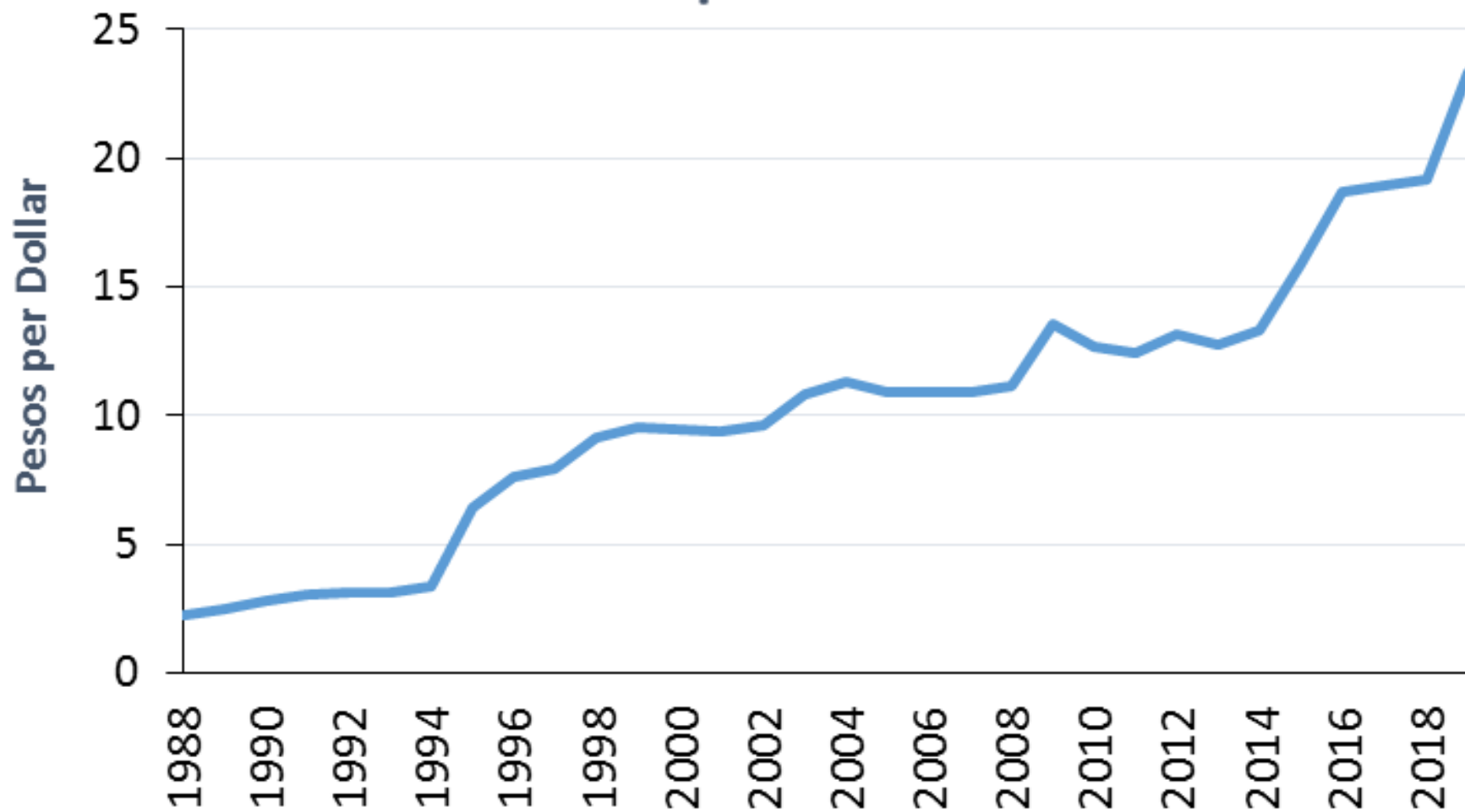
Mexico Real Total Investment Percentage Change



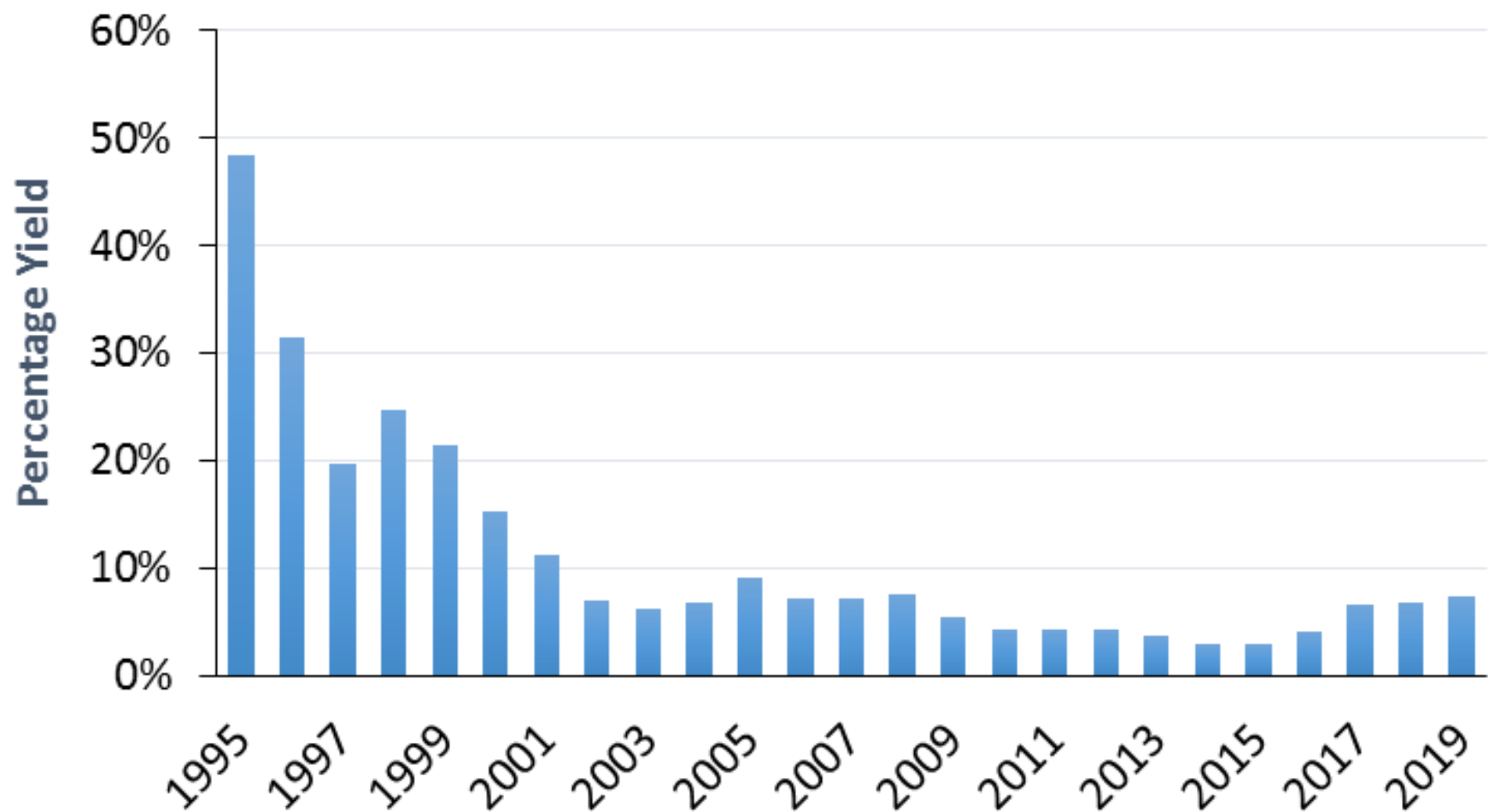
Mexico Inflation Rate Consumer Price Index



Nominal Exchange Rate Pesos per Dollar



Nominal Yield Rate 28-Day CETES (Treasury Bills)



Risks

- NAFTA Talks Failure
- Post-Election Populist Policy Errors

Data Sources

BEA, 2018, *U.S. Economic Accounts*, Washington, DC:
U.S. Bureau of Economic Analysis

P. Newport and M. Saberty-Javid, 2017, “Risks and Pressure Points,” *IHS Markit US Economic Outlook*, December, 23-26.

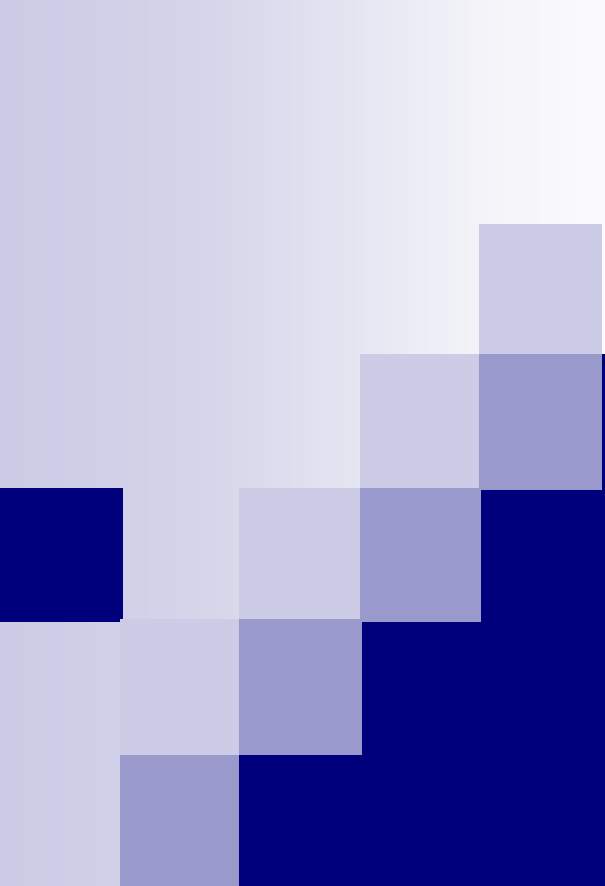
T.M. Fullerton, Jr., 2017, “National Economic Outlook,” *Bloomberg US Economic Indicator Survey*, December.

Data Sources (continued)

INEGI, 2017, *Economía*, Mexico, DF: Instituto Nacional de Estadística y Geografía.

IMF, 2017, *World Economic Outlook*, Washington, DC: International Monetary Fund, October.

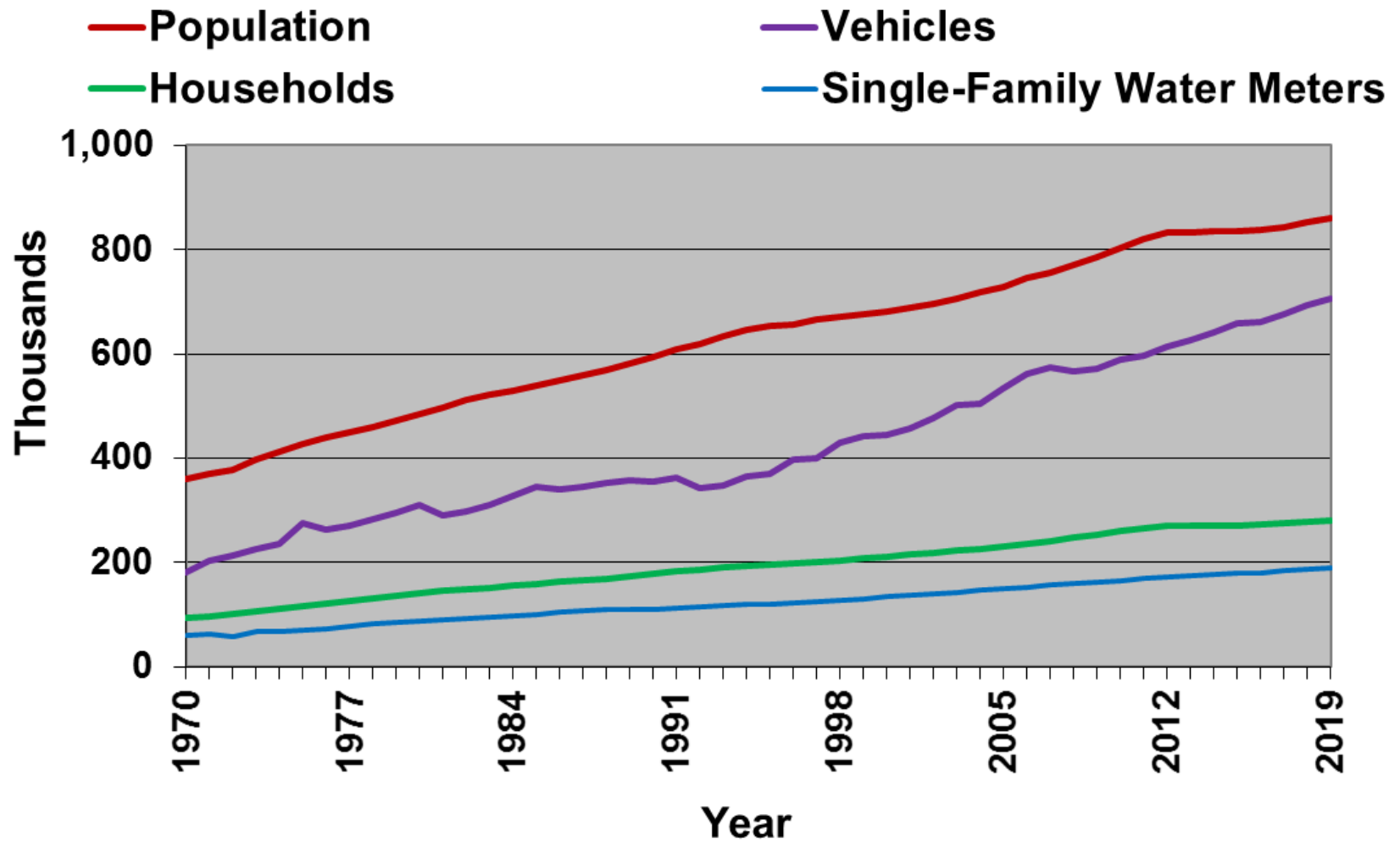
T.M. Fullerton, Jr., and A.G. Walke, 2017, “Economic Tremors,” *Mexico Consensus Economic Forecast*, 20(4), 1-4.



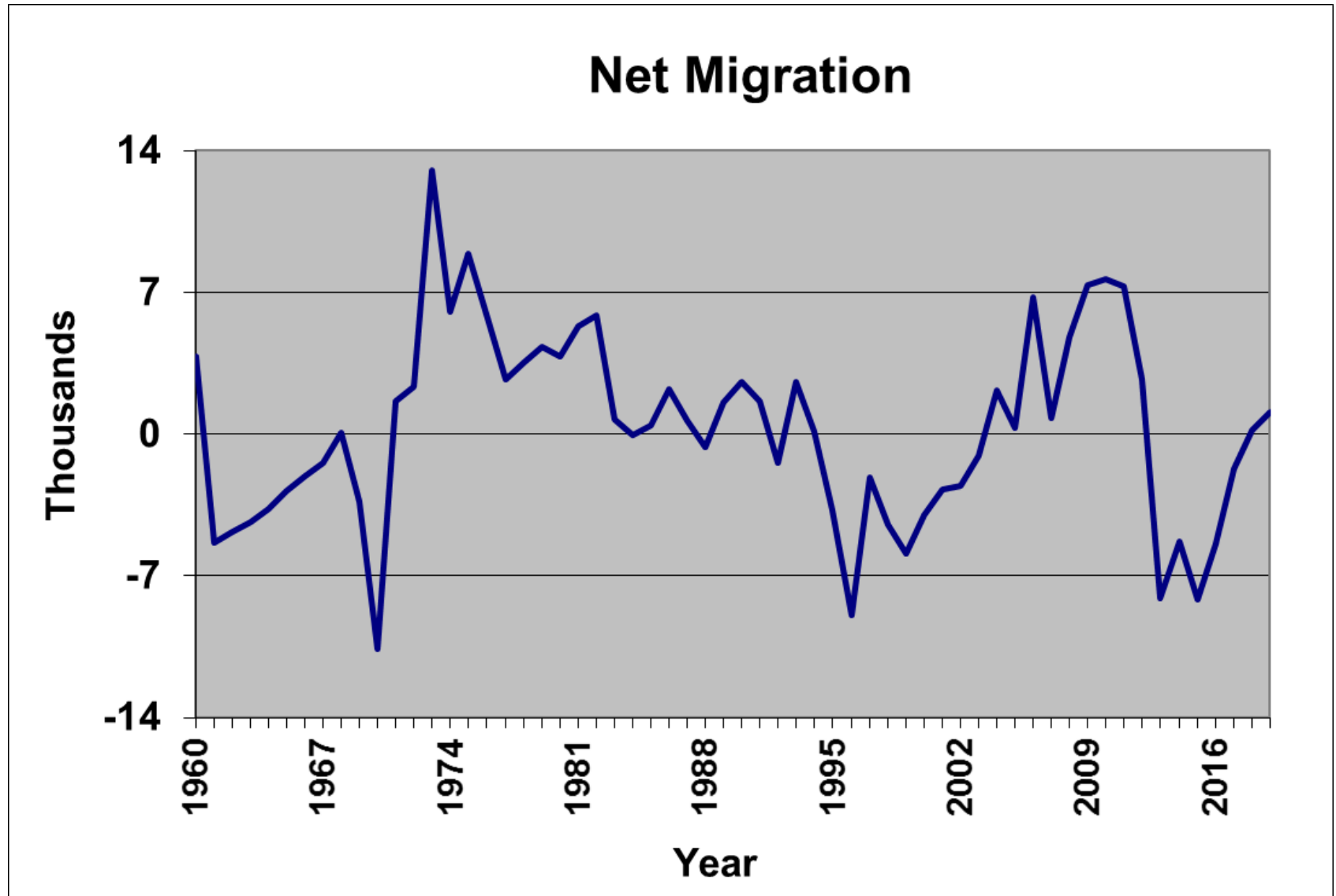
El Paso, Texas Economic Outlook to 2019

Border Region Modeling Project
Department of Economics & Finance
University of Texas at El Paso

General Demographic Indicators

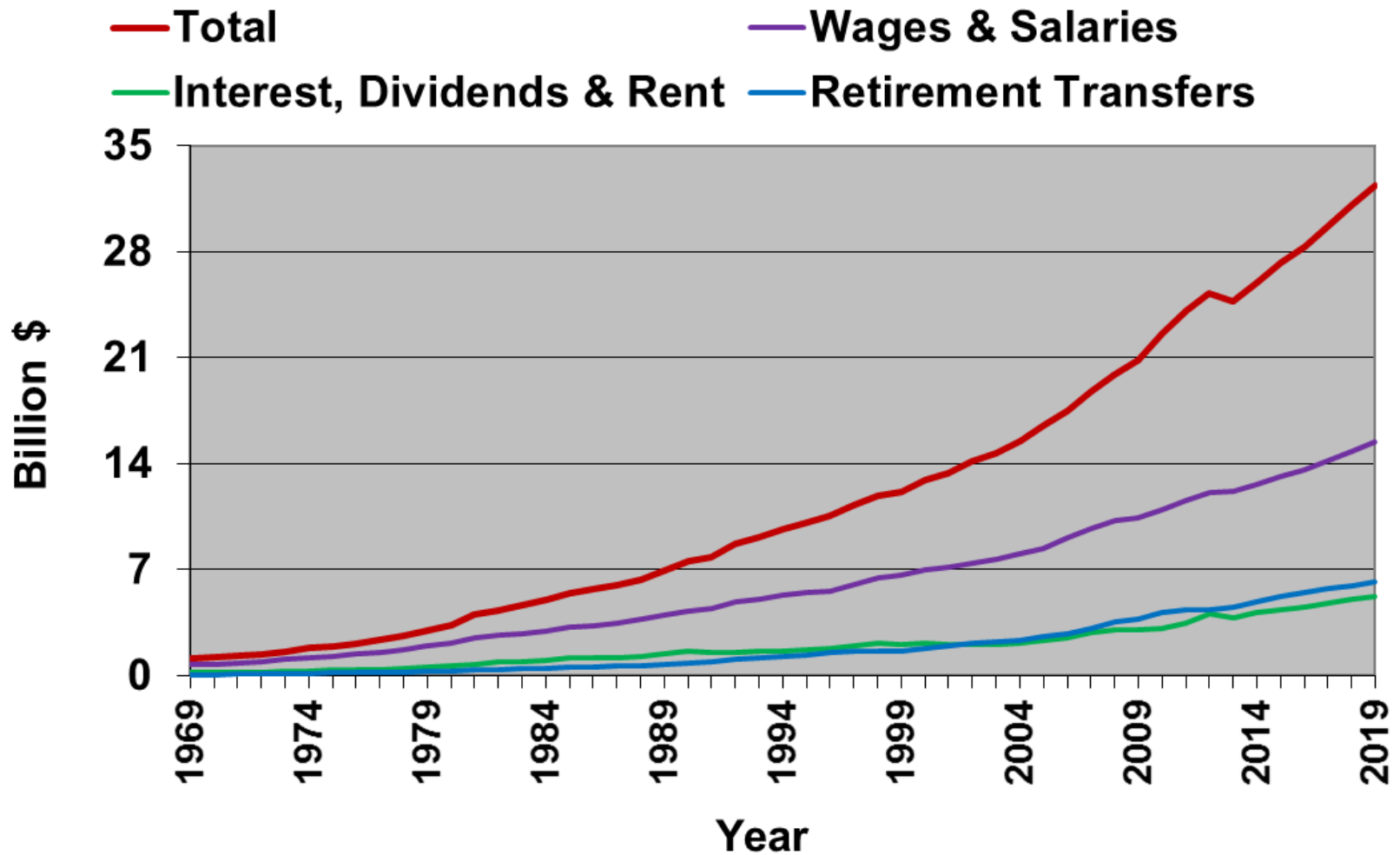


Source: UTEP Border Region Modeling Project



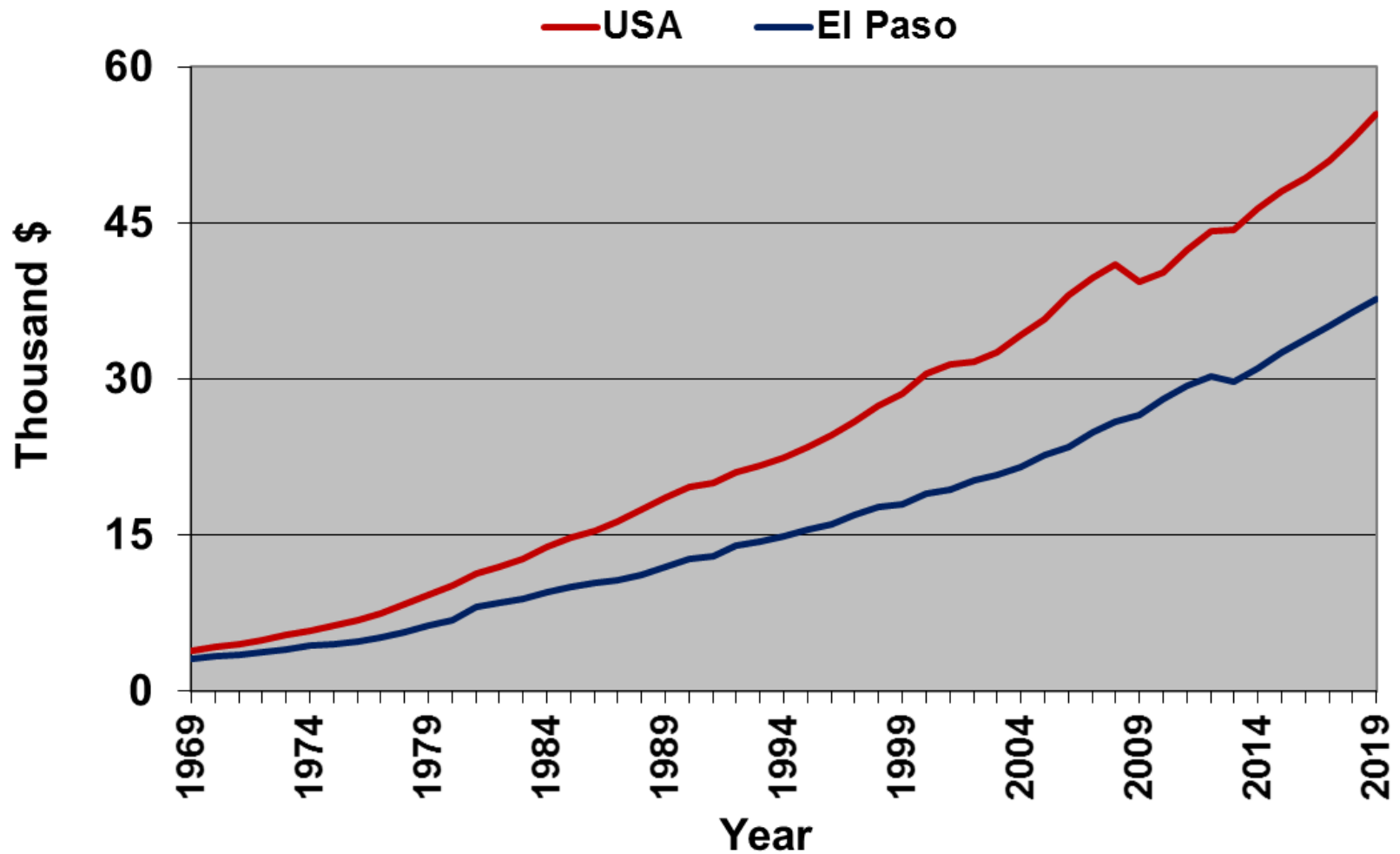
Source: UTEP Border Region Modeling Project

Personal Income



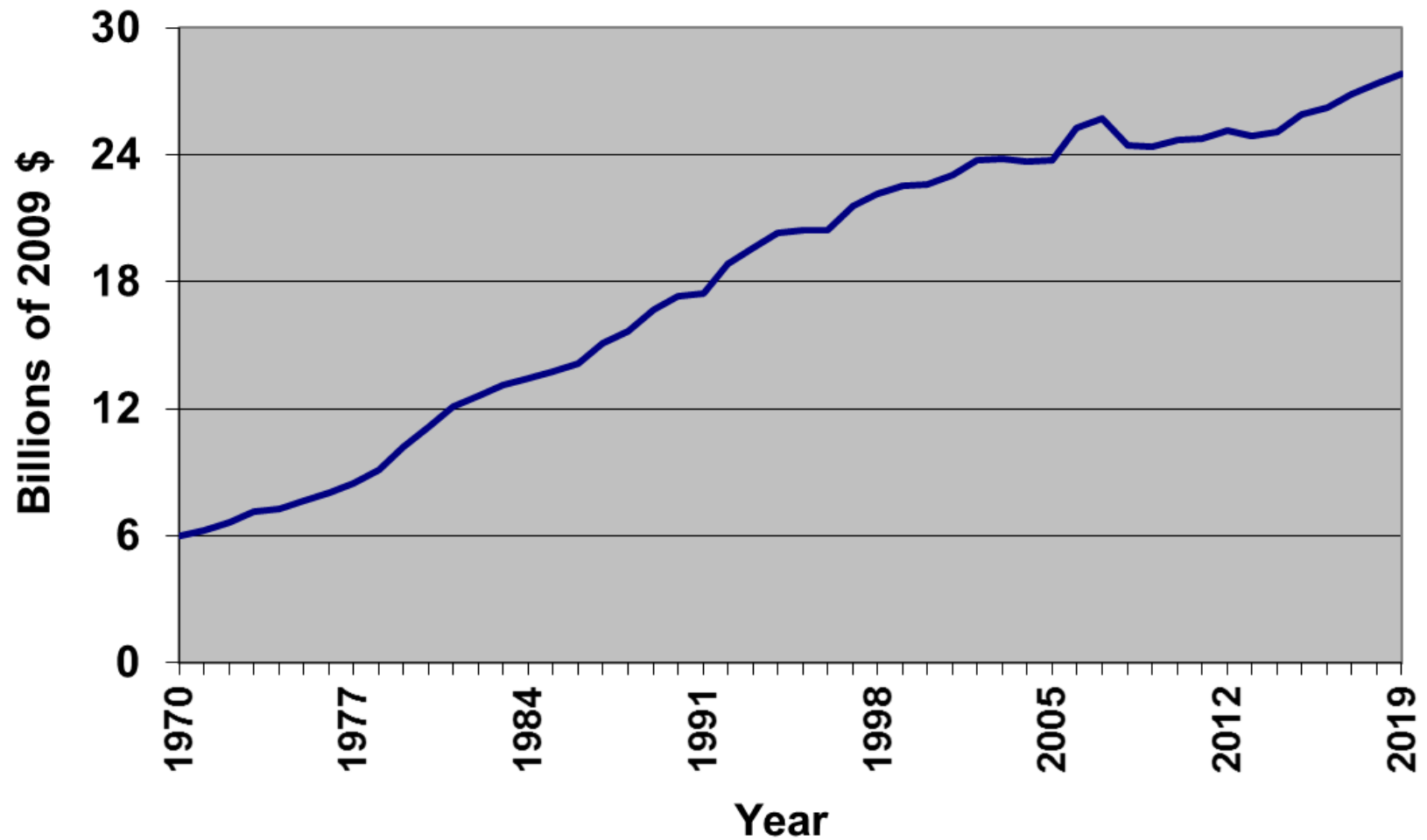
Source: UTEP Border Region Modeling Project

Per Capita Personal Income

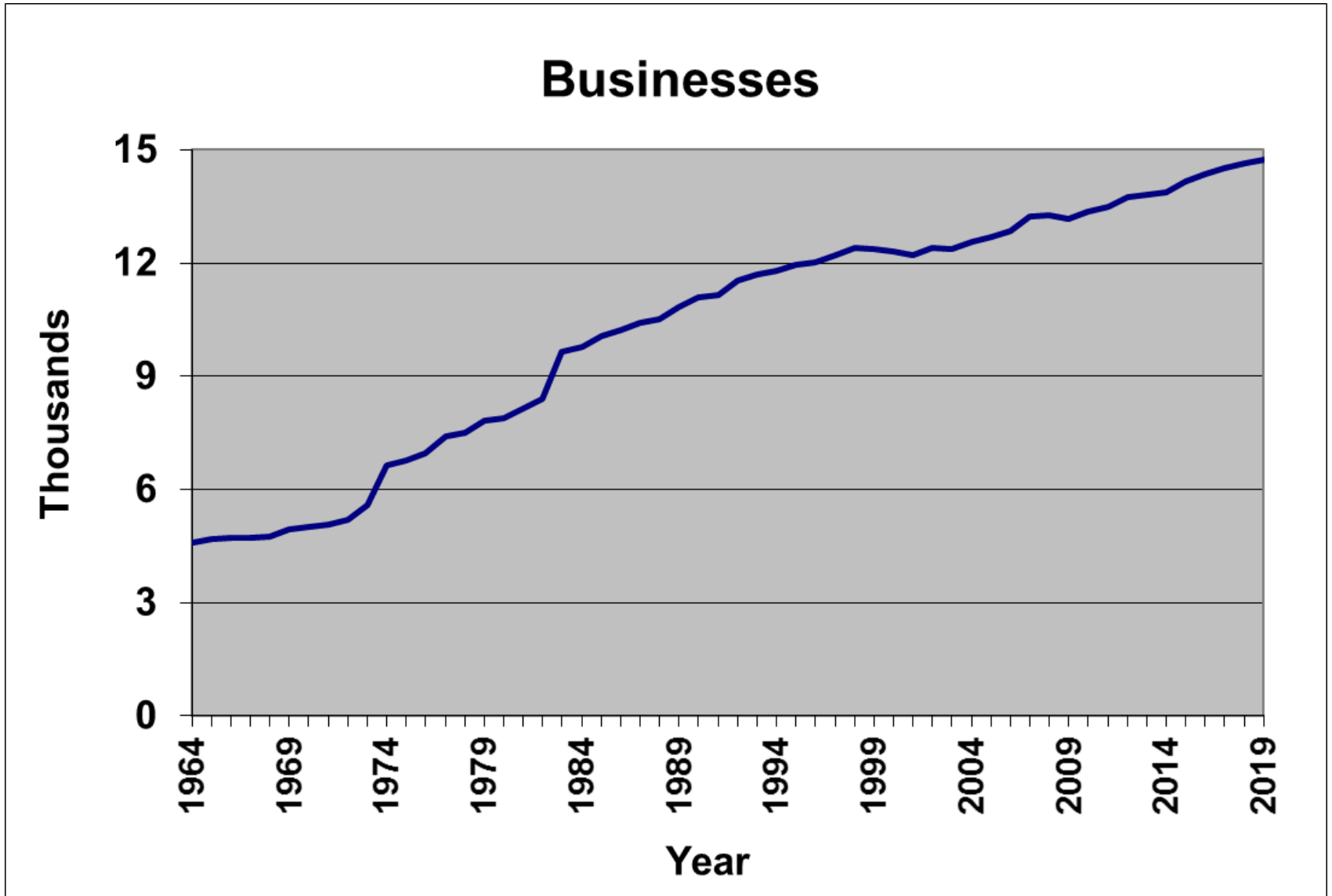


Source: UTEP Border Region Modeling Project

Real Gross Metropolitan Product

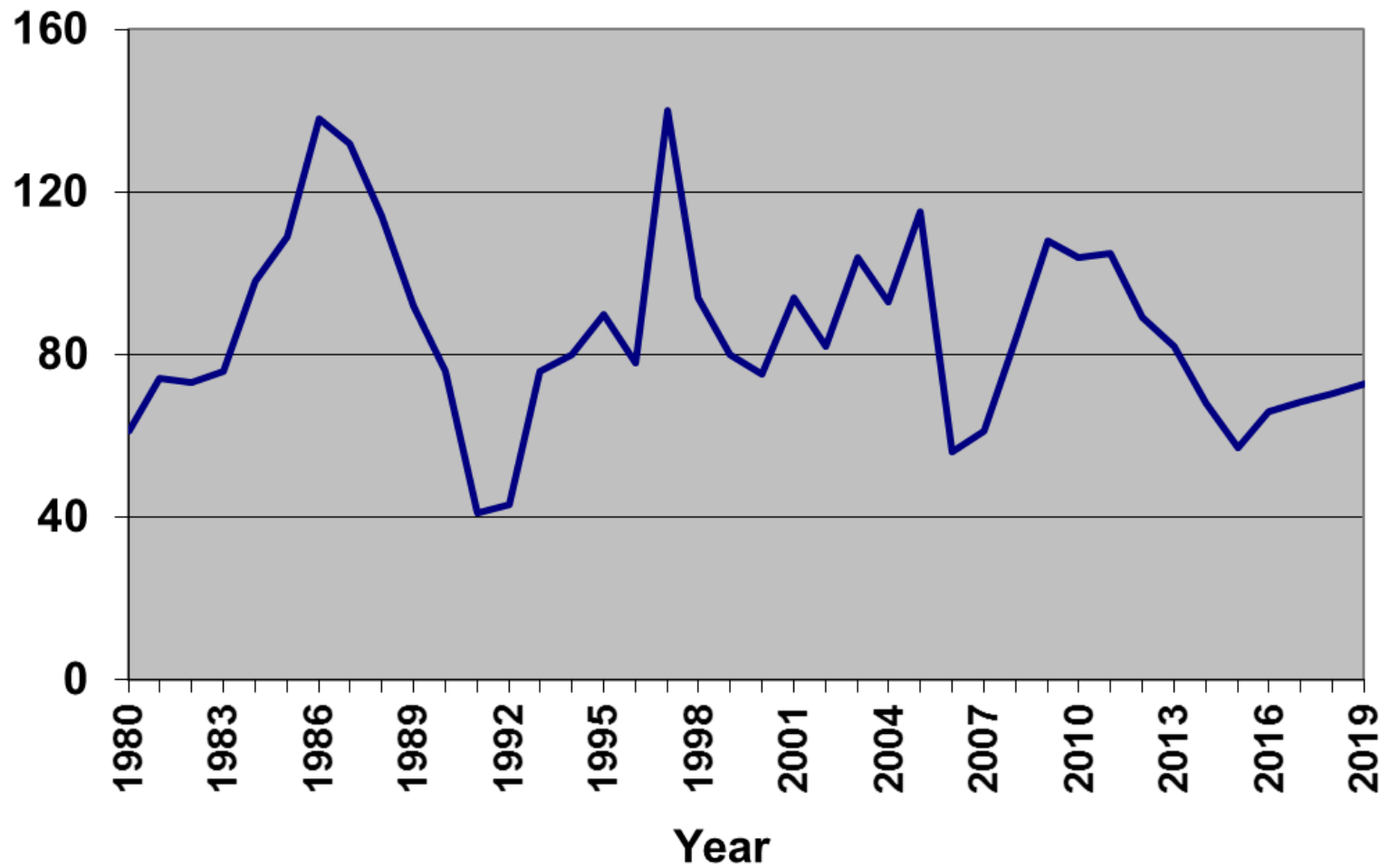


Source: UTEP Border Region Modeling Project



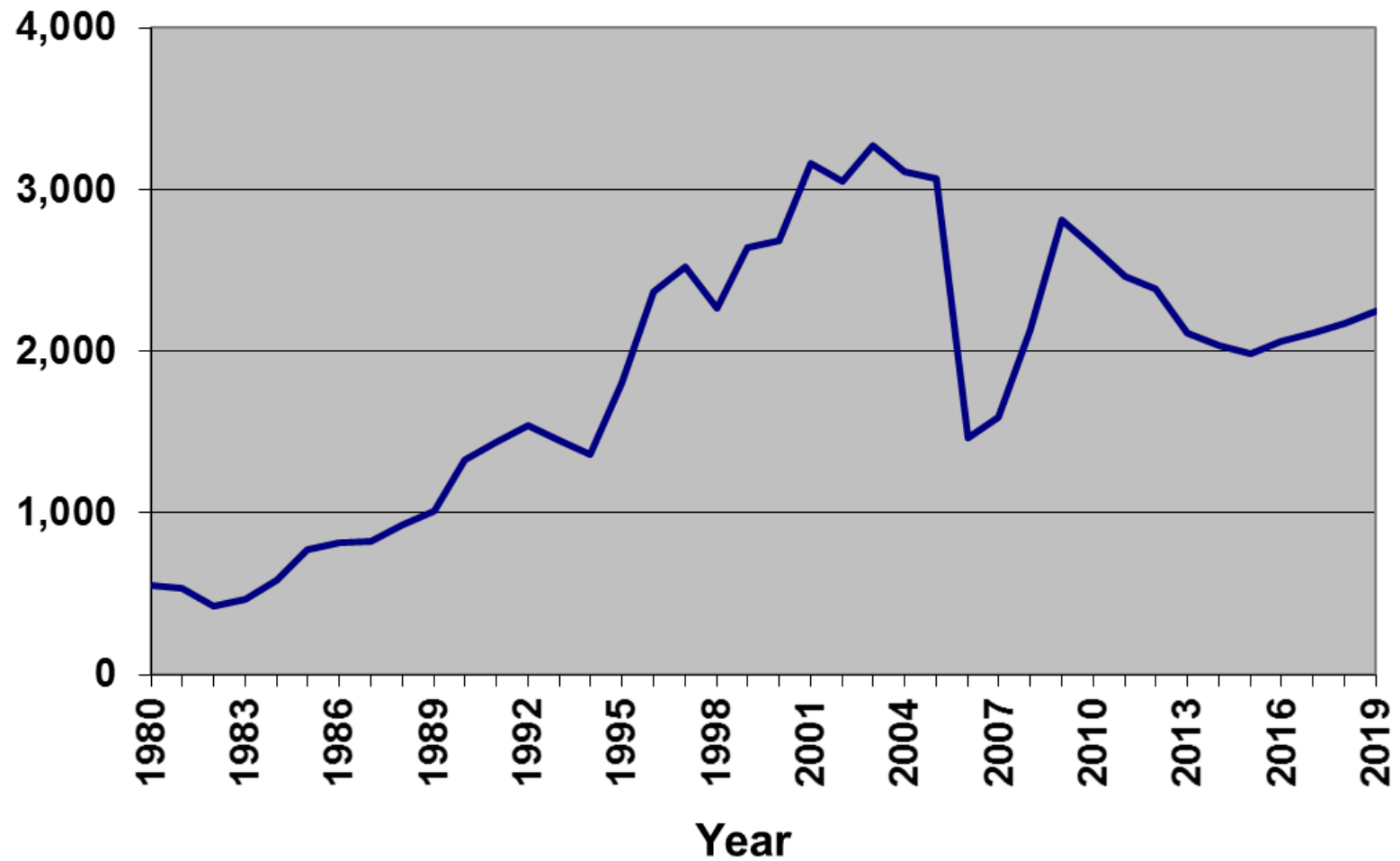
Source: UTEP Border Region Modeling Project

Business Bankruptcies

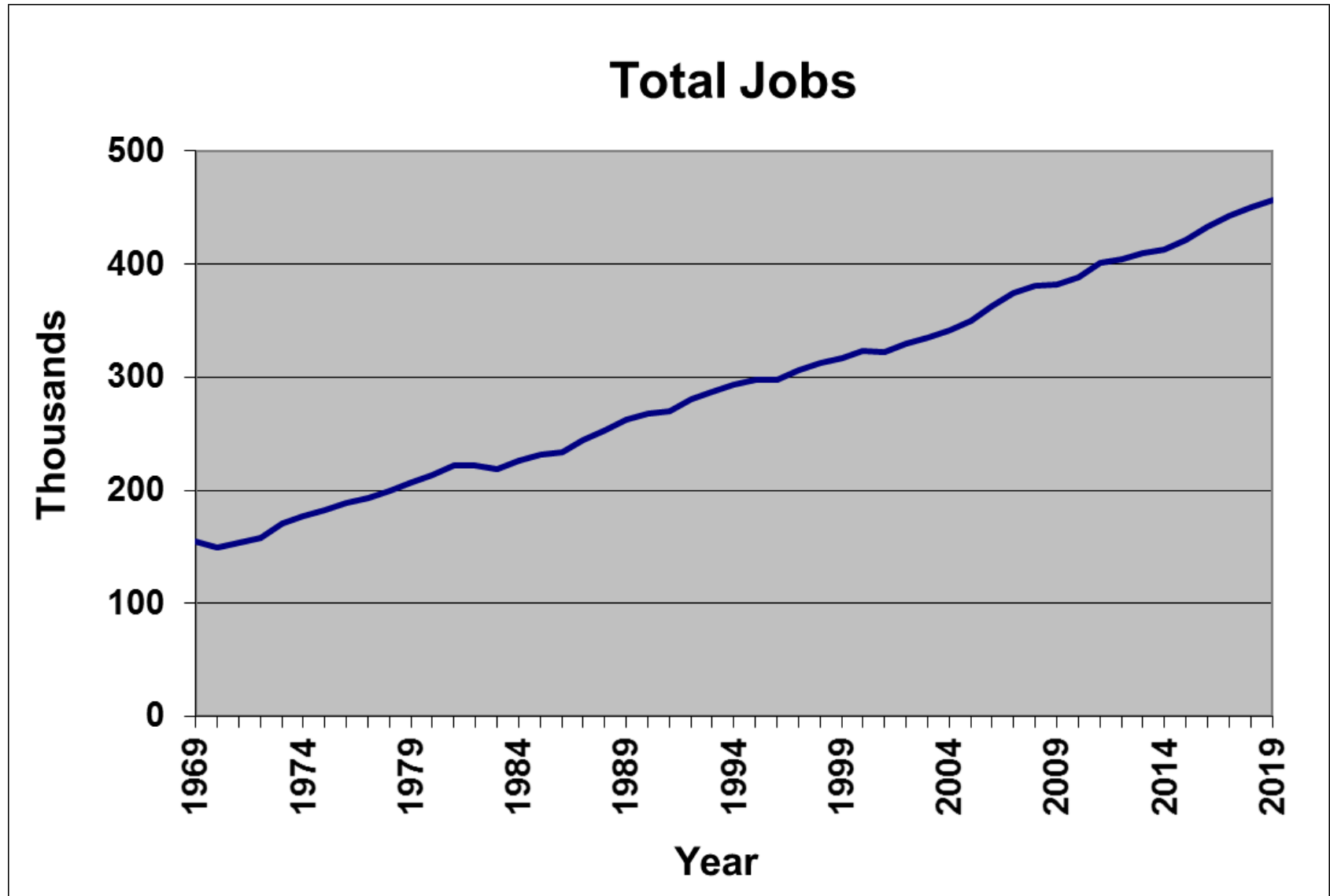


Source: UTEP Border Region Modeling Project

Personal Bankruptcies

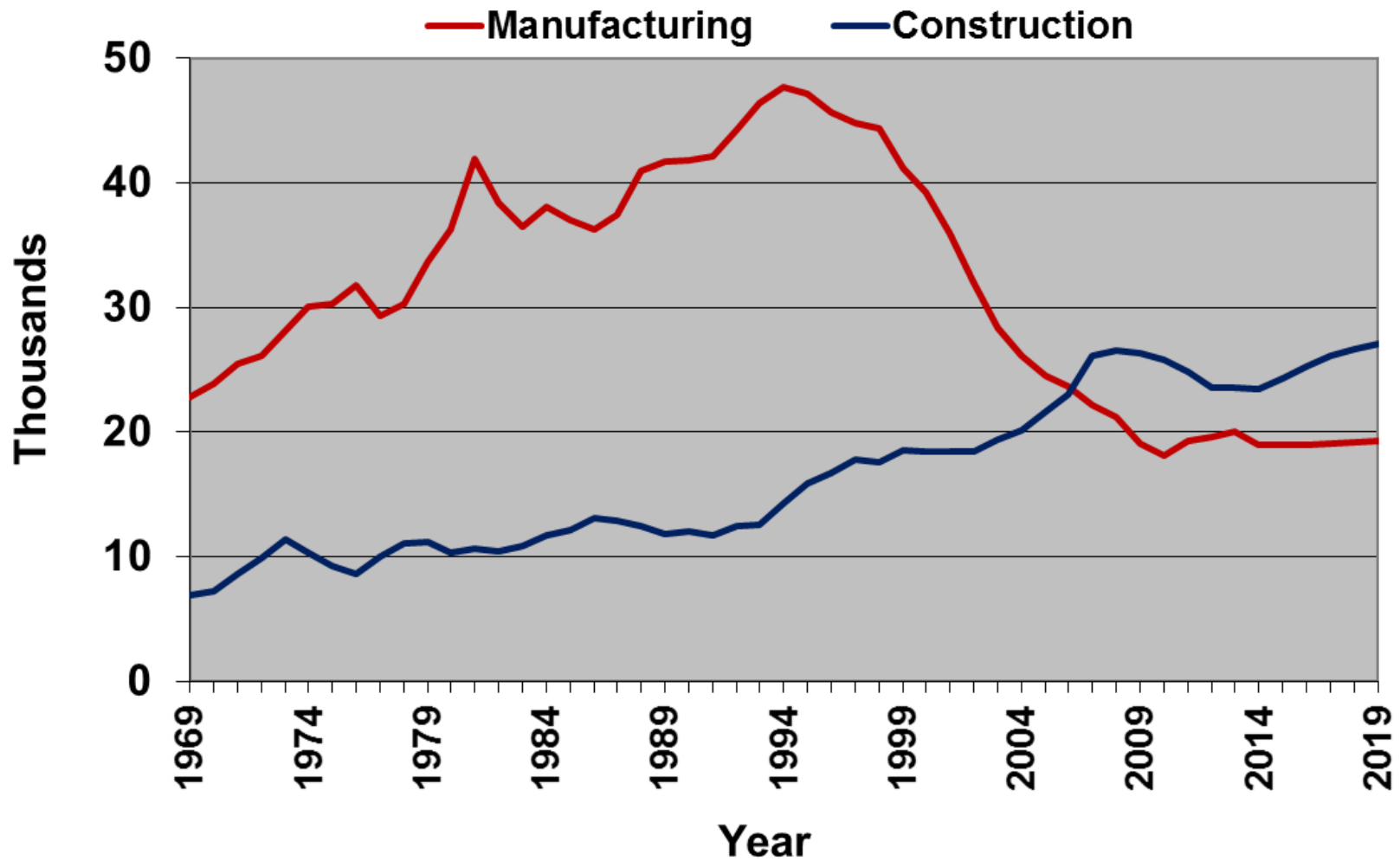


Source: UTEP Border Region Modeling Project



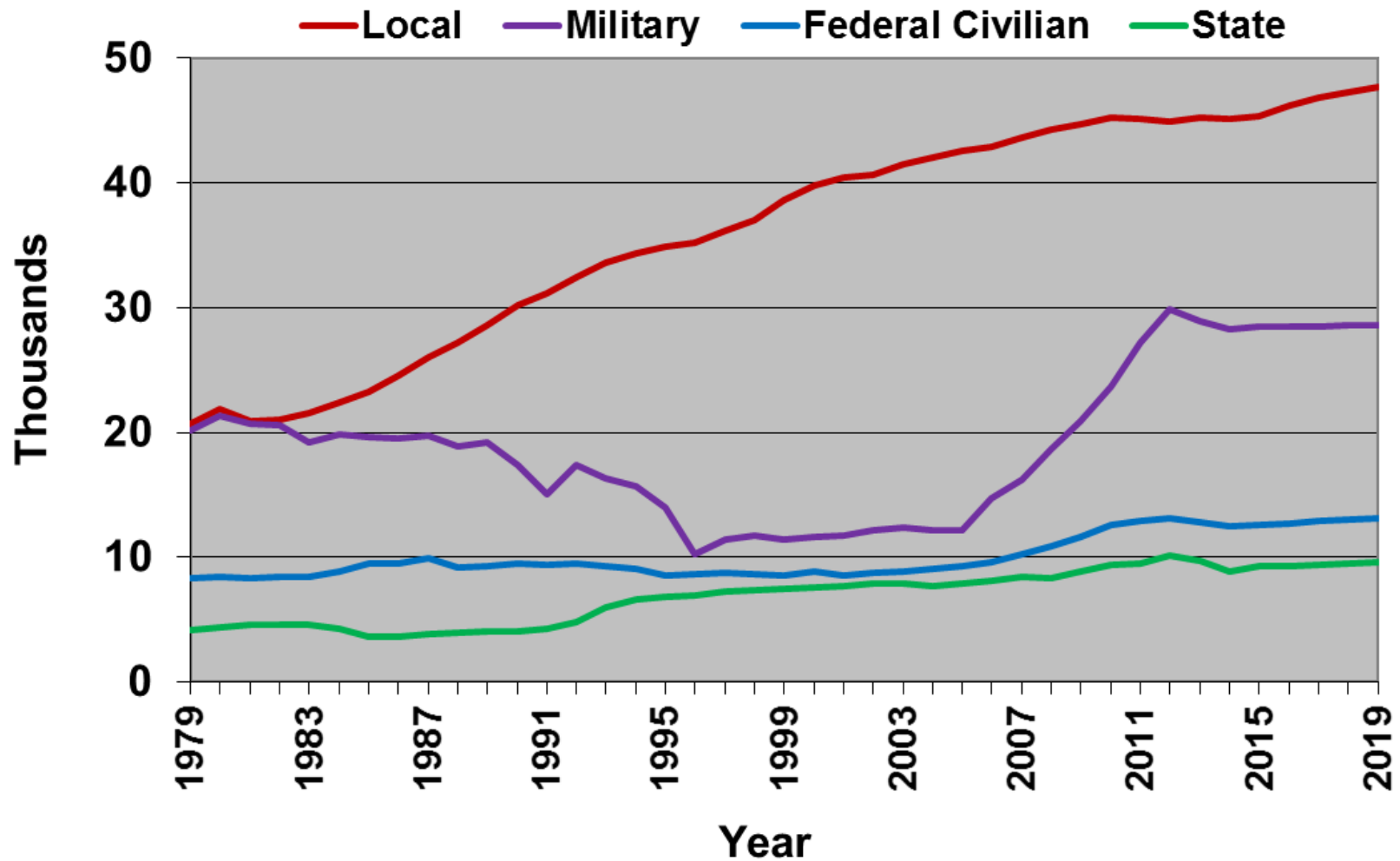
Source: UTEP Border Region Modeling Project

Manufacturing and Construction Jobs



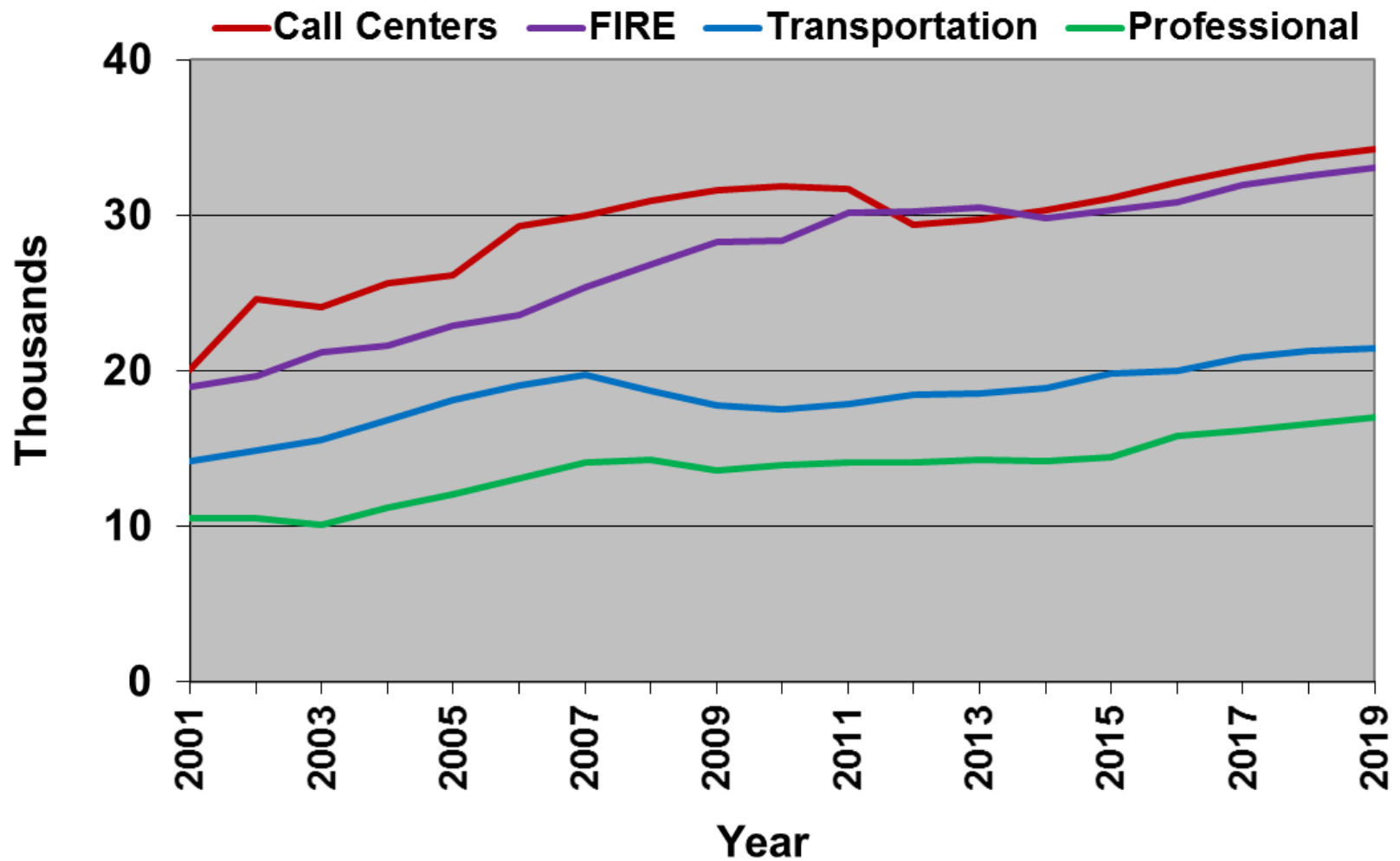
Source: UTEP Border Region Modeling Project

Government Employment



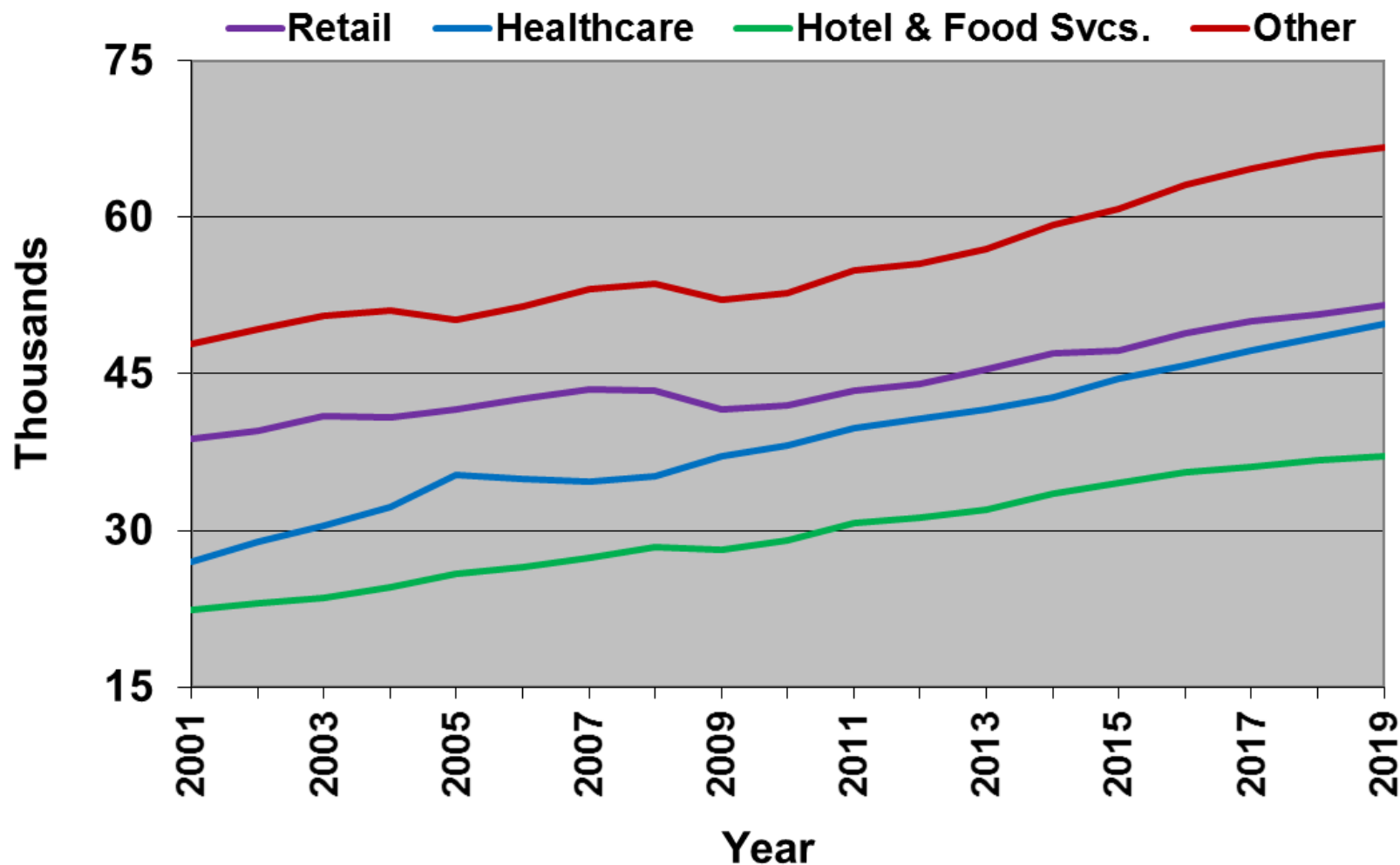
Source: UTEP Border Region Modeling Project

Service Sector Employment



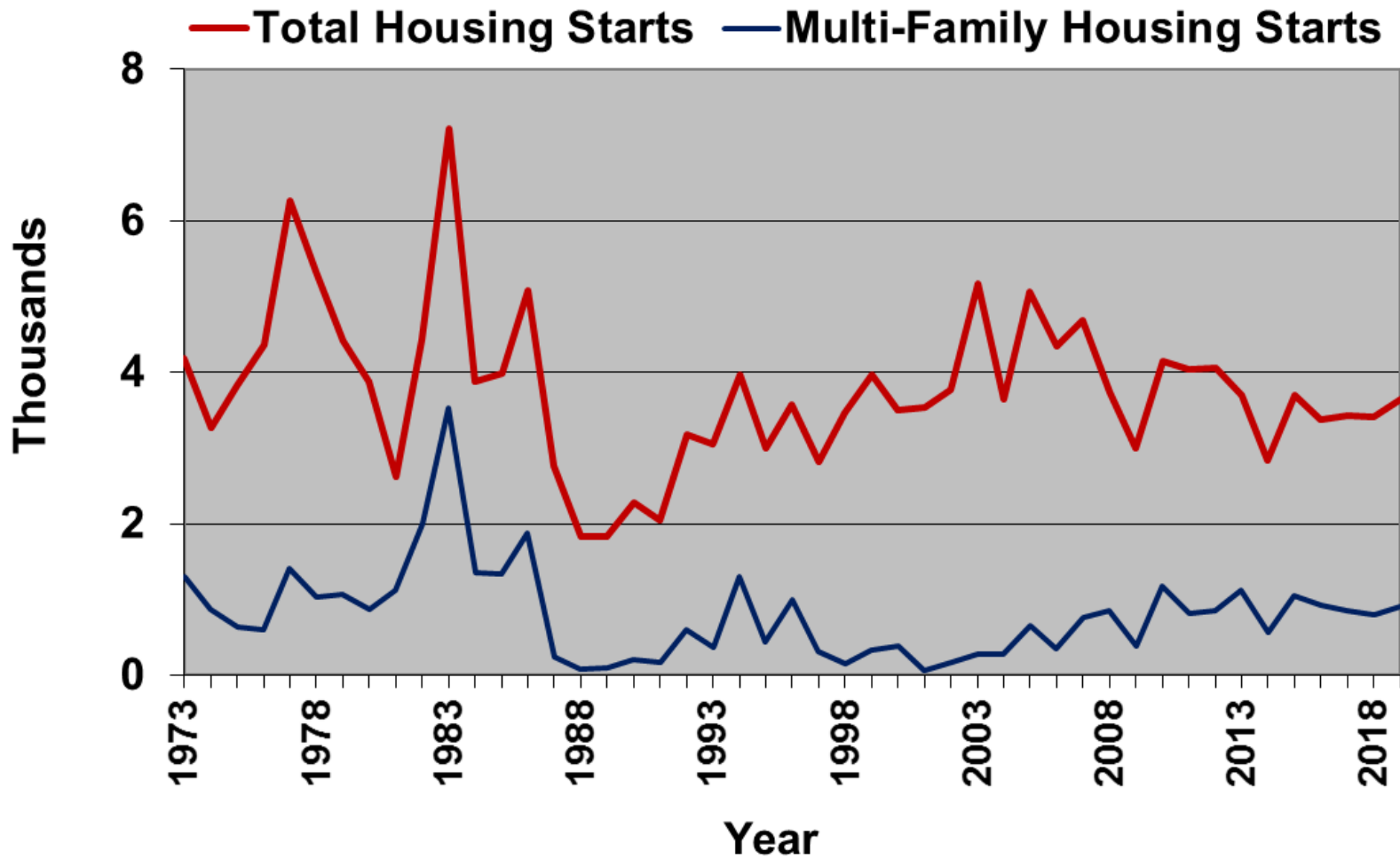
Source: UTEP Border Region Modeling Project

Service Sector and Other Employment



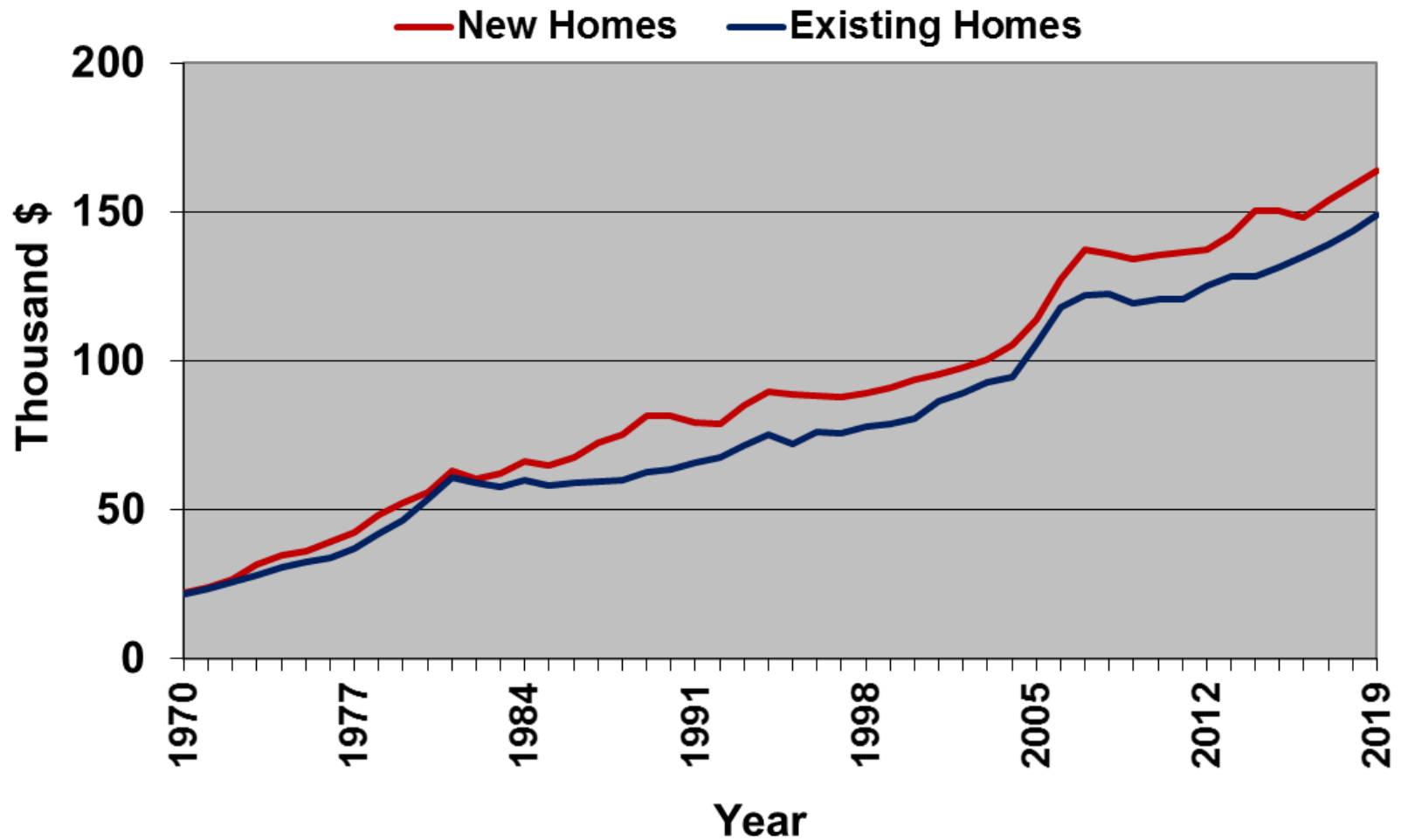
Source: UTEP Border Region Modeling Project

Housing Starts

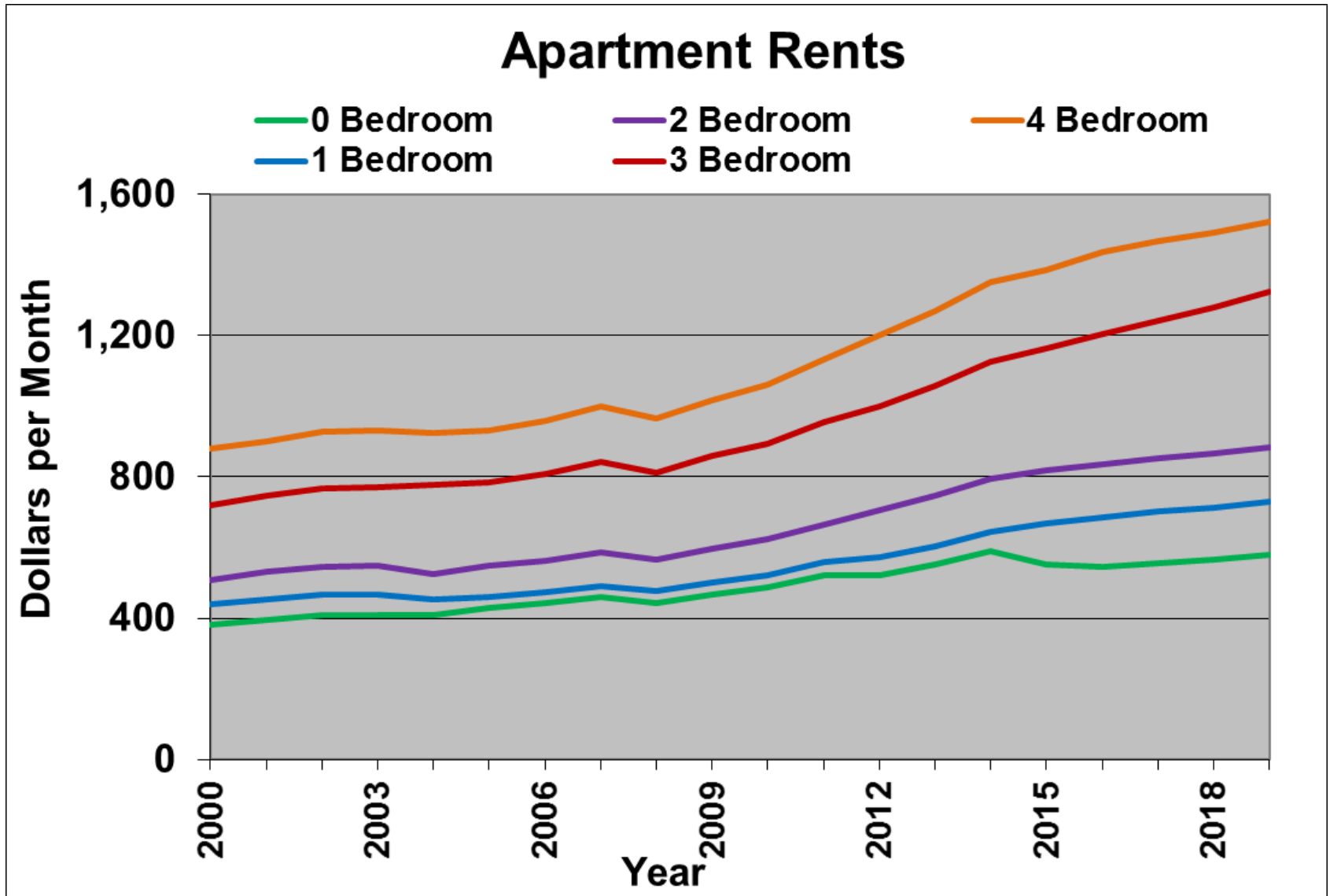


Source: UTEP Border Region Modeling Project

Median House Prices

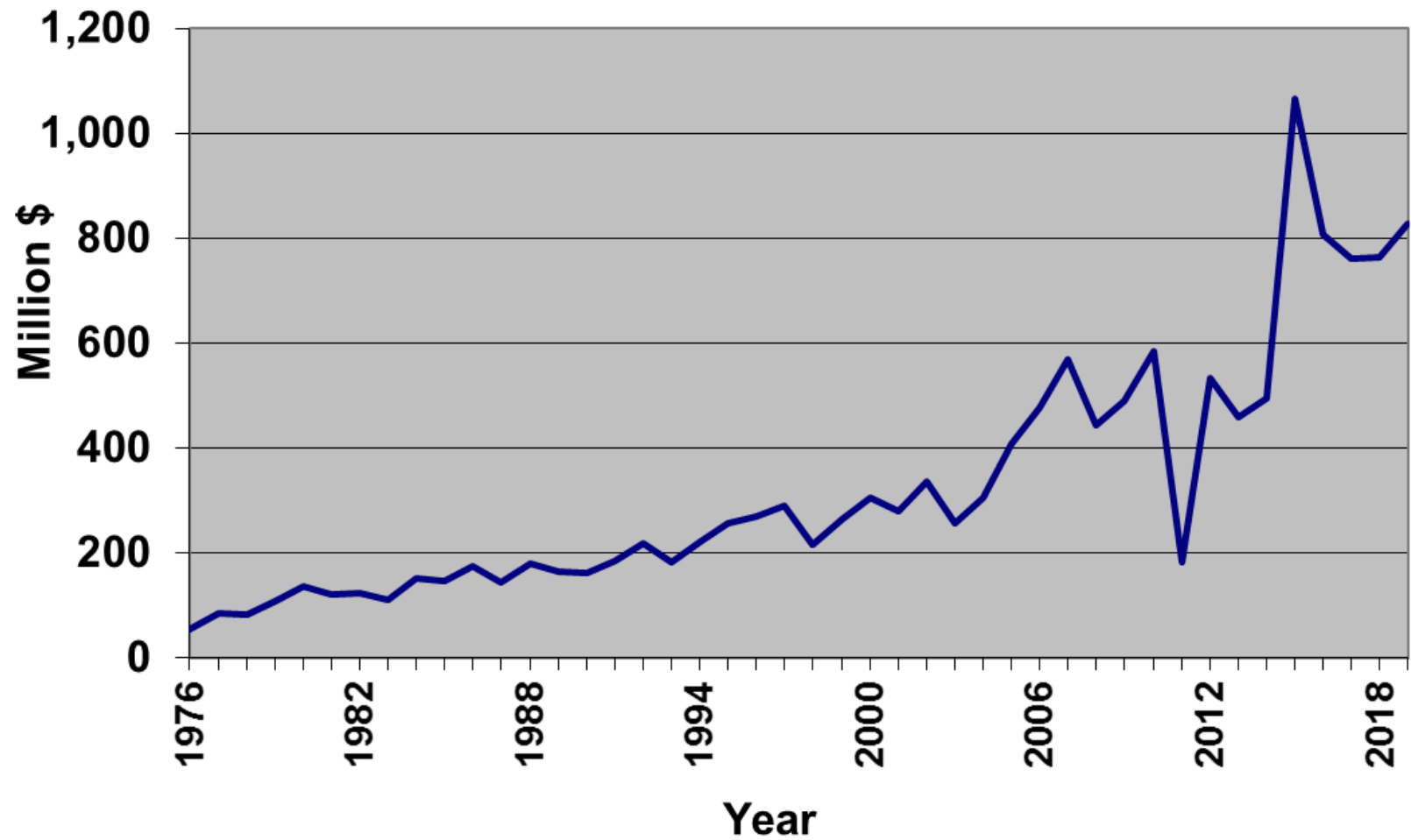


Source: UTEP Border Region Modeling Project



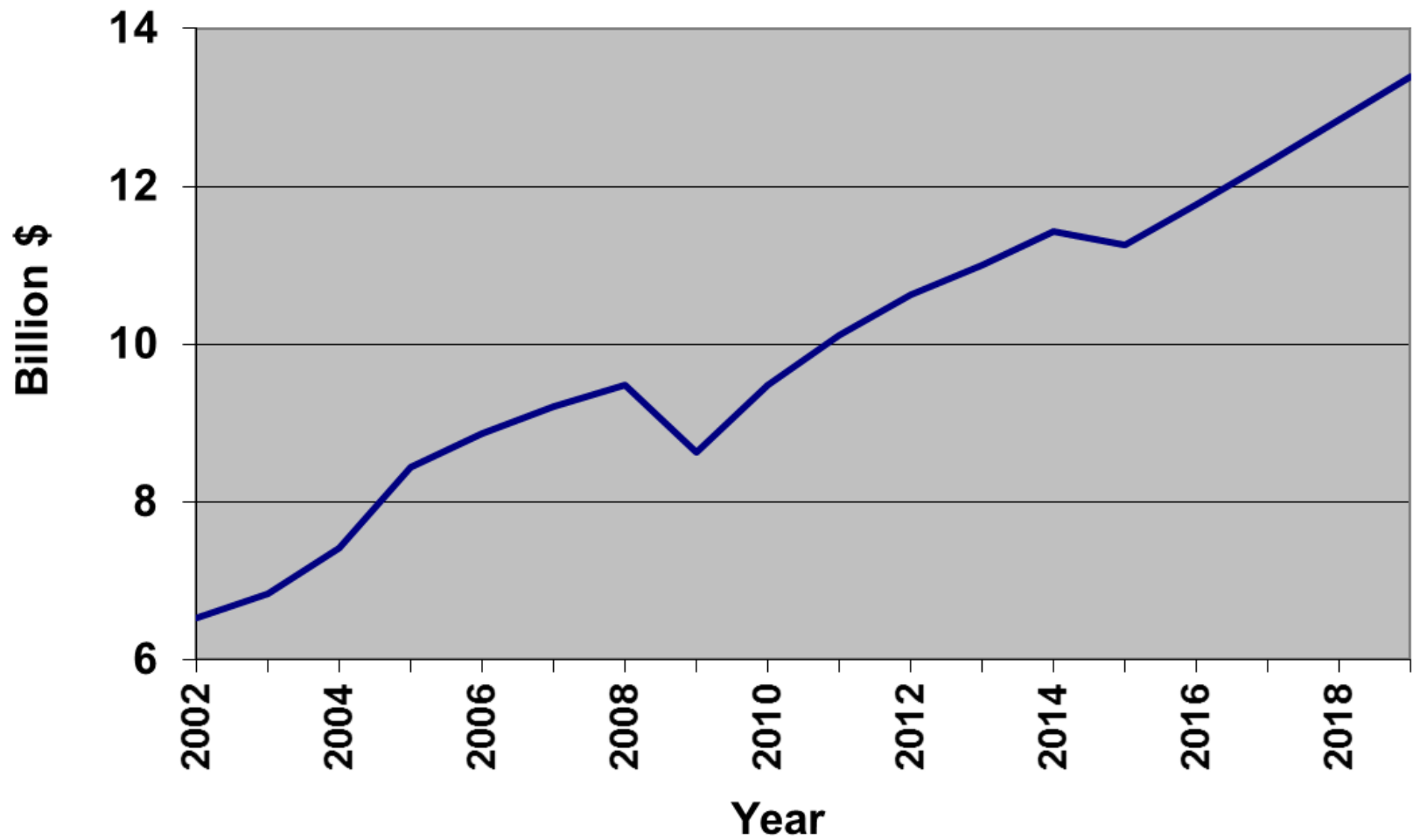
Source: UTEP Border Region Modeling Project

Nonresidential Space



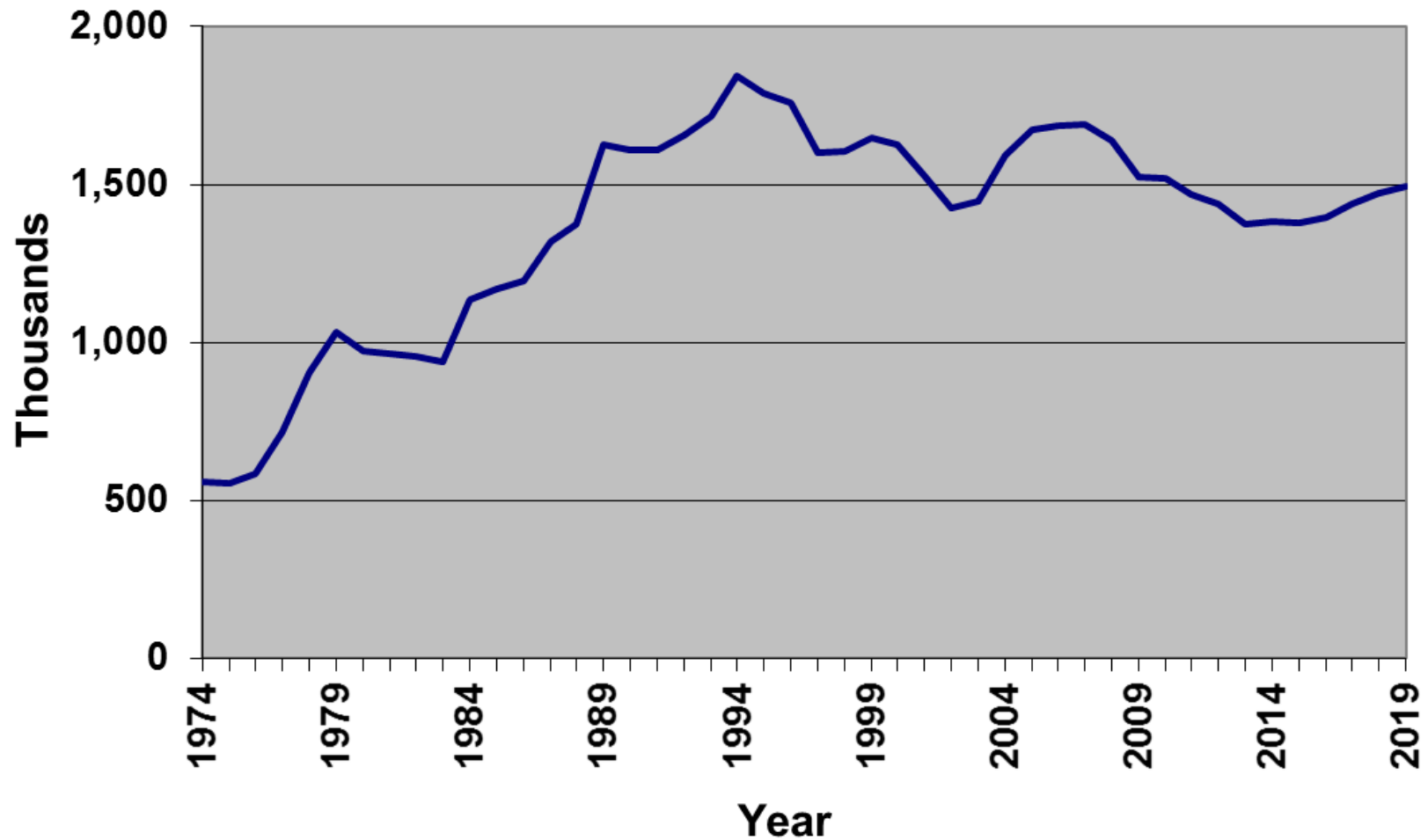
Source: UTEP Border Region Modeling Project

Gross Commercial Sales

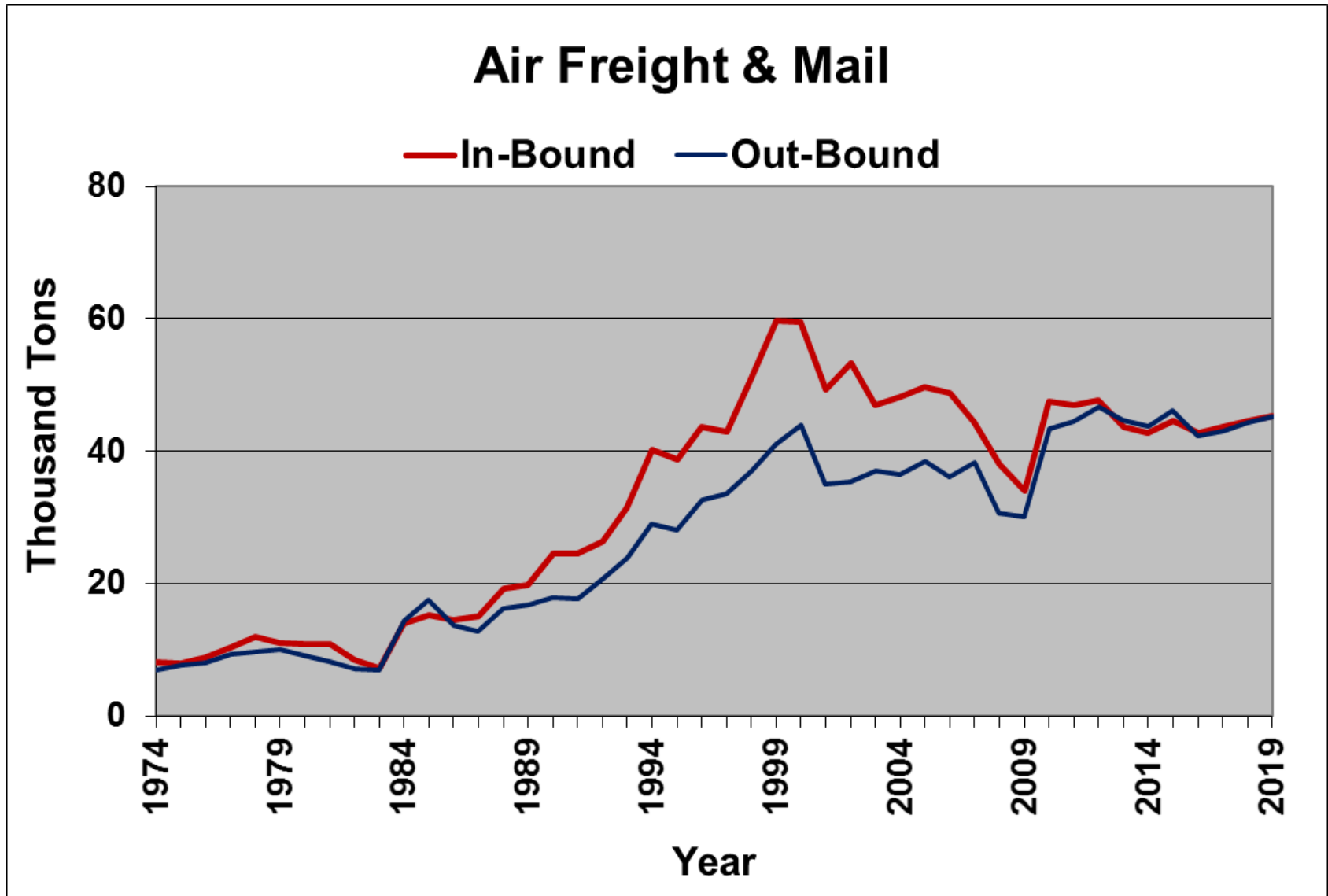


Source: UTEP Border Region Modeling Project

Airport Passenger Arrivals

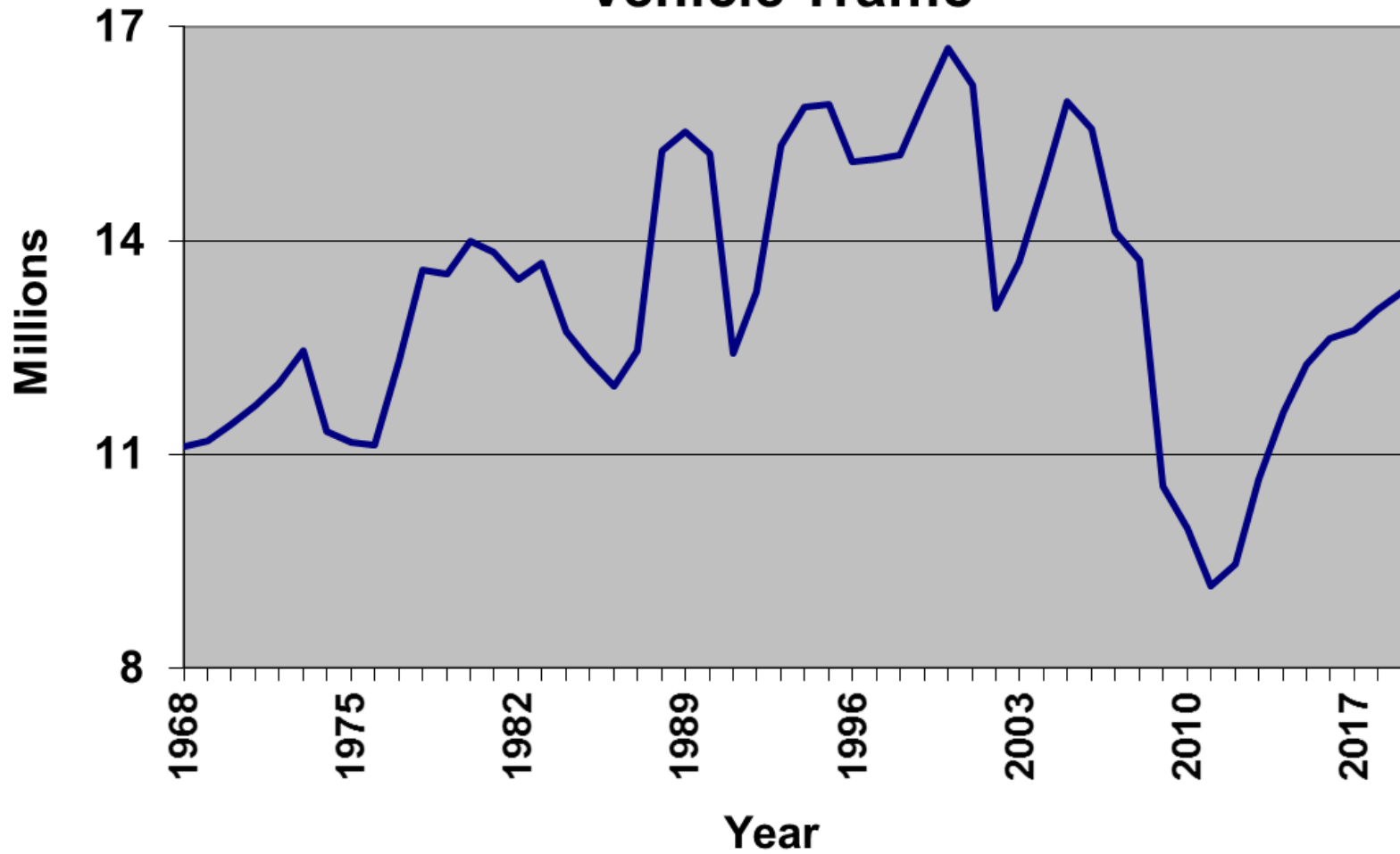


Source: UTEP Border Region Modeling Project



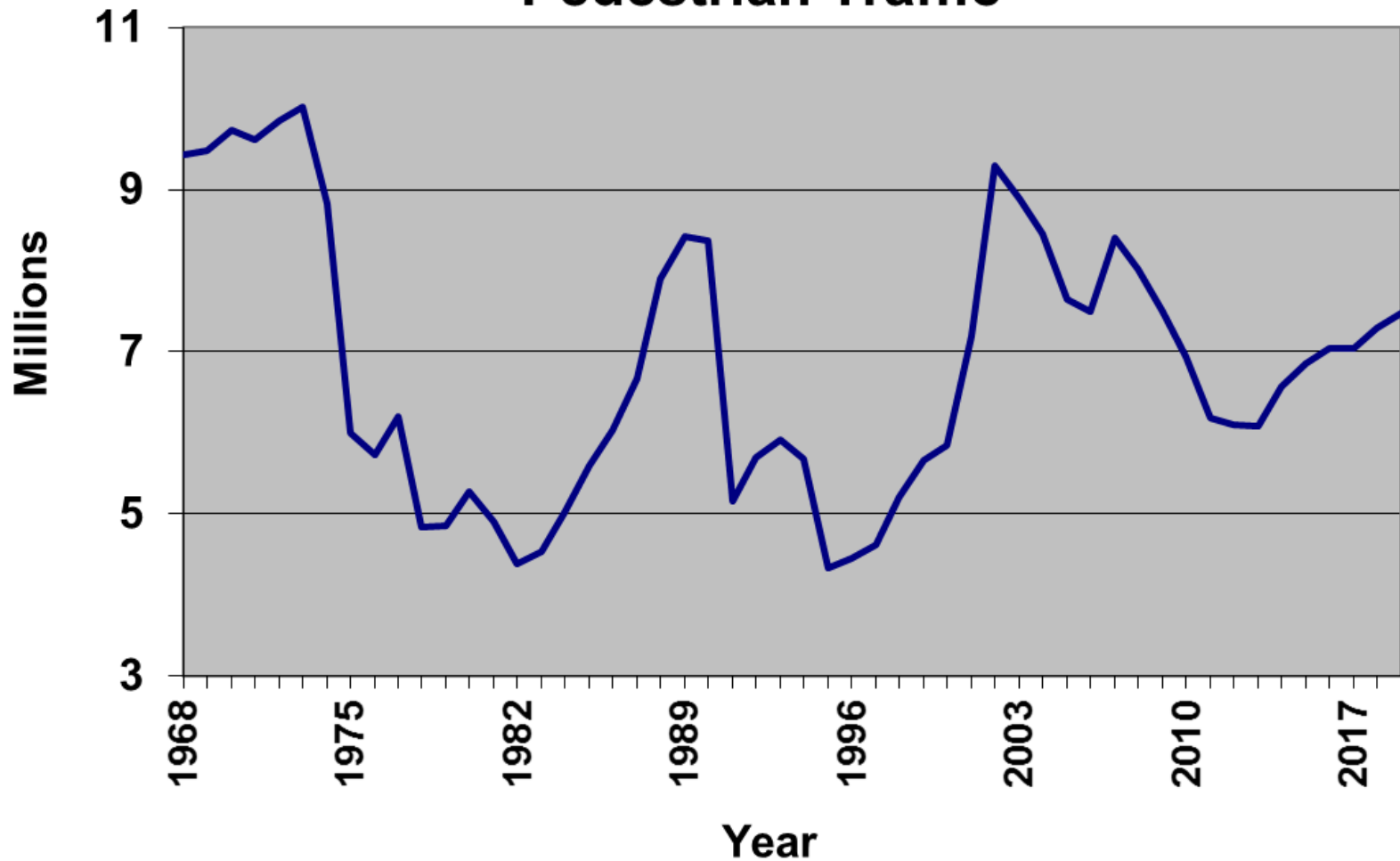
Source: UTEP Border Region Modeling Project

Northbound International Bridge Vehicle Traffic



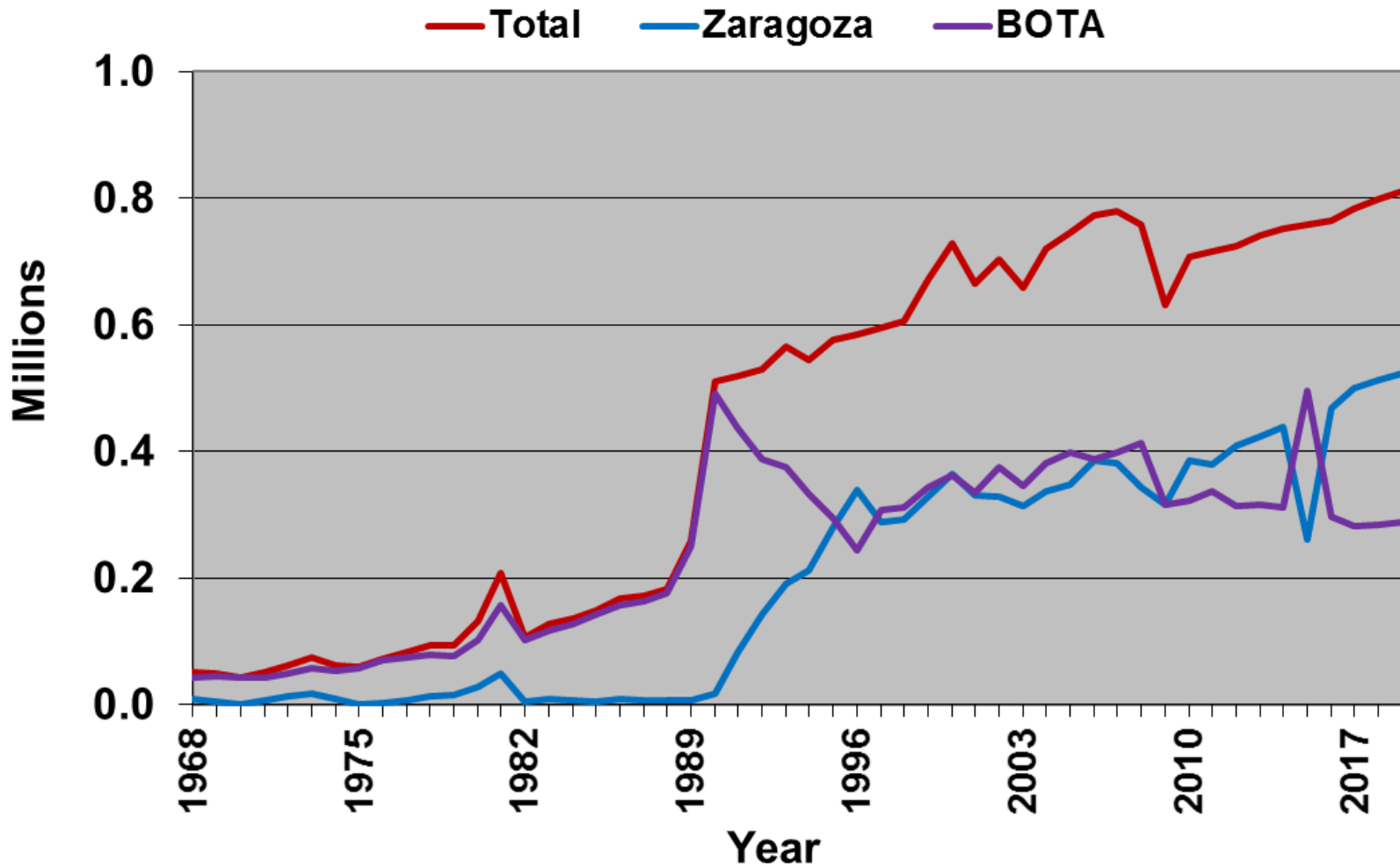
Source: UTEP Border Region Modeling Project

Northbound International Bridge Pedestrian Traffic



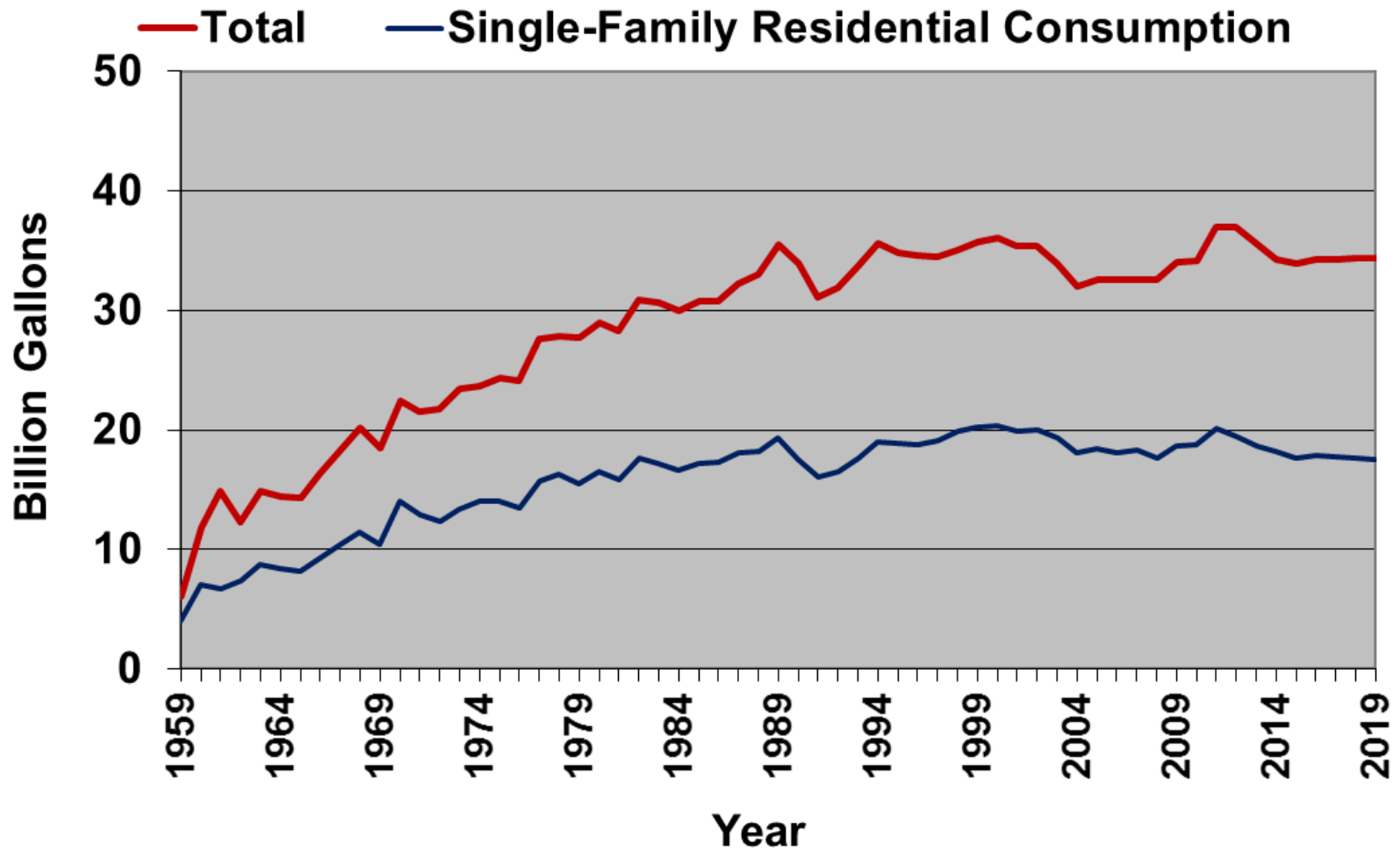
Source: UTEP Border Region Modeling Project

Northbound Truck Traffic



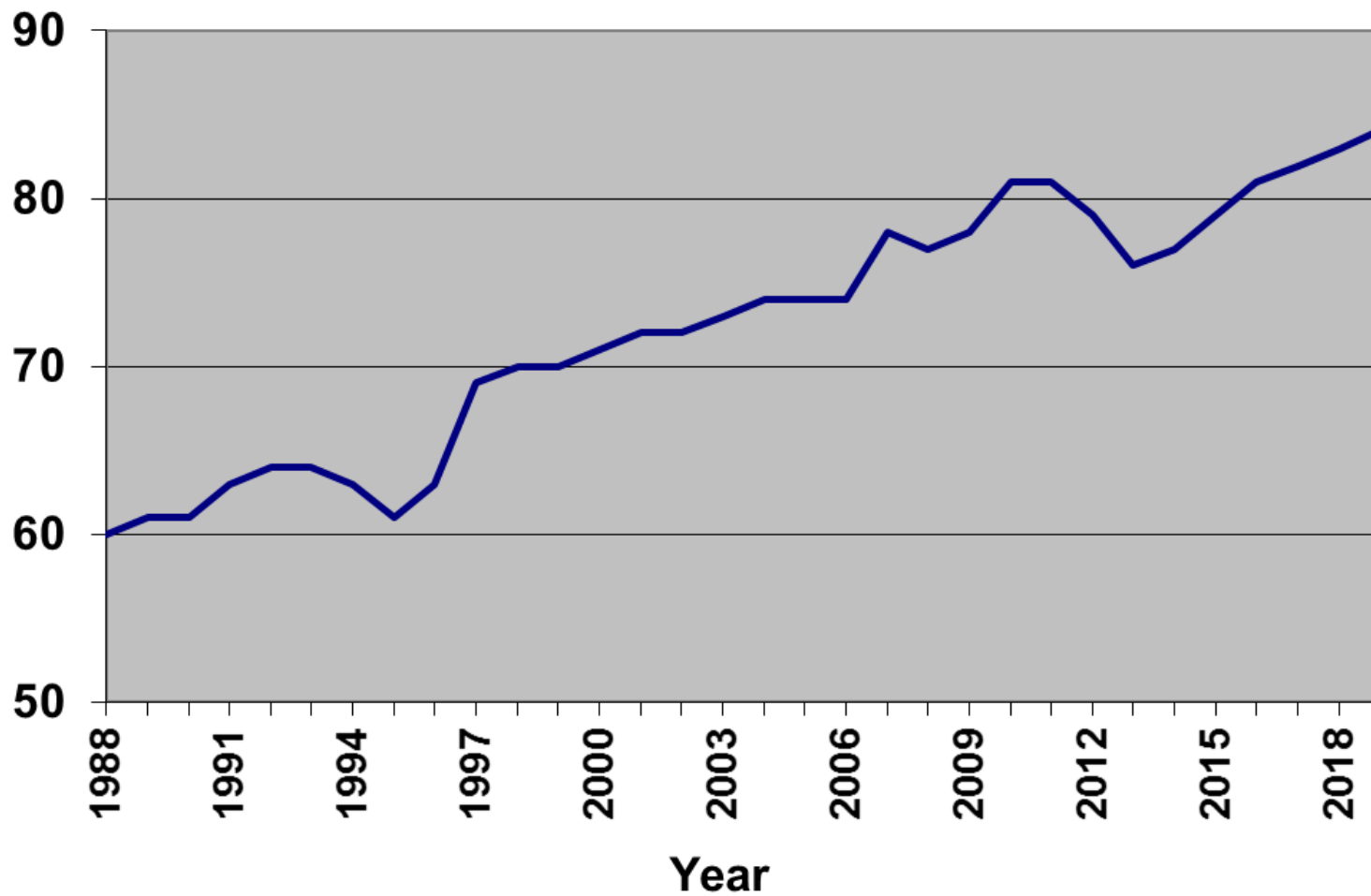
Source: UTEP Border Region Modeling Project

Water Consumption



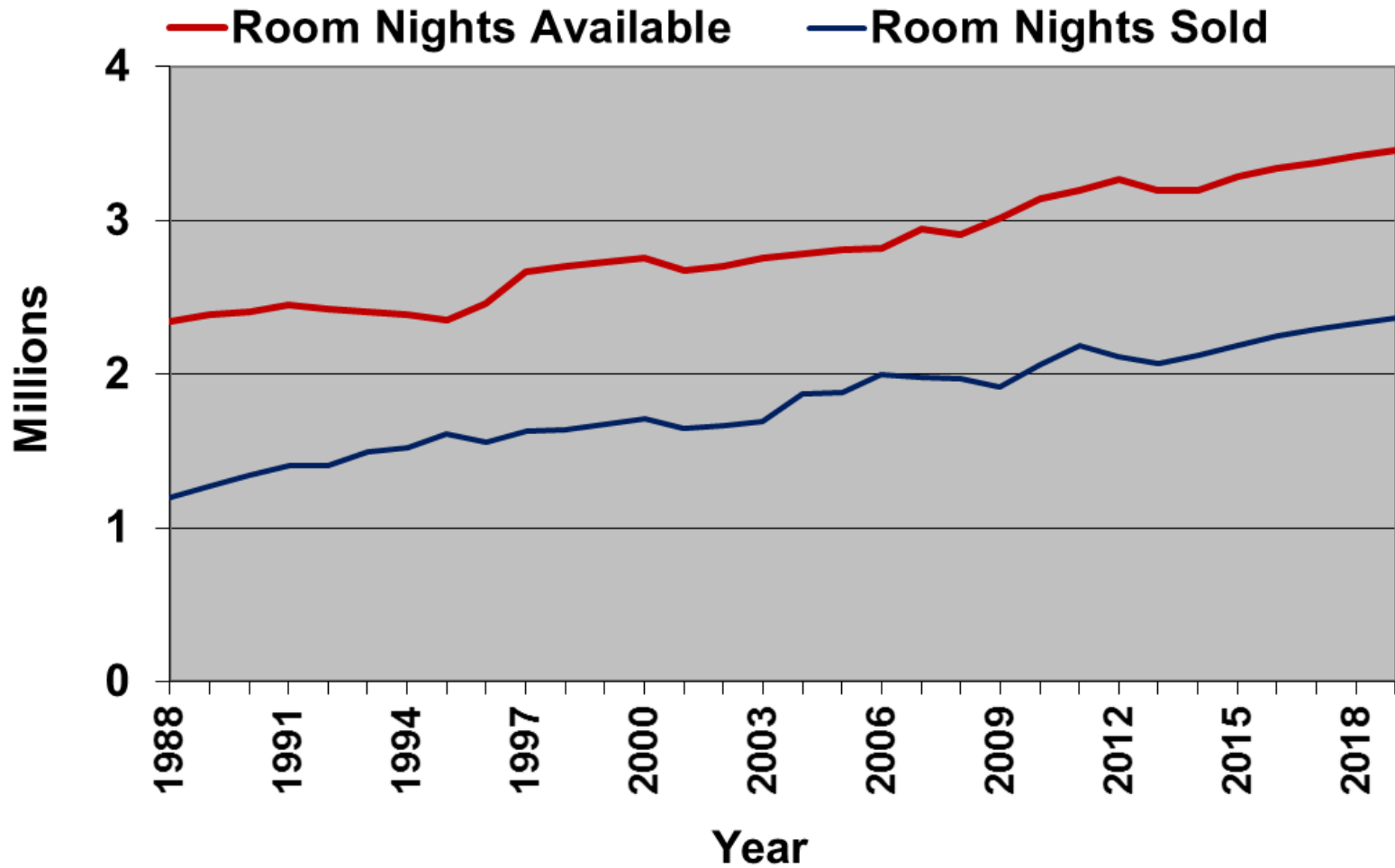
Source: UTEP Border Region Modeling Project

Hotels in Operation



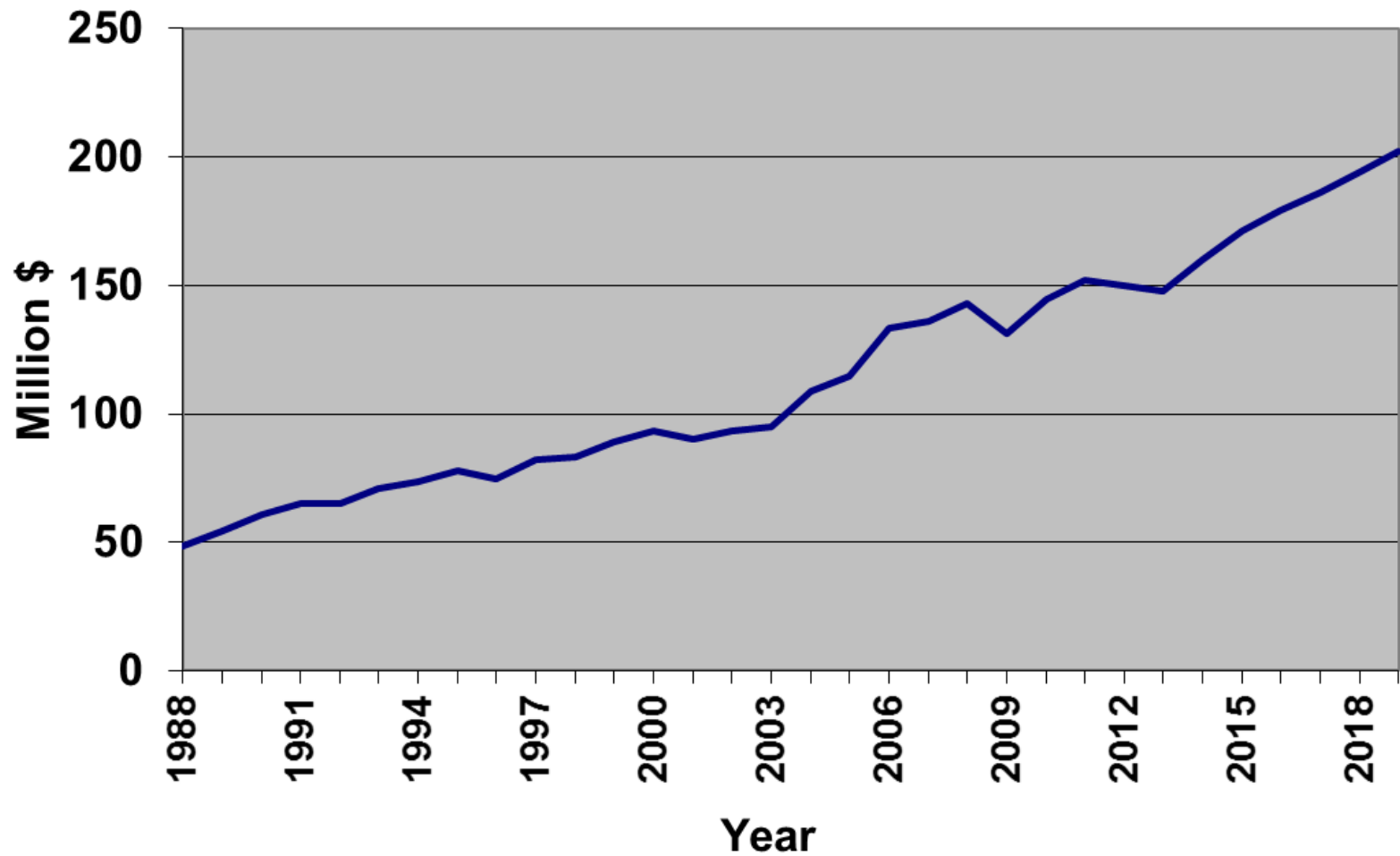
Source: UTEP Border Region Modeling Project

Hotel Room Nights

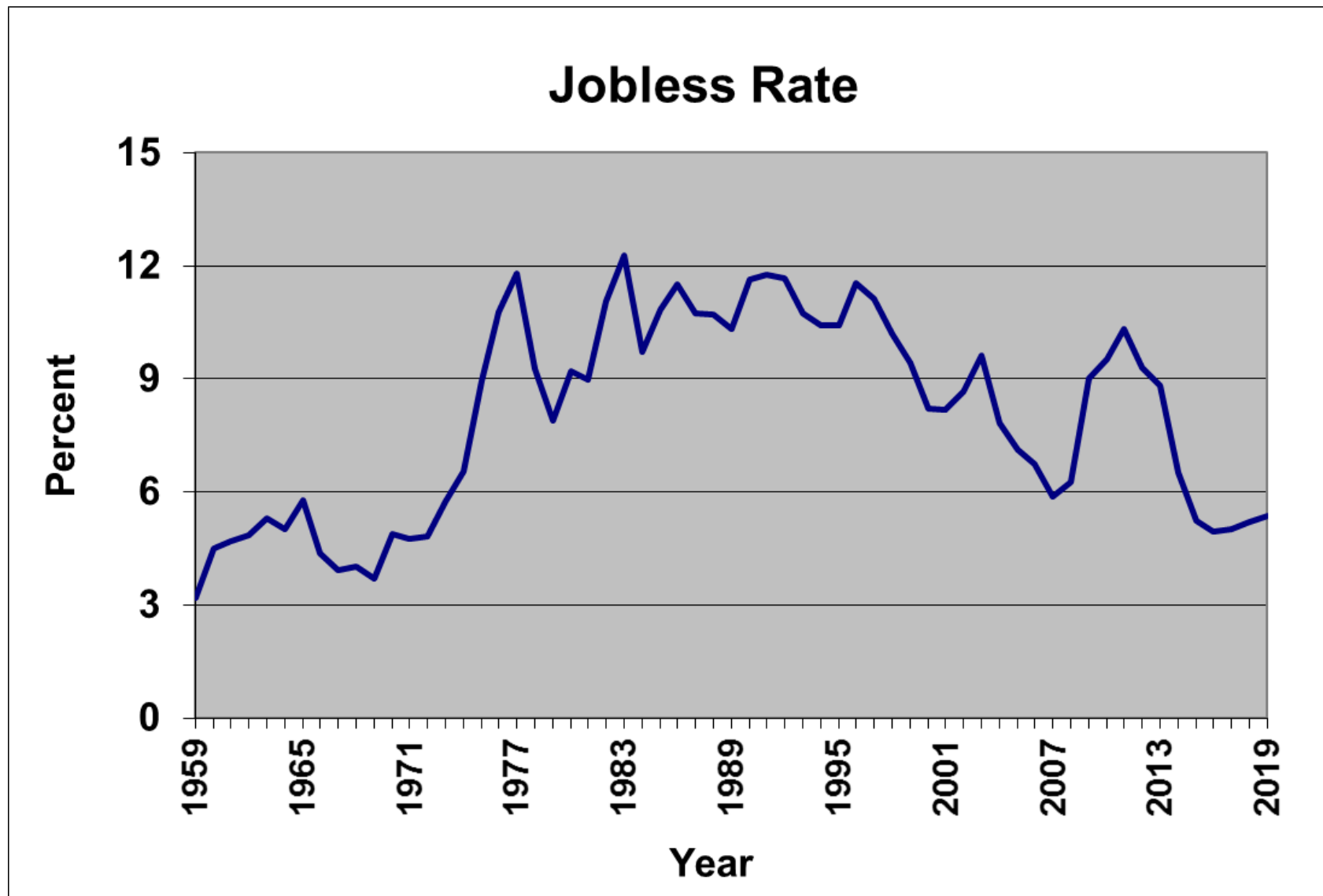


Source: UTEP Border Region Modeling Project

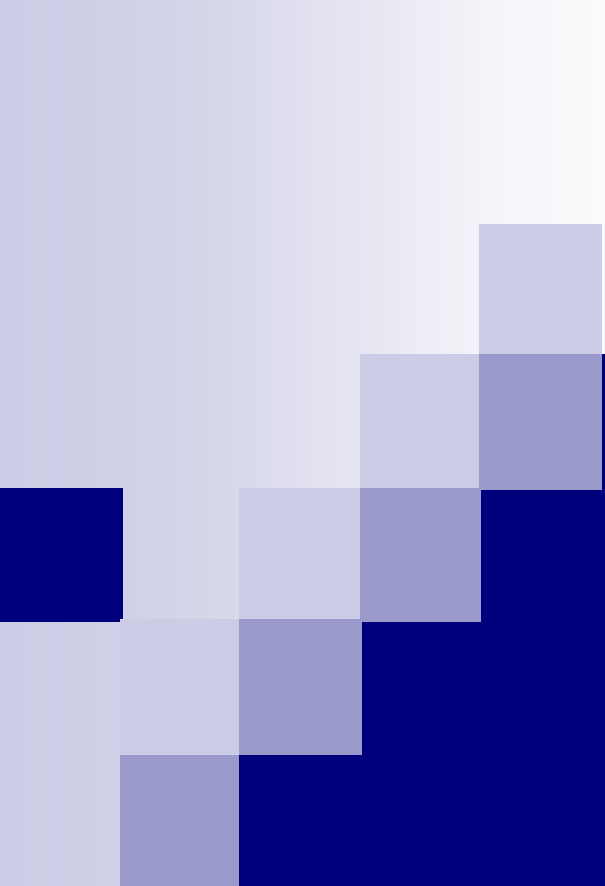
Hotel Revenues



Source: UTEP Border Region Modeling Project



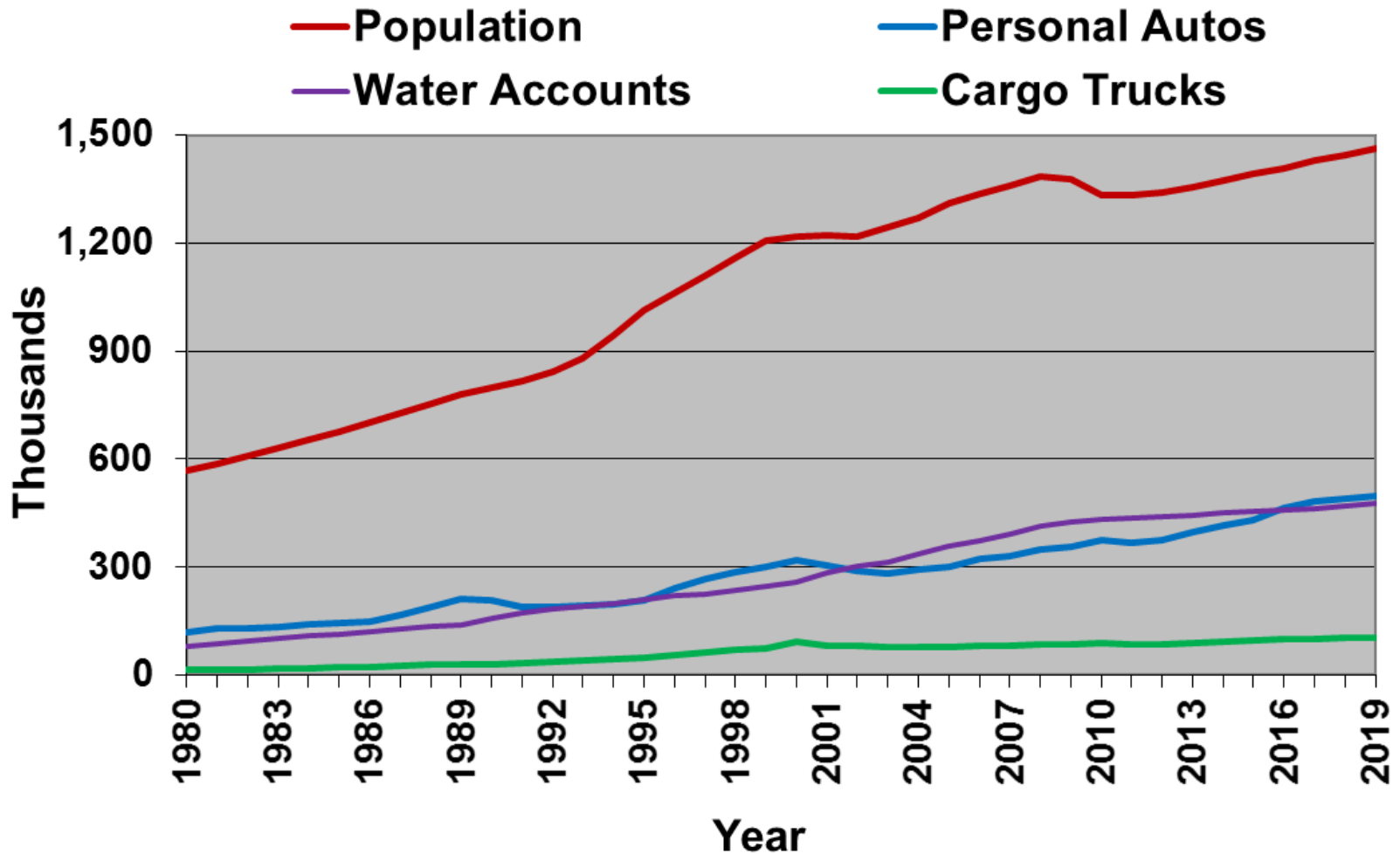
Source: UTEP Border Region Modeling Project



Ciudad Juárez, Chihuahua Economic Outlook to 2019

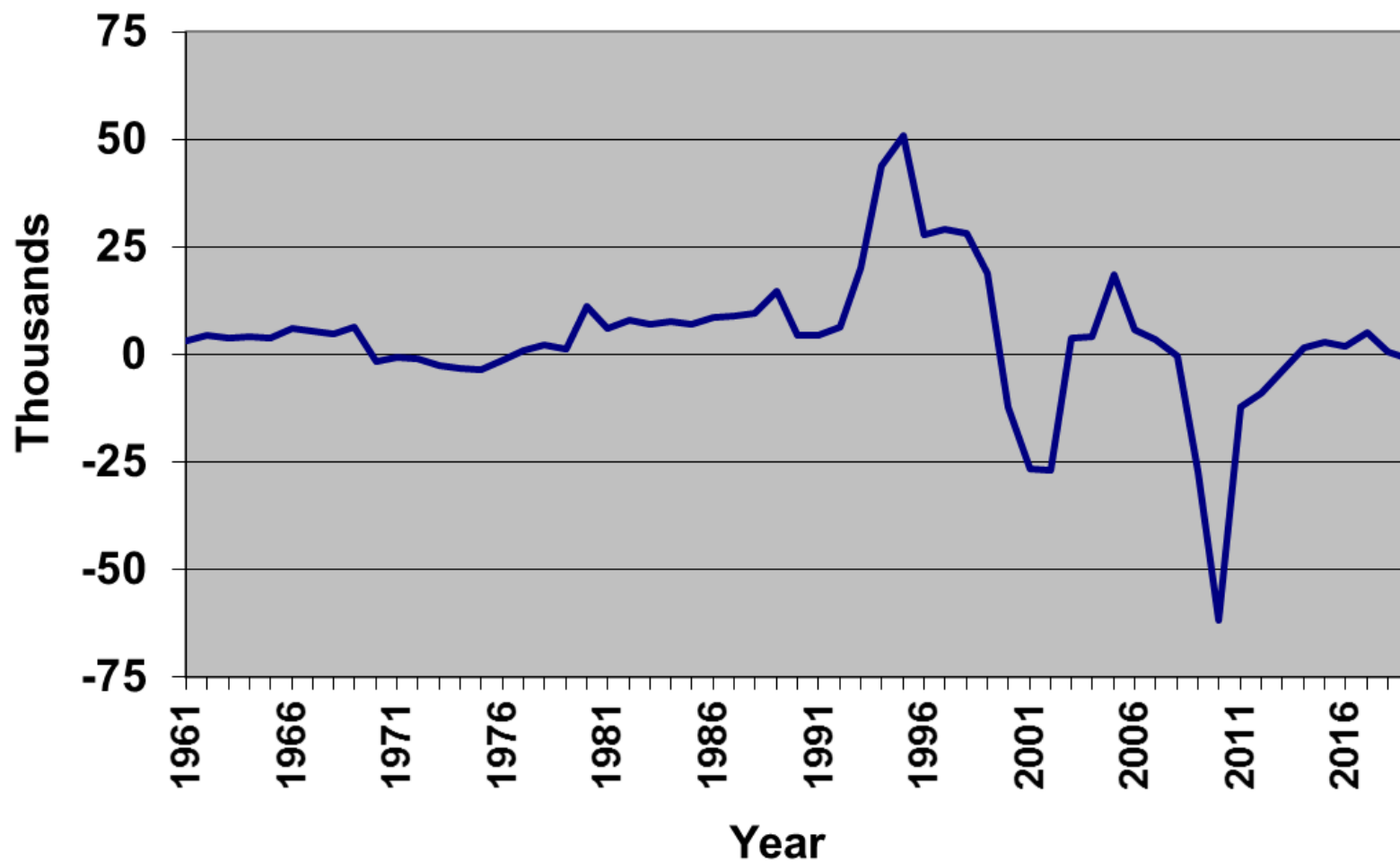
Border Region Modeling Project
Department of Economics & Finance
University of Texas at El Paso

Ciudad Juárez Demographic Indicators



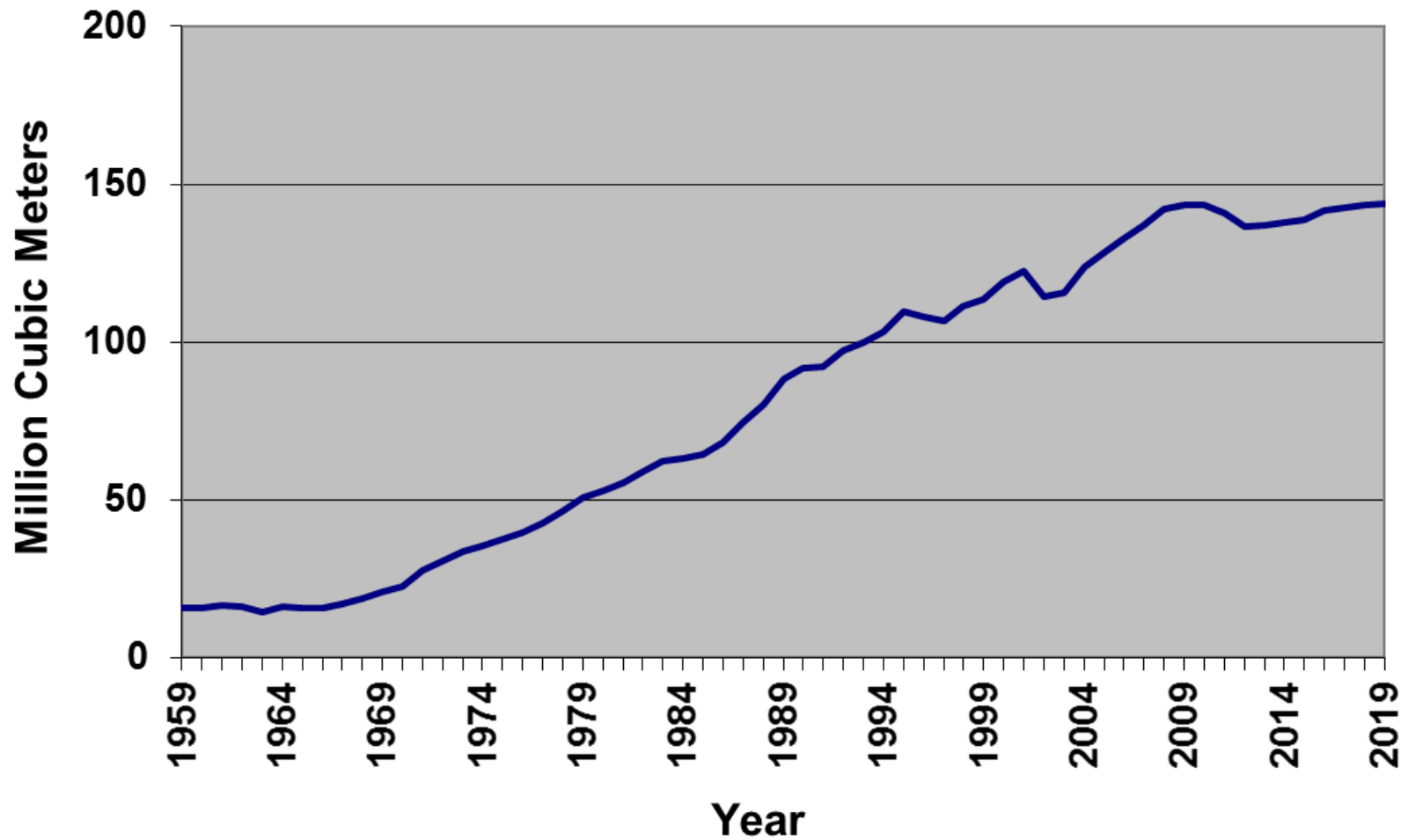
Source: UTEP Border Region Modeling Project

Ciudad Juárez Net Migration

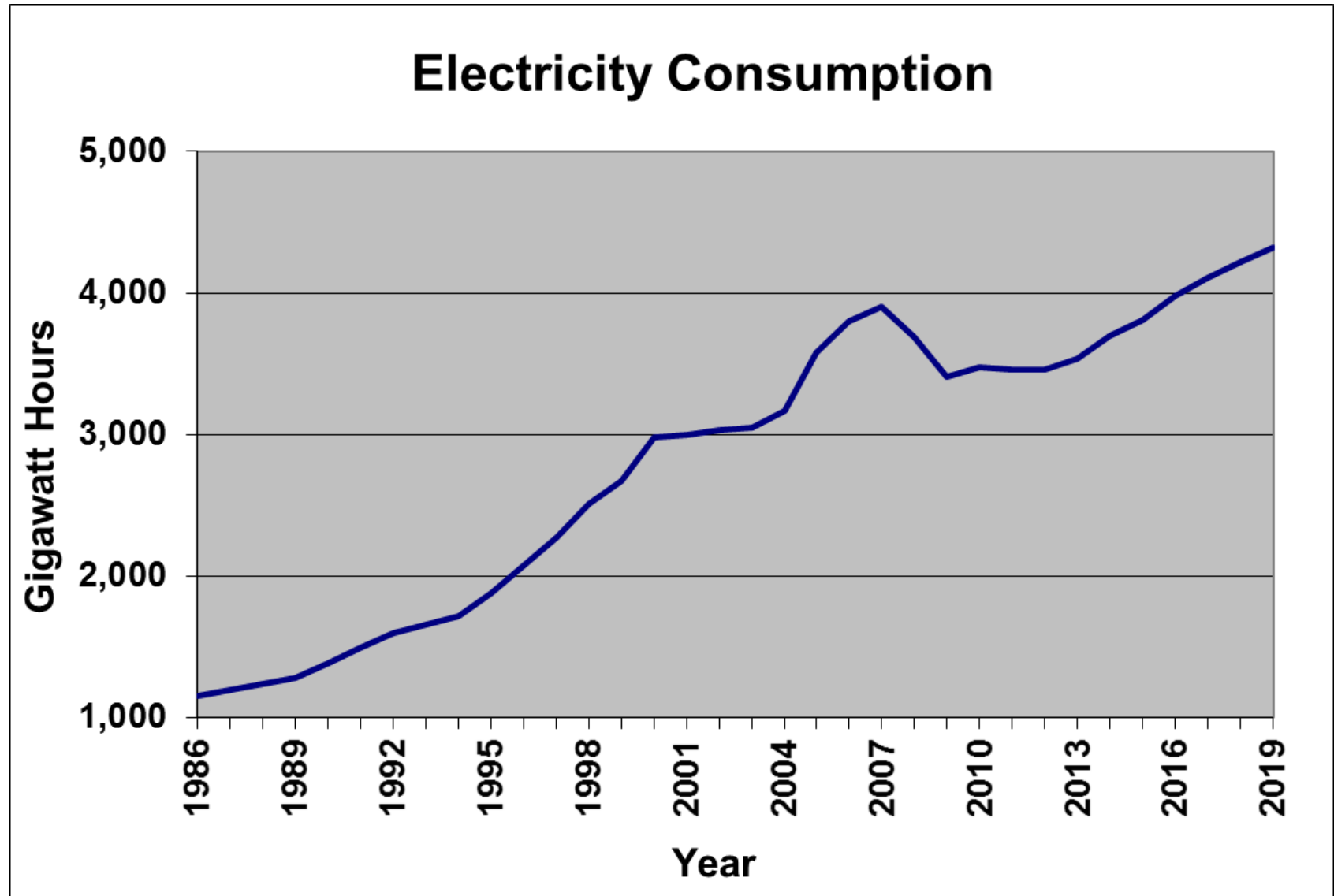


Source: UTEP Border Region Modeling Project

Ciudad Juárez Water Consumption

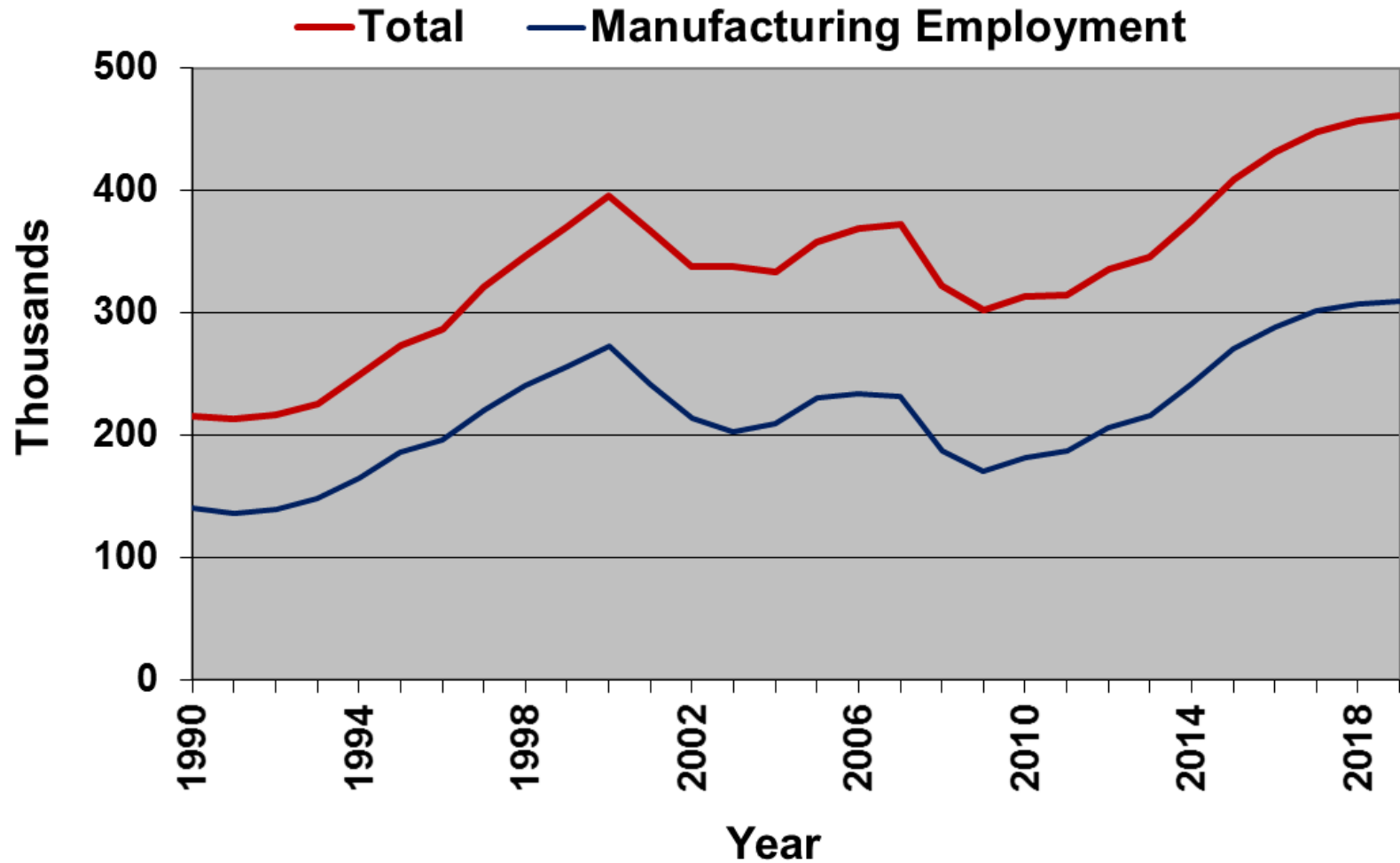


Source: UTEP Border Region Modeling Project



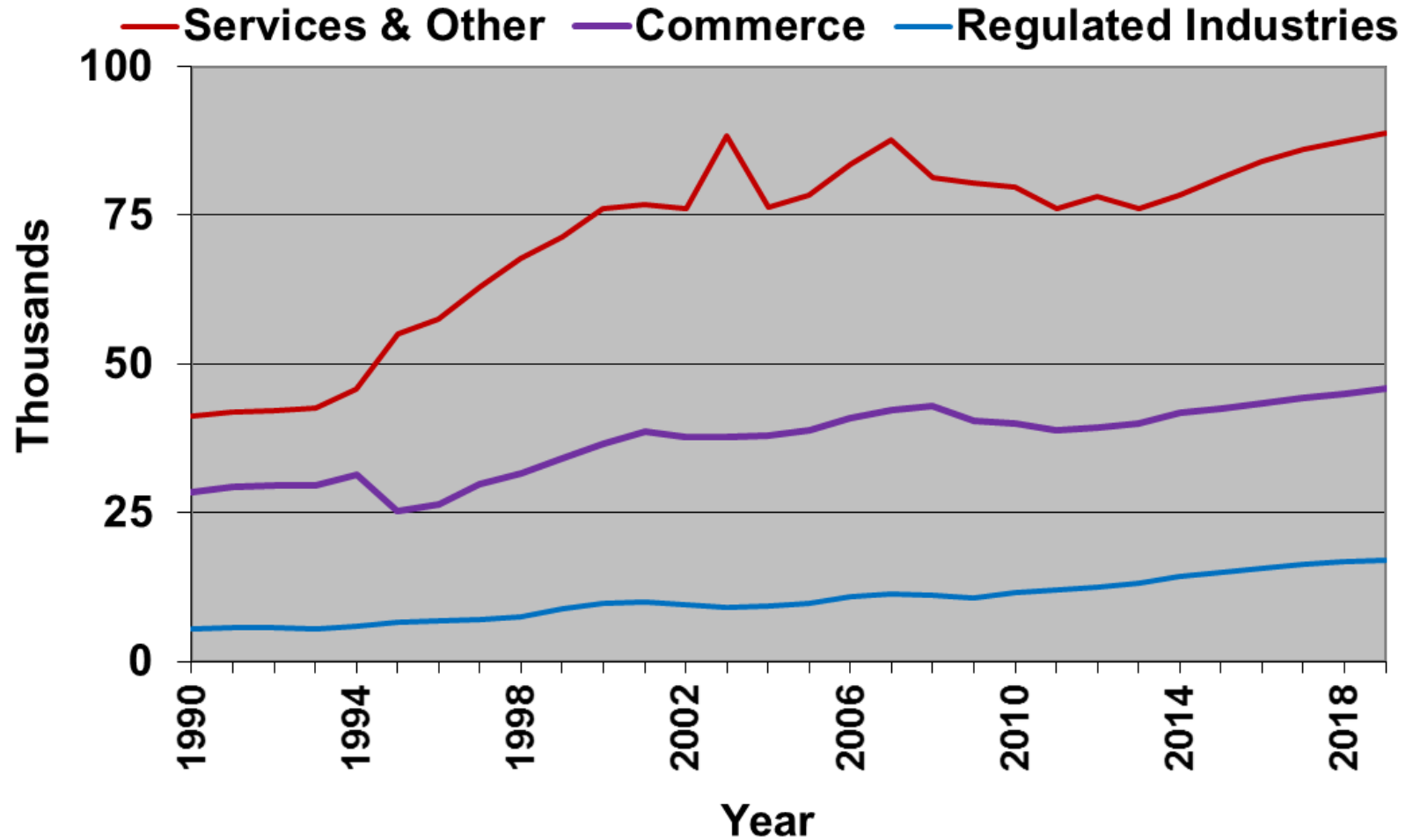
Source: UTEP Border Region Modeling Project

Formal Sector Employment



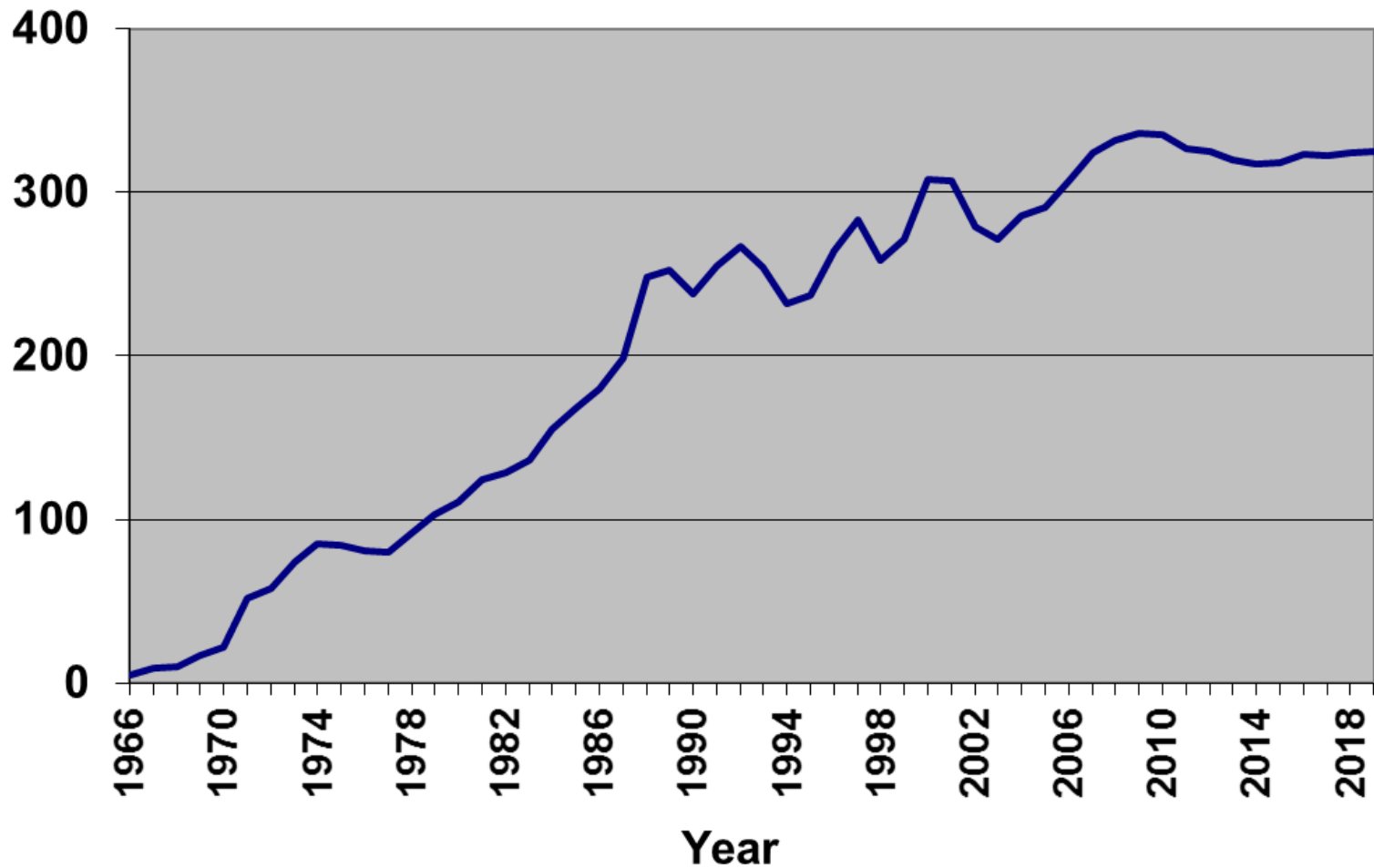
Source: UTEP Border Region Modeling Project

Employment by Sector



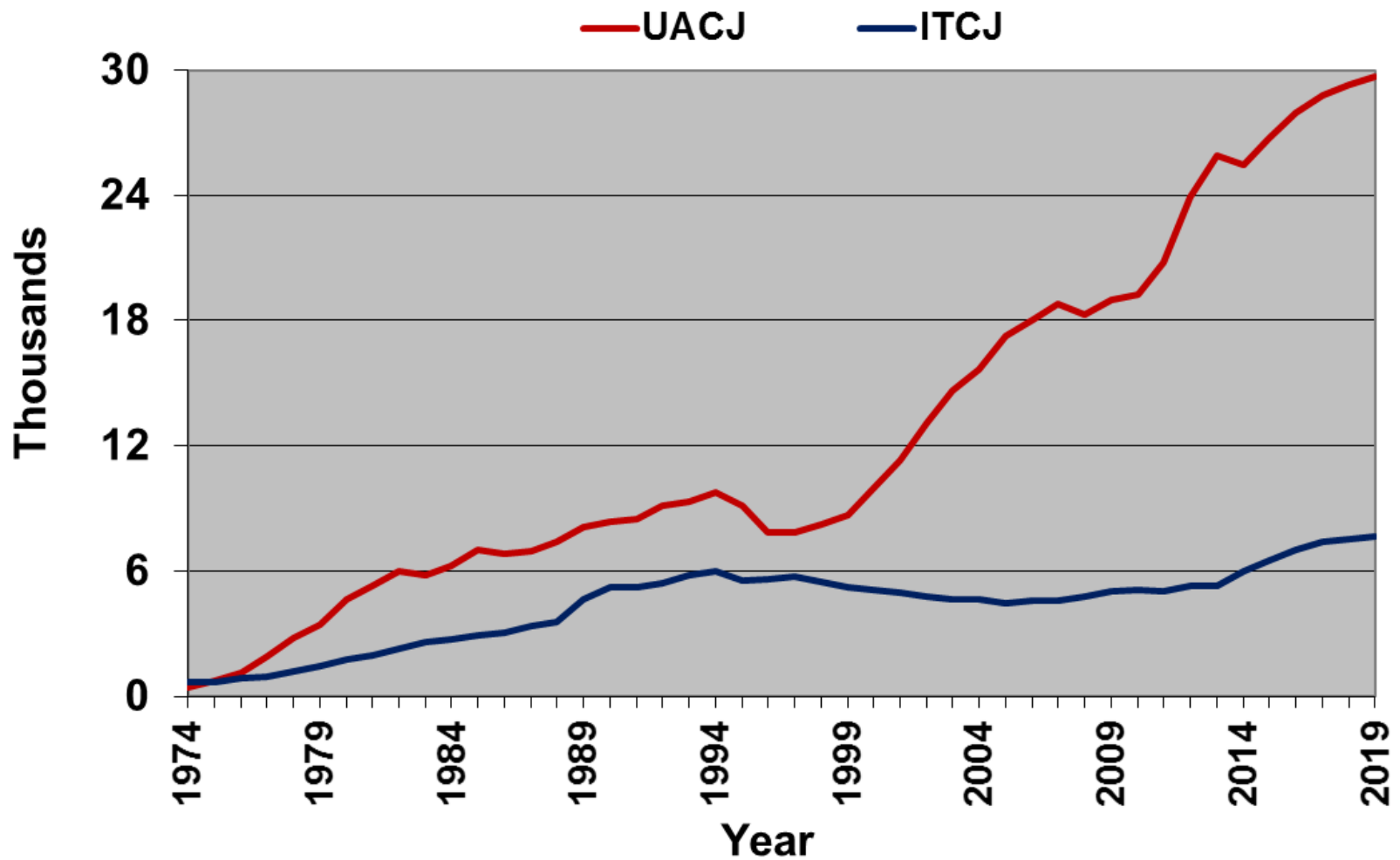
Source: UTEP Border Region Modeling Project

Export Processing Plants

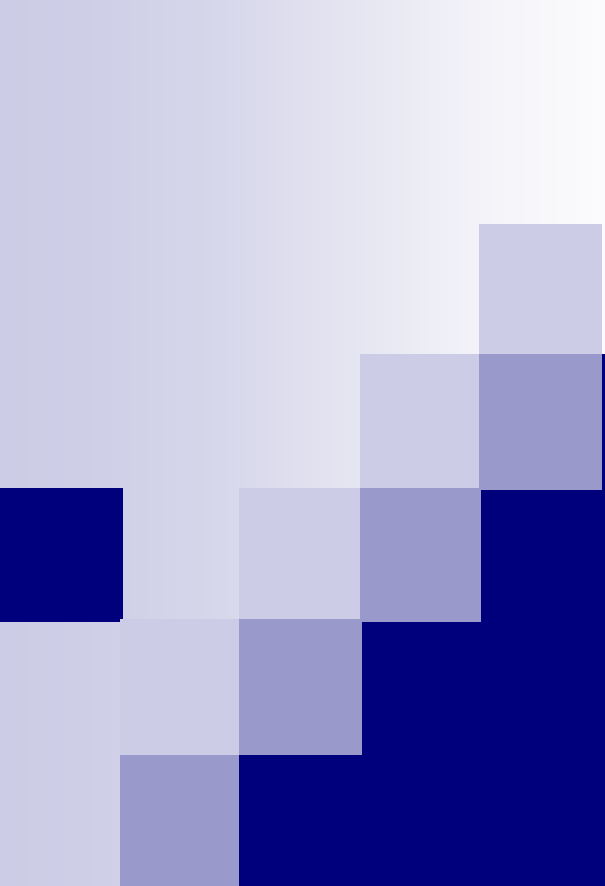


Source: UTEP Border Region Modeling Project

UACJ & ITCJ Enrollment



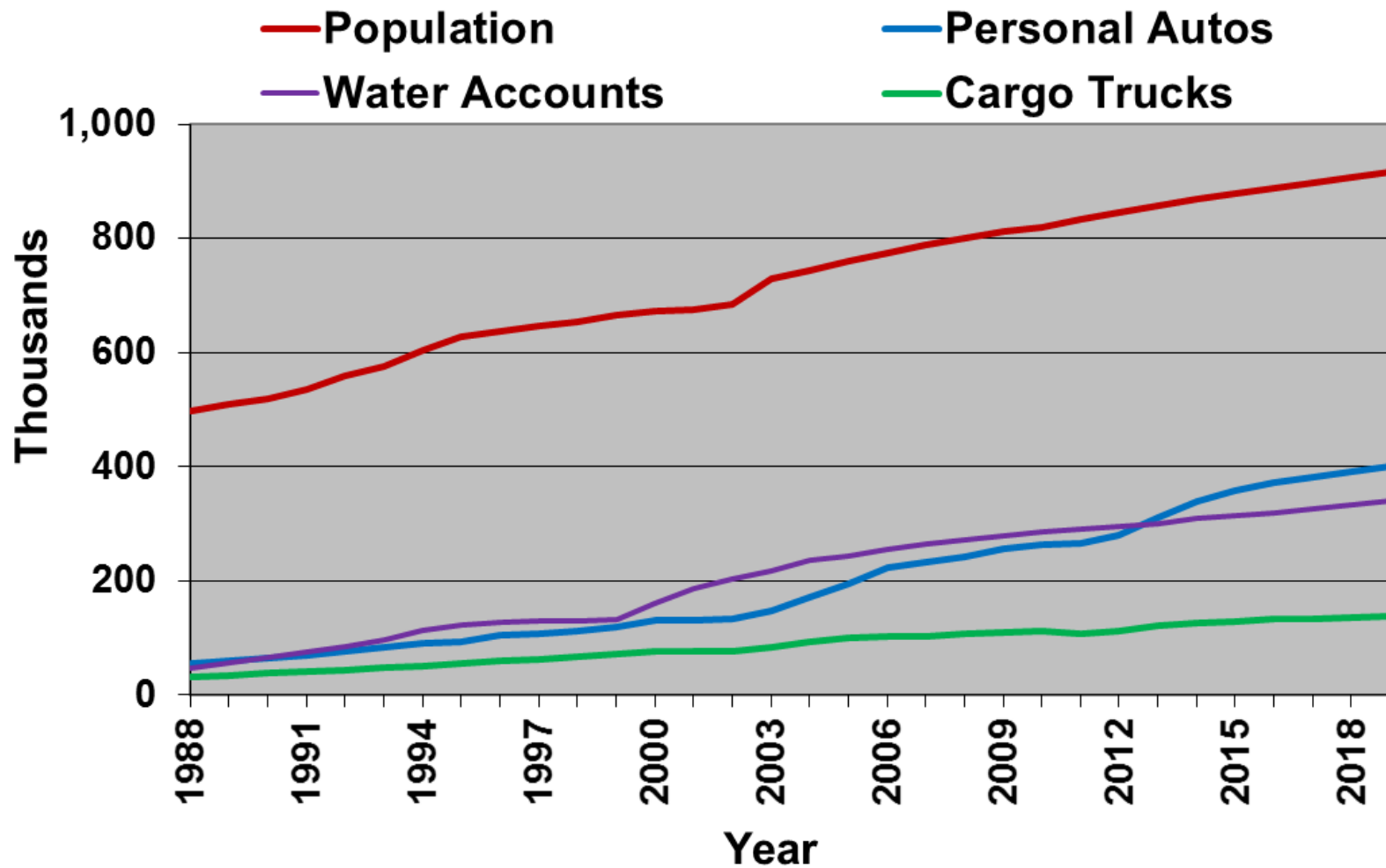
Source: UTEP Border Region Modeling Project



Chihuahua City Economic Outlook to 2019

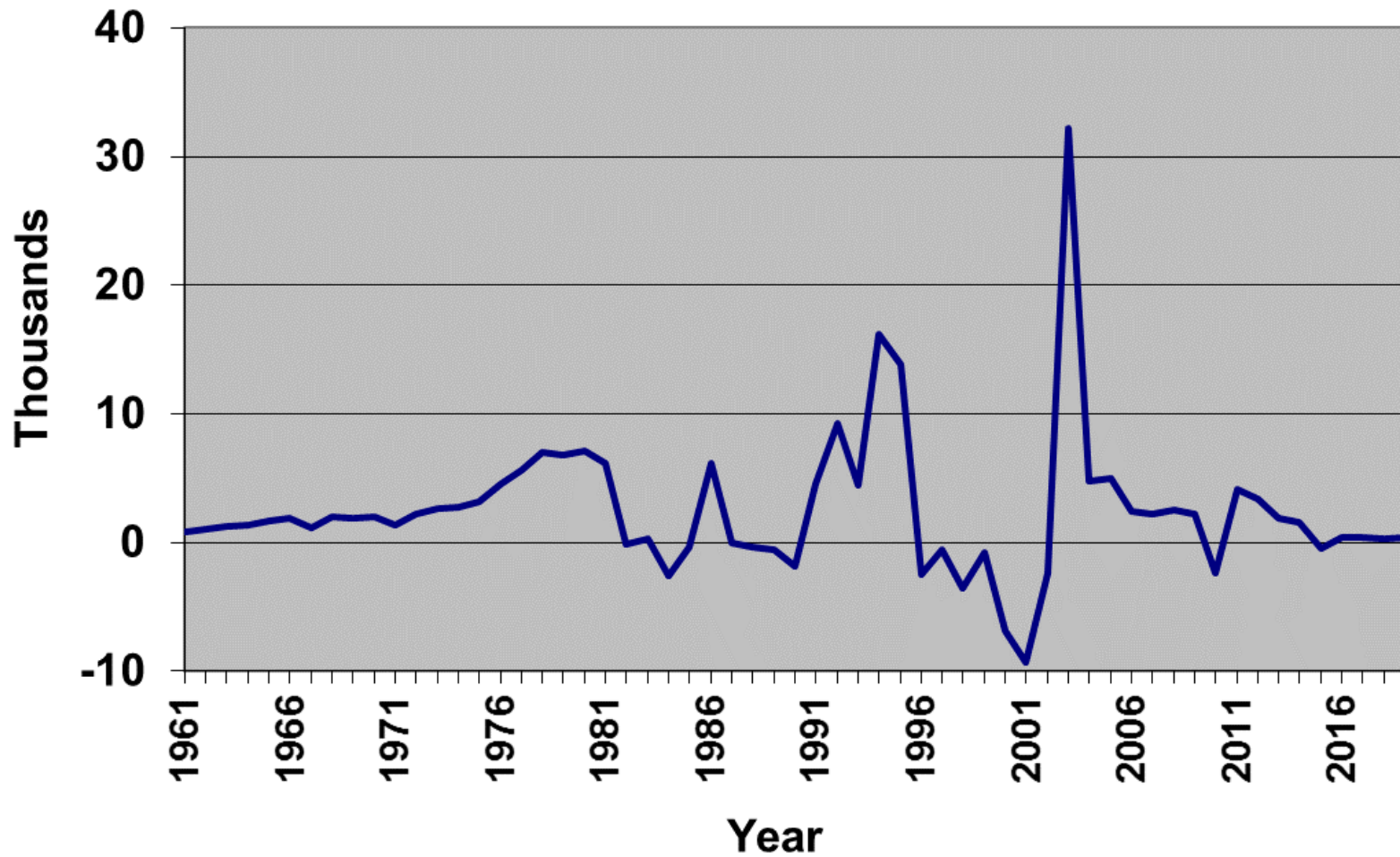
Border Region Modeling Project
Department of Economics & Finance
University of Texas at El Paso

Chihuahua City Demographic Indicators



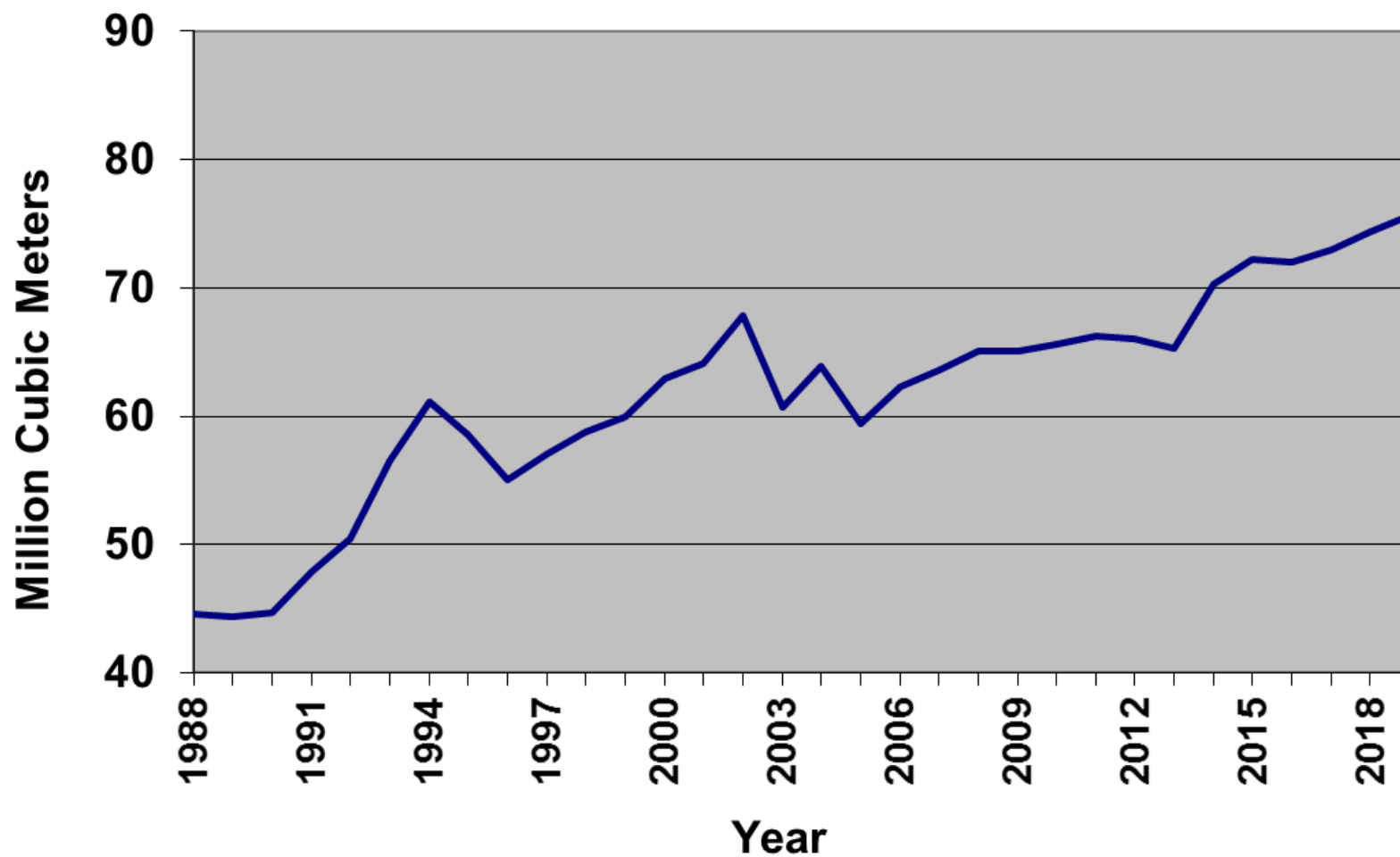
Source: UTEP Border Region Modeling Project

Chihuahua City Net Migration



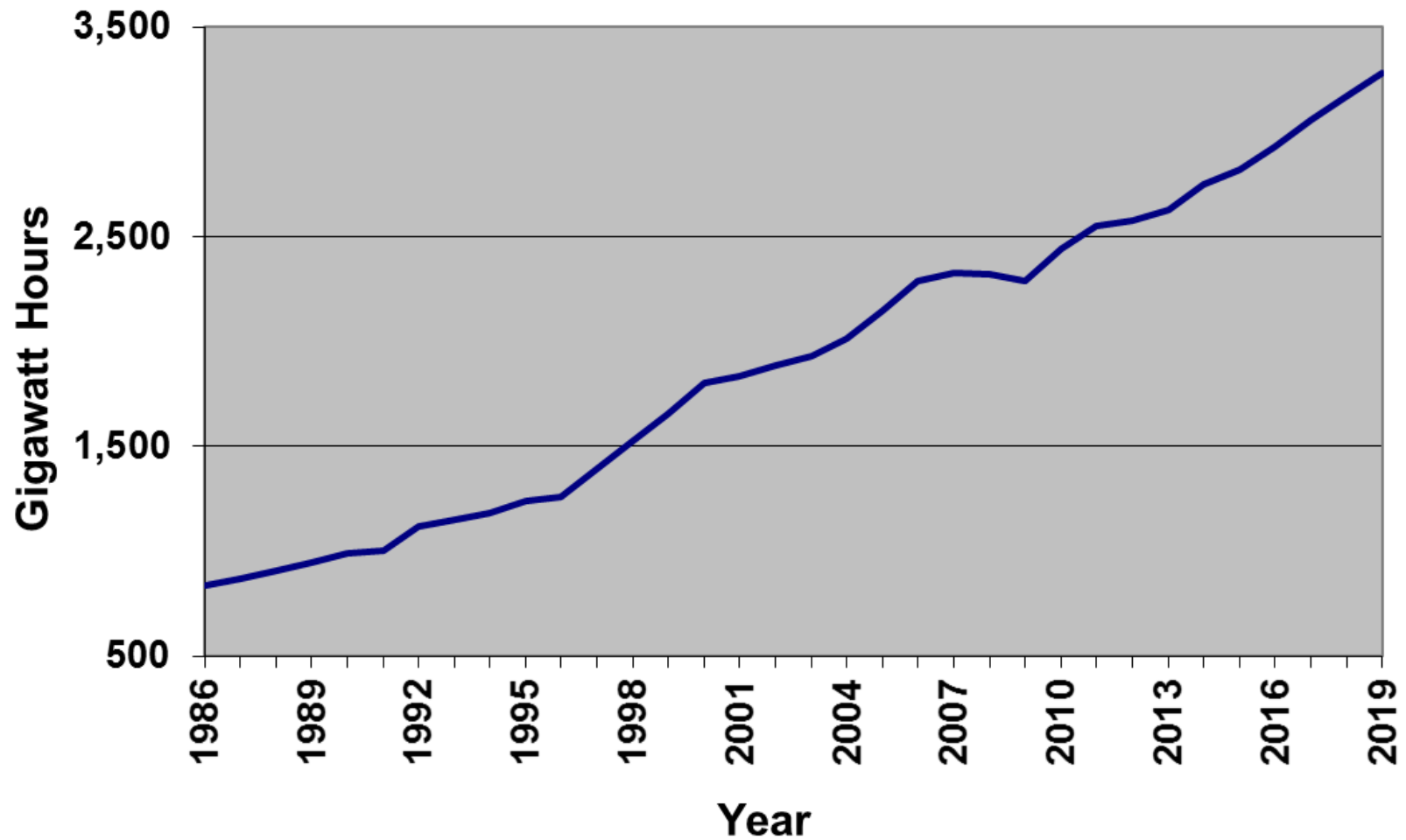
Source: UTEP Border Region Modeling Project

Chihuahua City Water Consumption



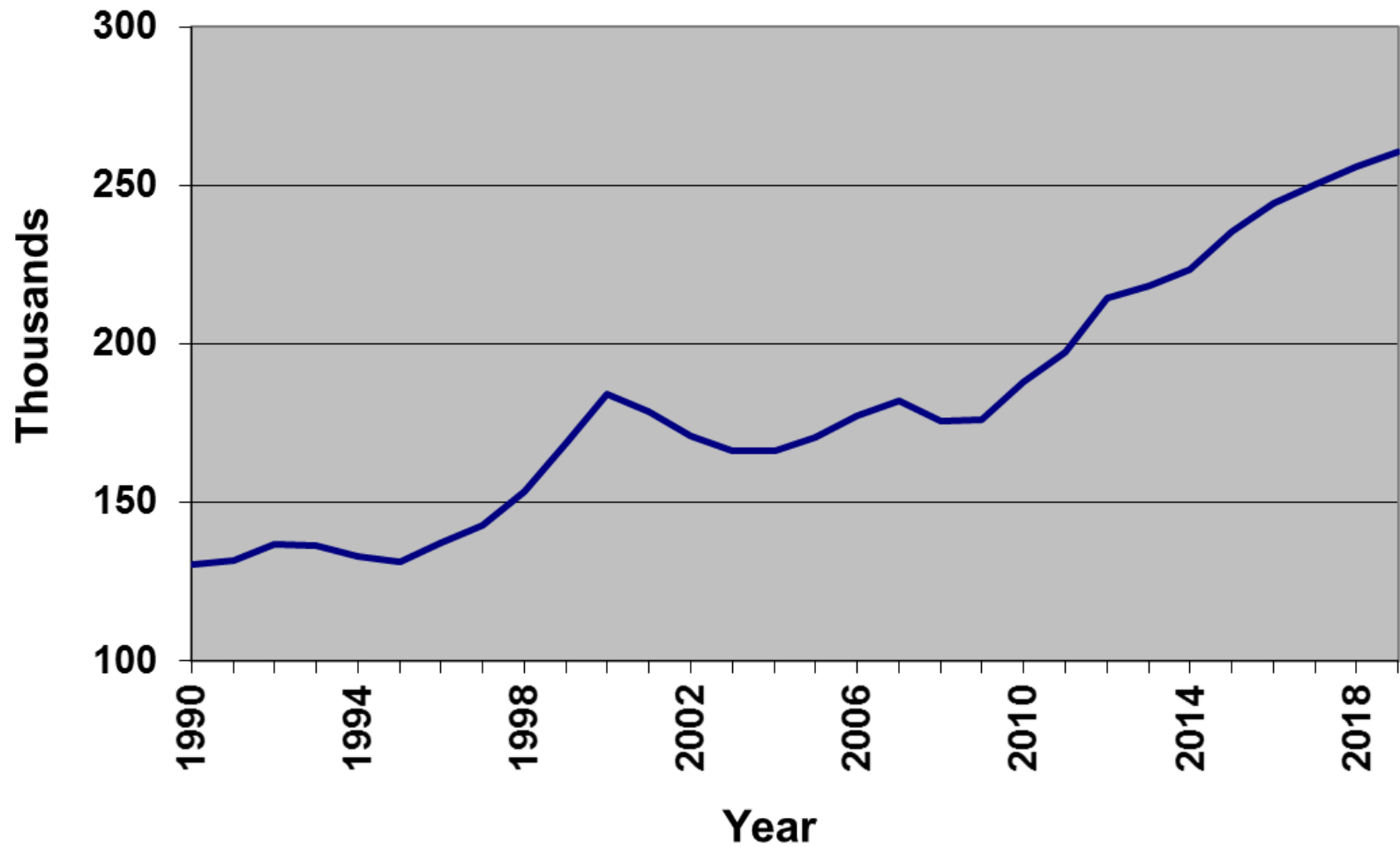
Source: UTEP Border Region Modeling Project

Electricity Consumption



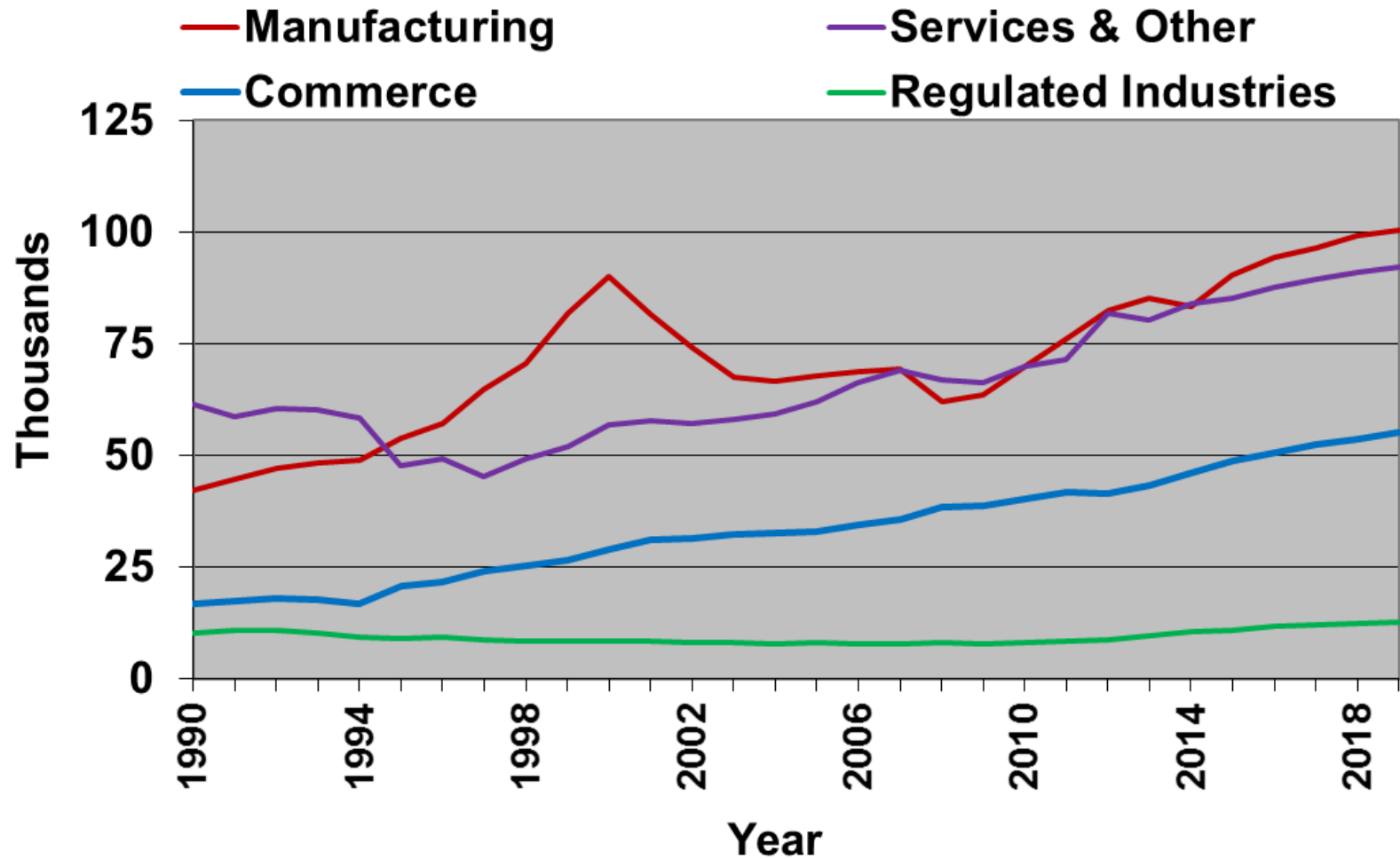
Source: UTEP Border Region Modeling Project

Formal Sector Employment



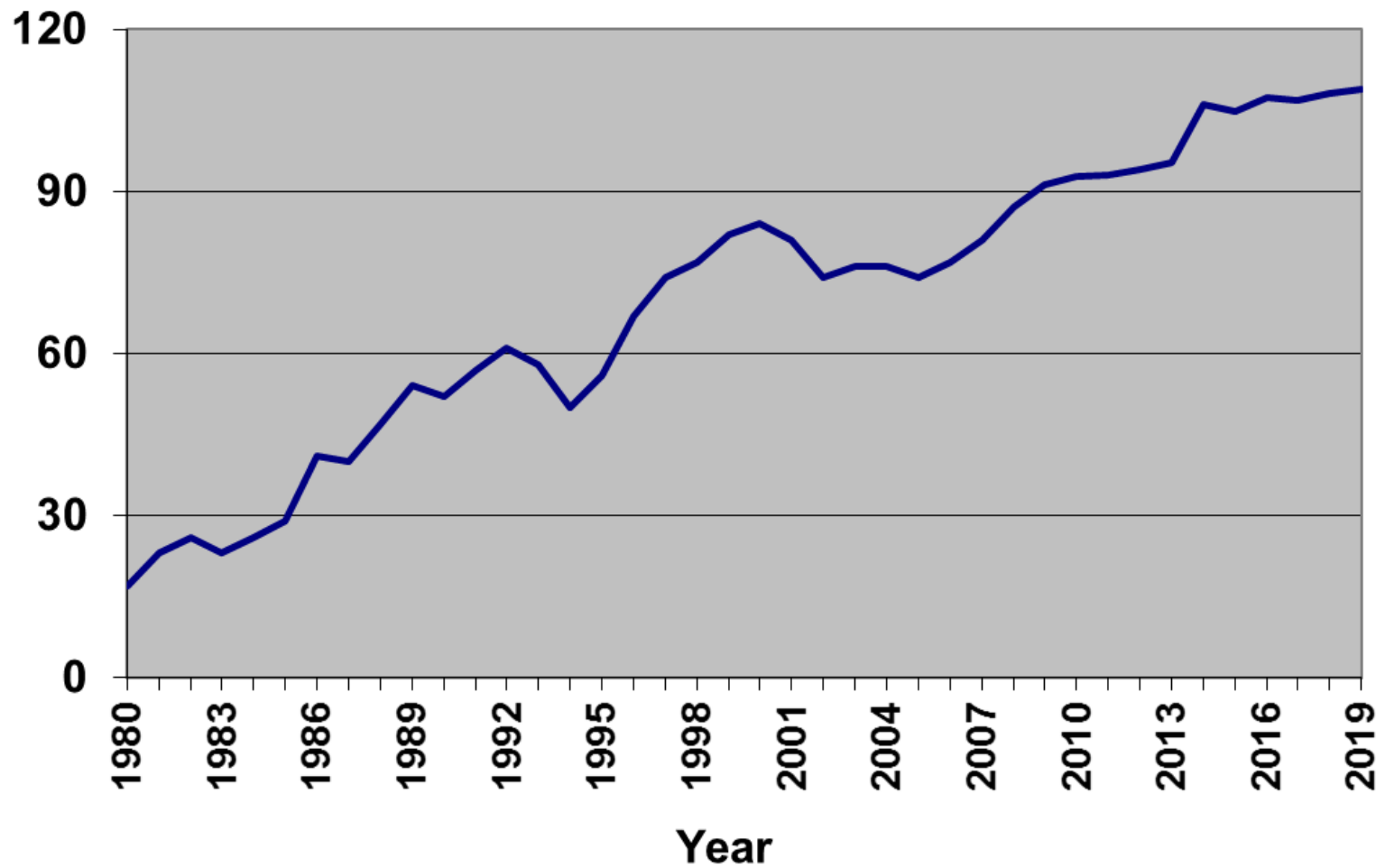
Source: UTEP Border Region Modeling Project

Employment by Sector



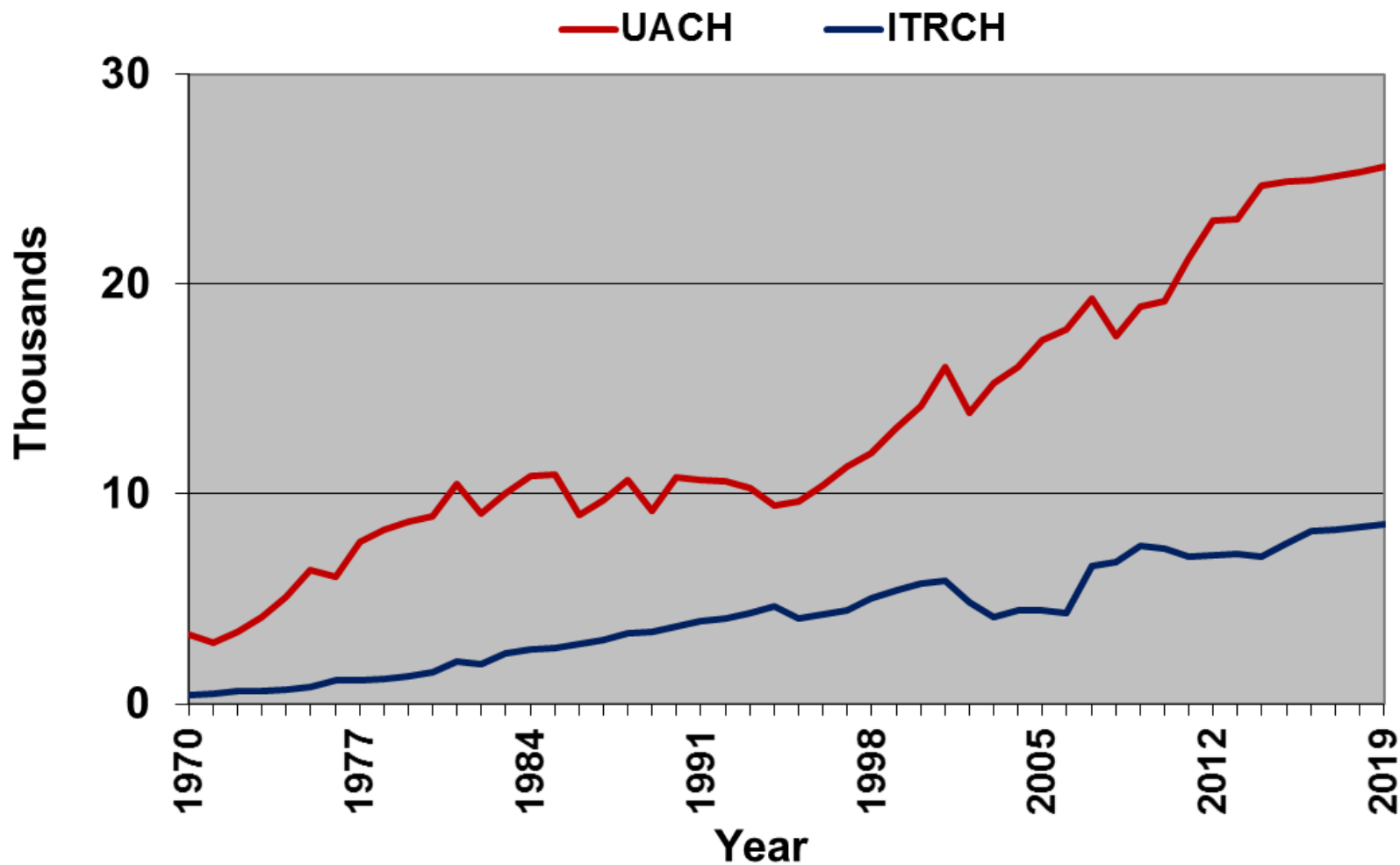
Source: UTEP Border Region Modeling Project

Export Processing Plants

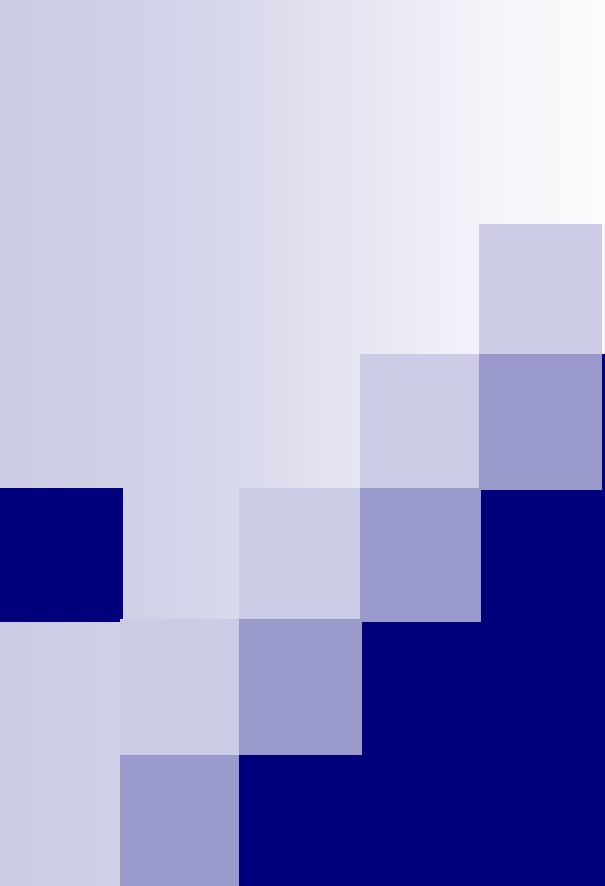


Source: UTEP Border Region Modeling Project

UACH & ITRCH Enrollment



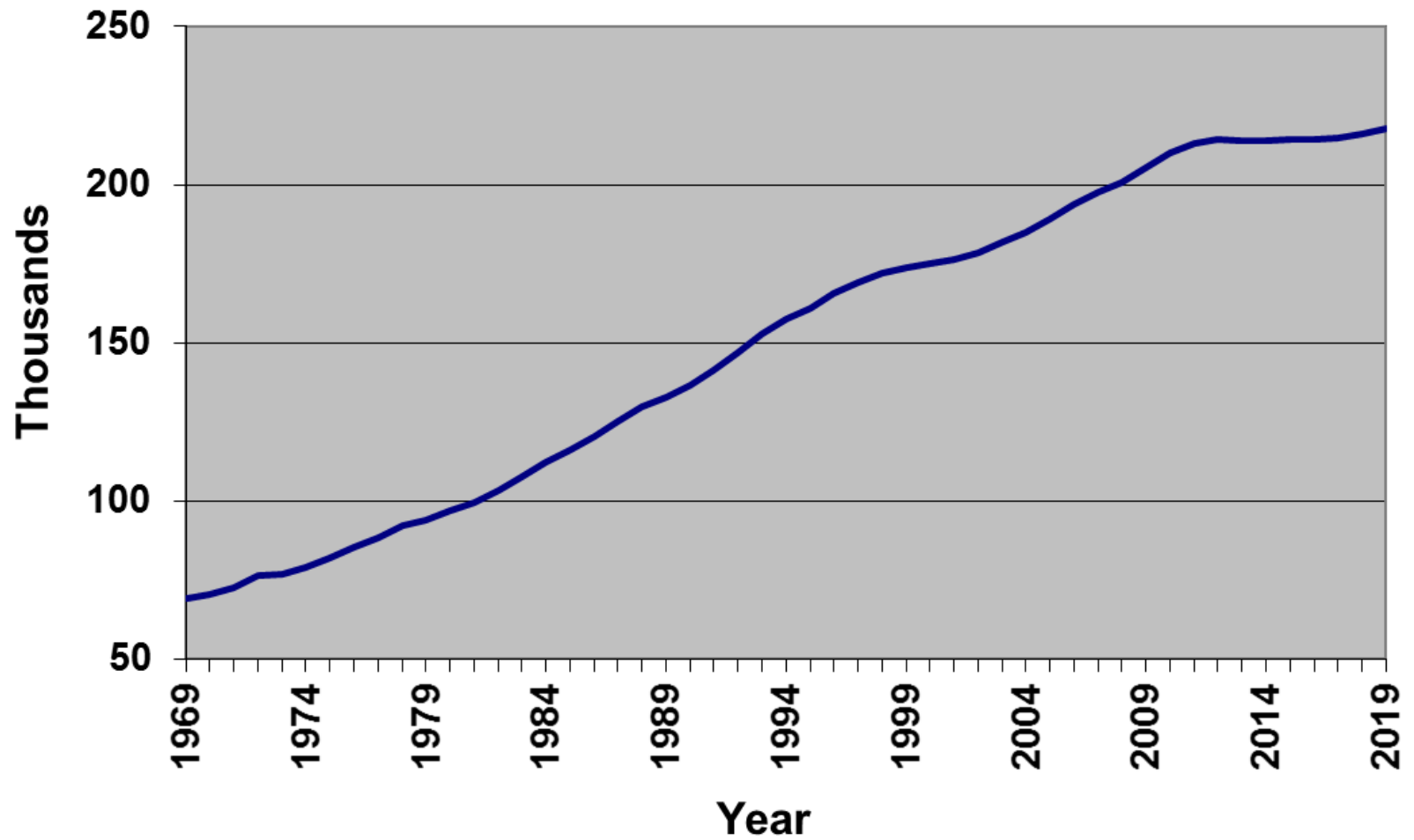
Source: UTEP Border Region Modeling Project



Las Cruces, New Mexico Economic Outlook to 2019

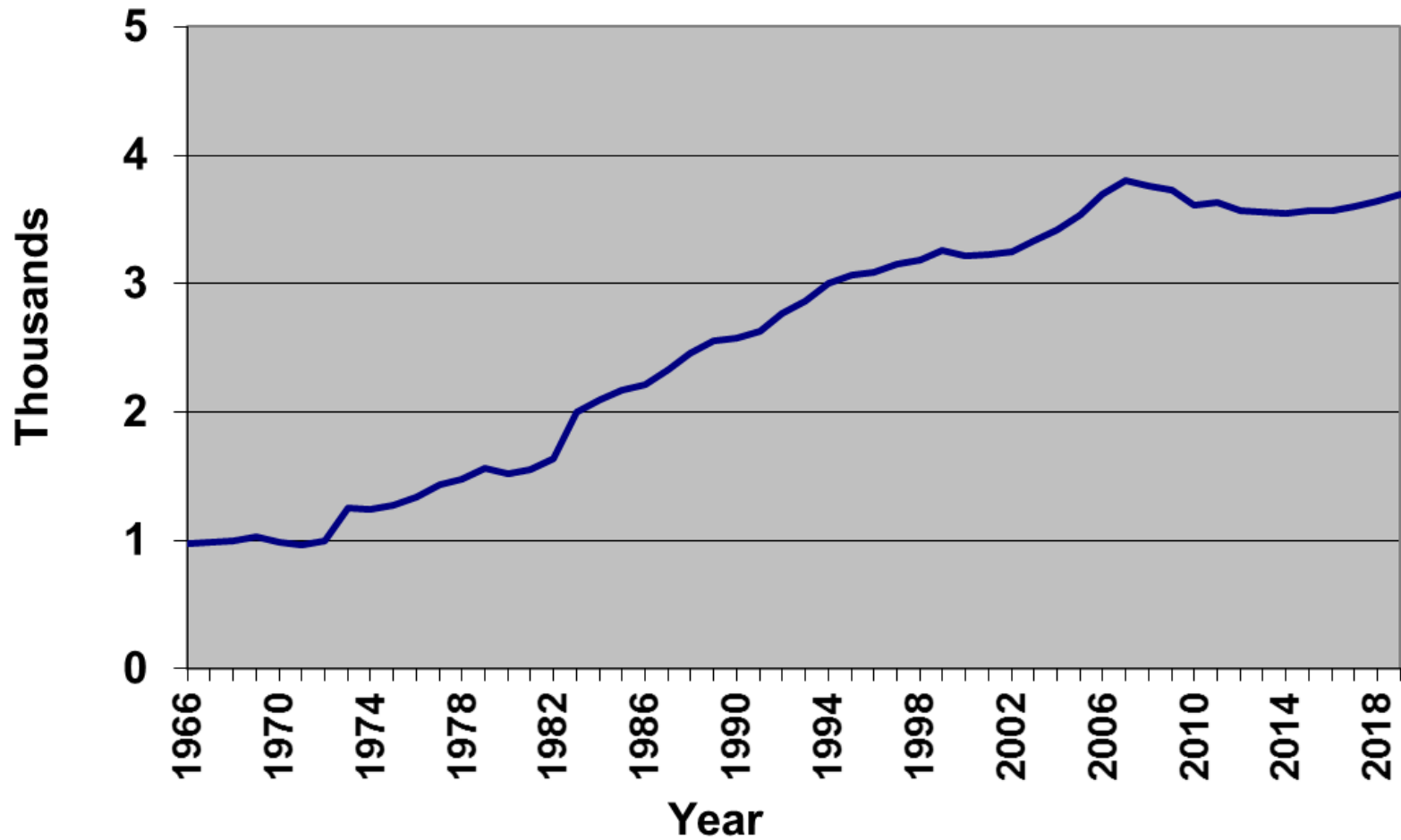
Border Region Modeling Project
Department of Economics & Finance
University of Texas at El Paso

Population



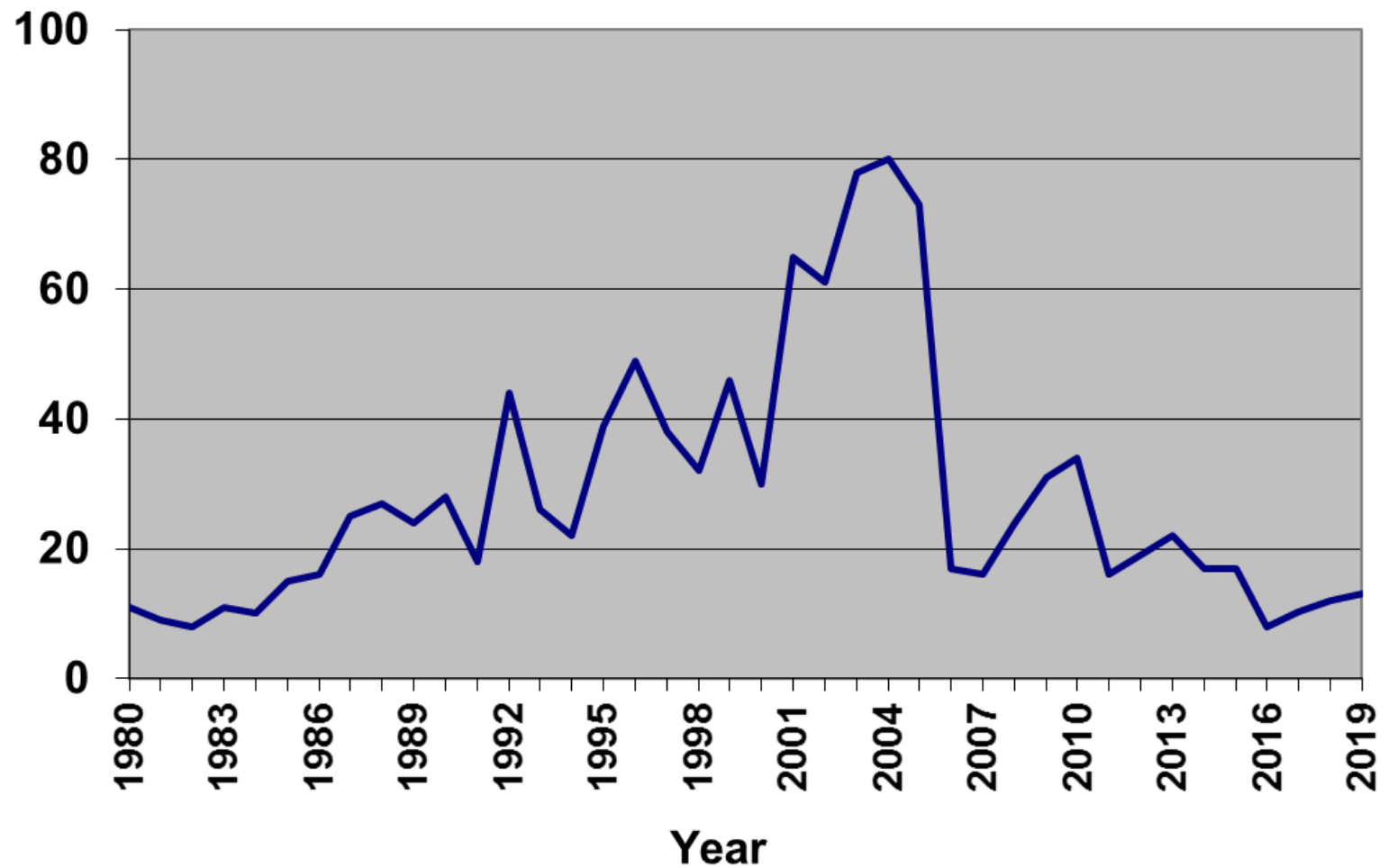
Source: UTEP Border Region Modeling Project

Business Establishments



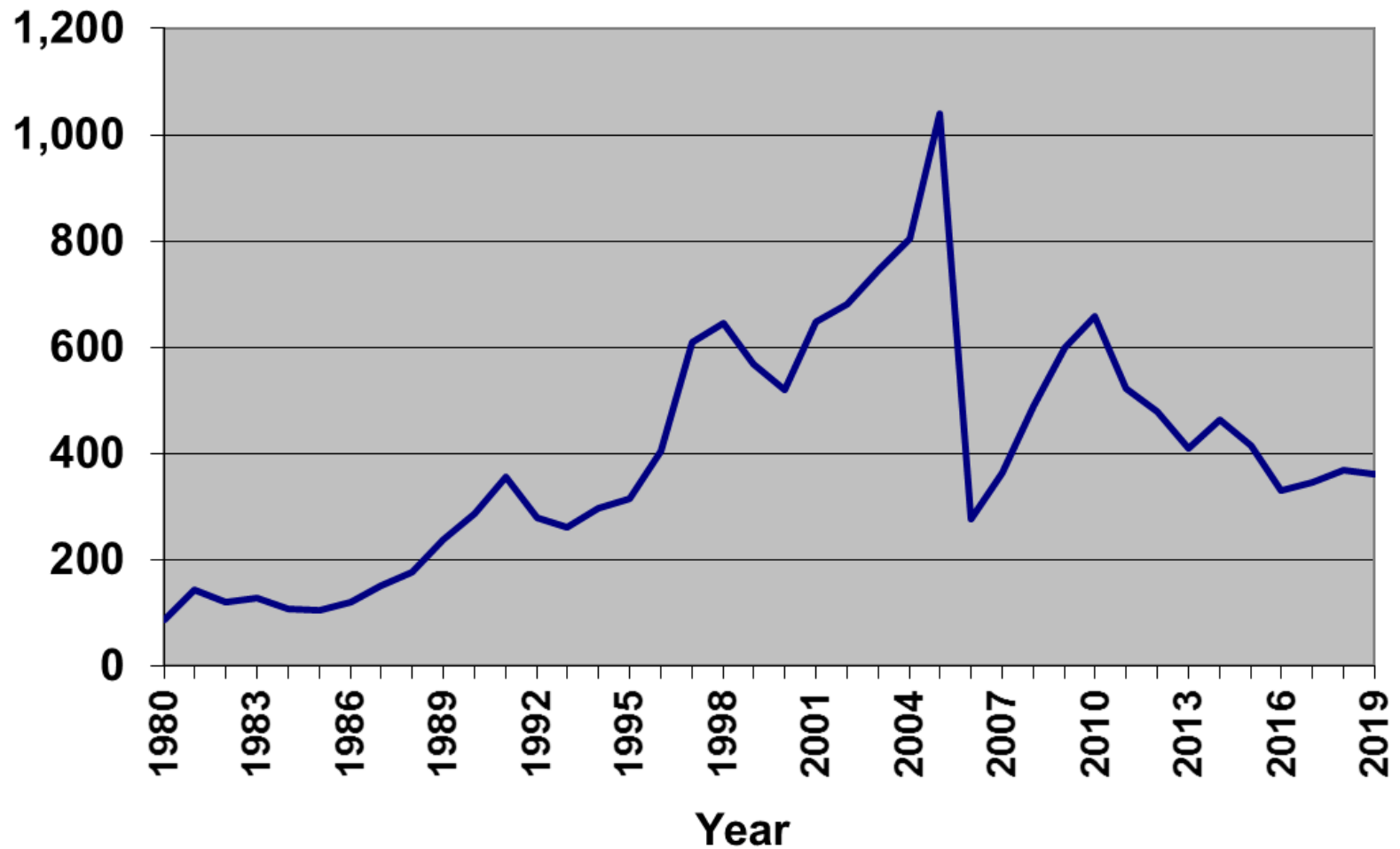
Source: UTEP Border Region Modeling Project

Business Bankruptcies



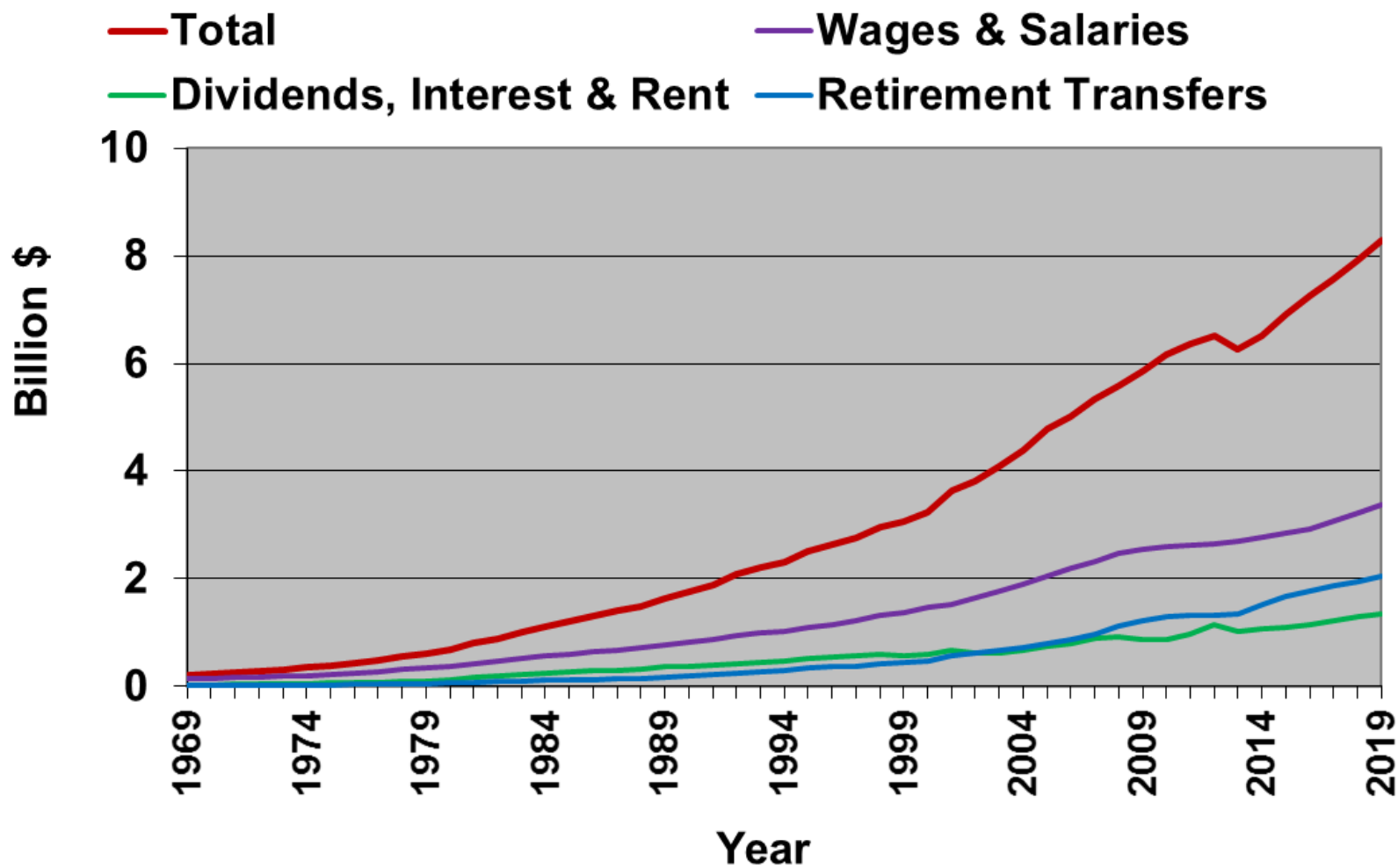
Source: UTEP Border Region Modeling Project

Personal Bankruptcies



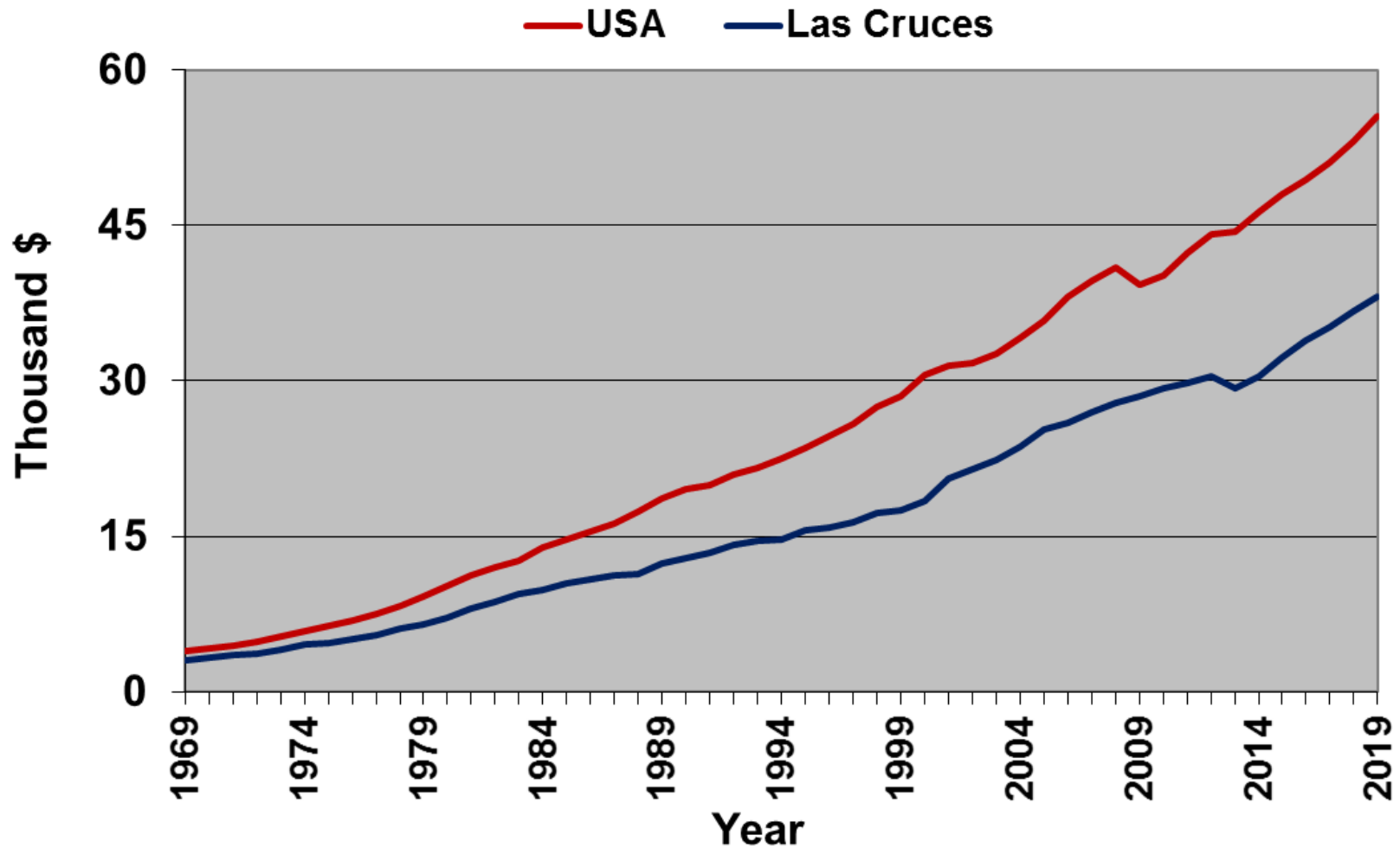
Source: UTEP Border Region Modeling Project

Personal Income



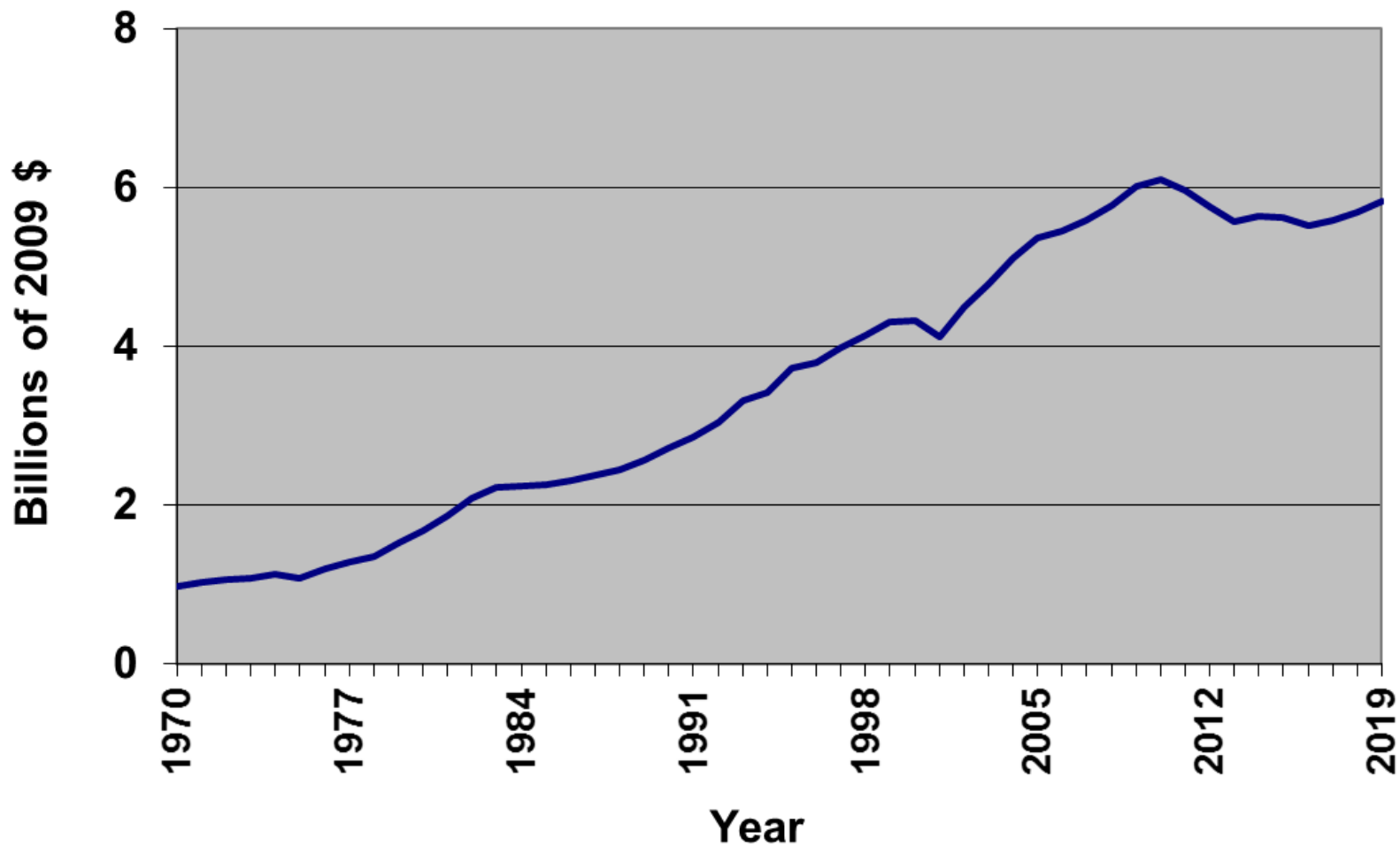
Source: UTEP Border Region Modeling Project

Per Capita Personal Income

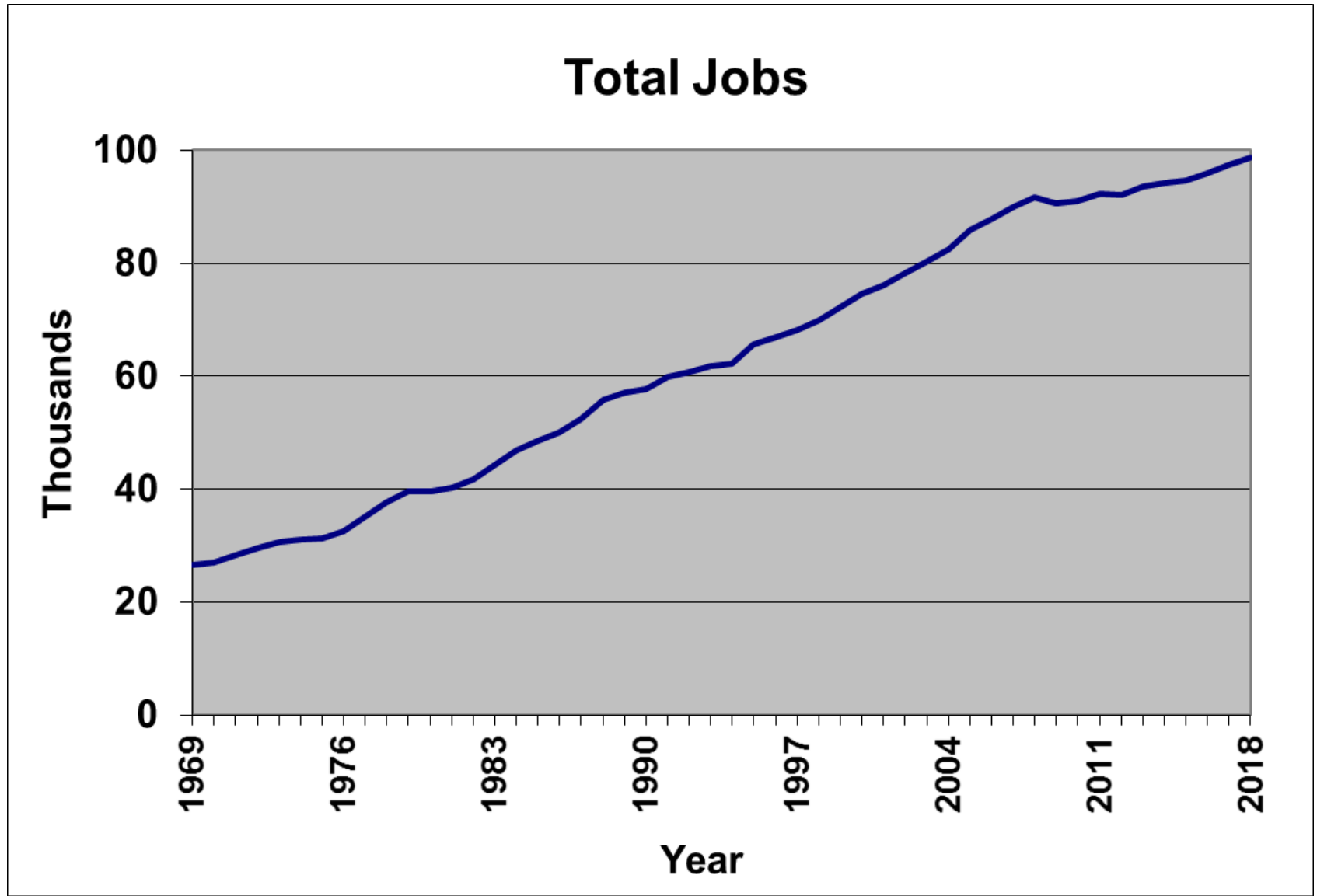


Source: UTEP Border Region Modeling Project

Real Gross Metropolitan Product

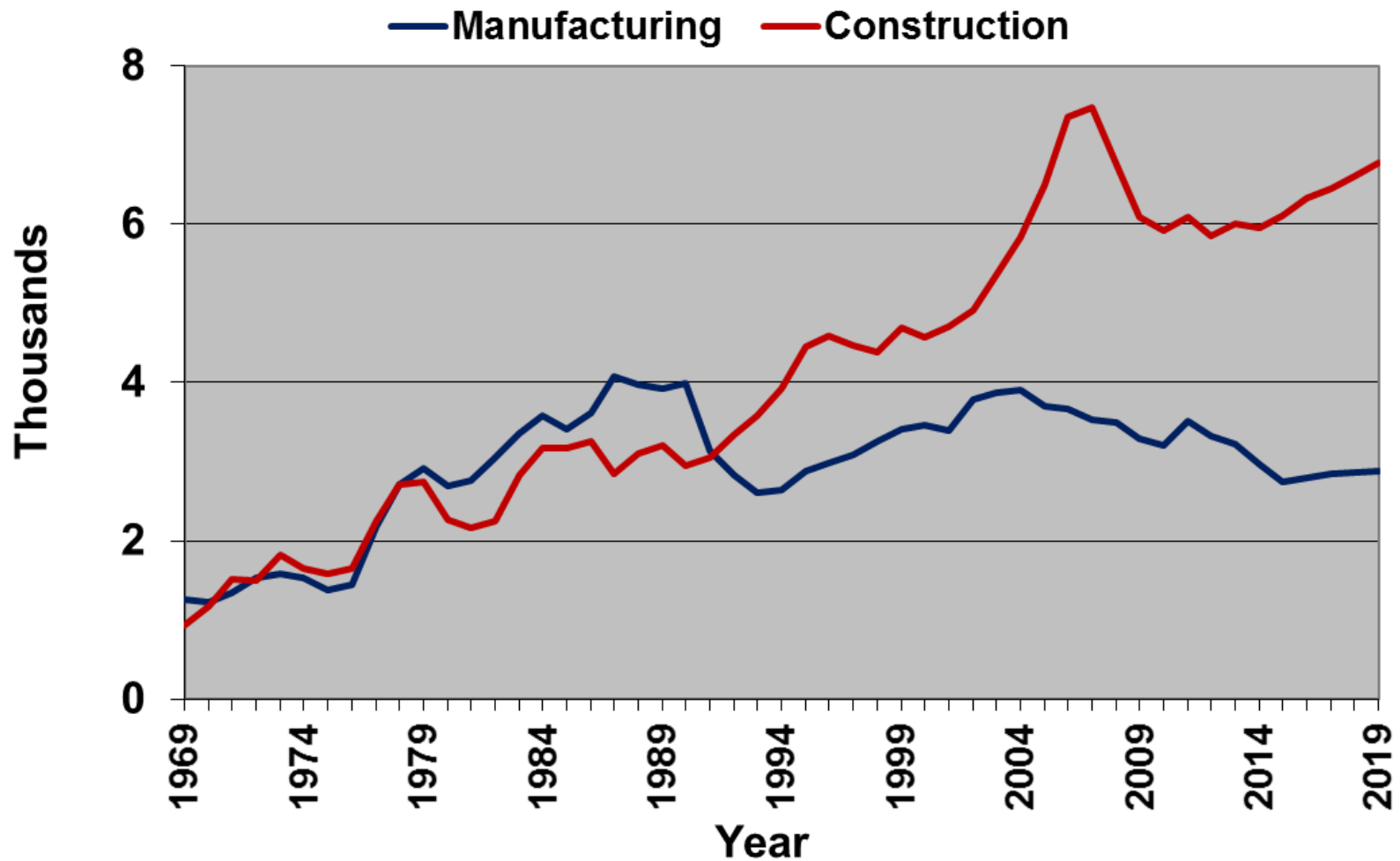


Source: UTEP Border Region Modeling Project



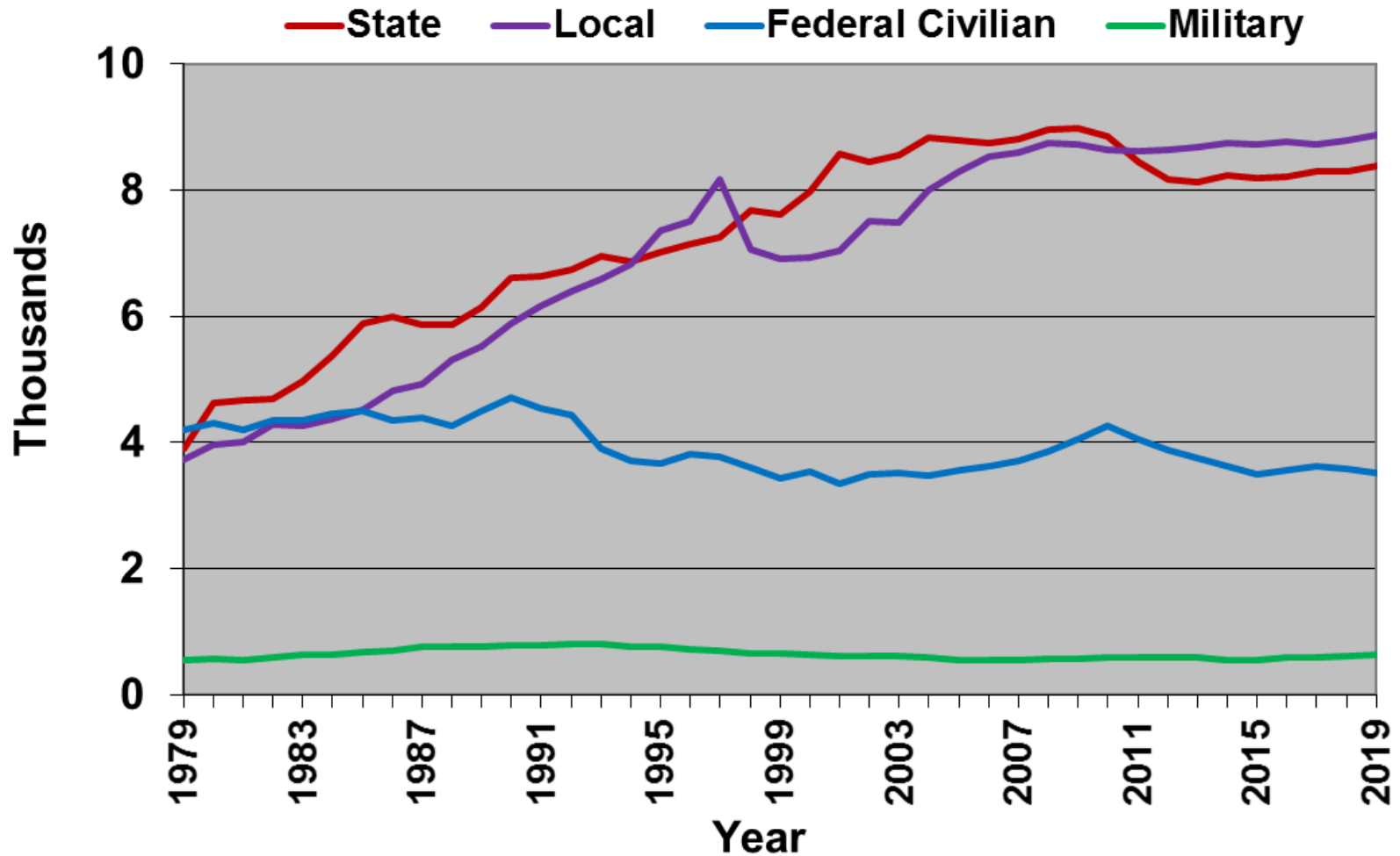
Source: UTEP Border Region Modeling Project

Manufacturing and Construction Jobs



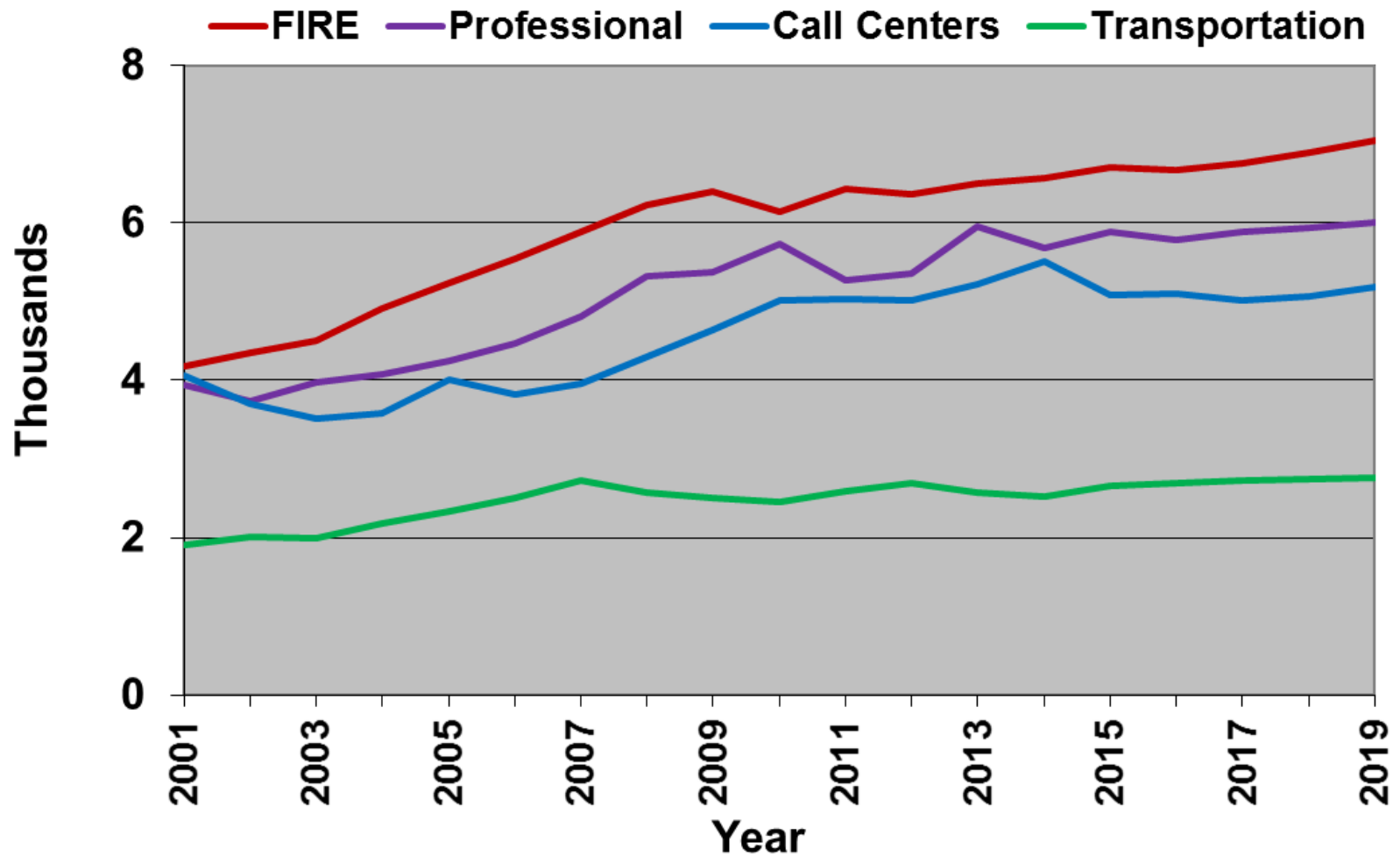
Source: UTEP Border Region Modeling Project

Government Employment



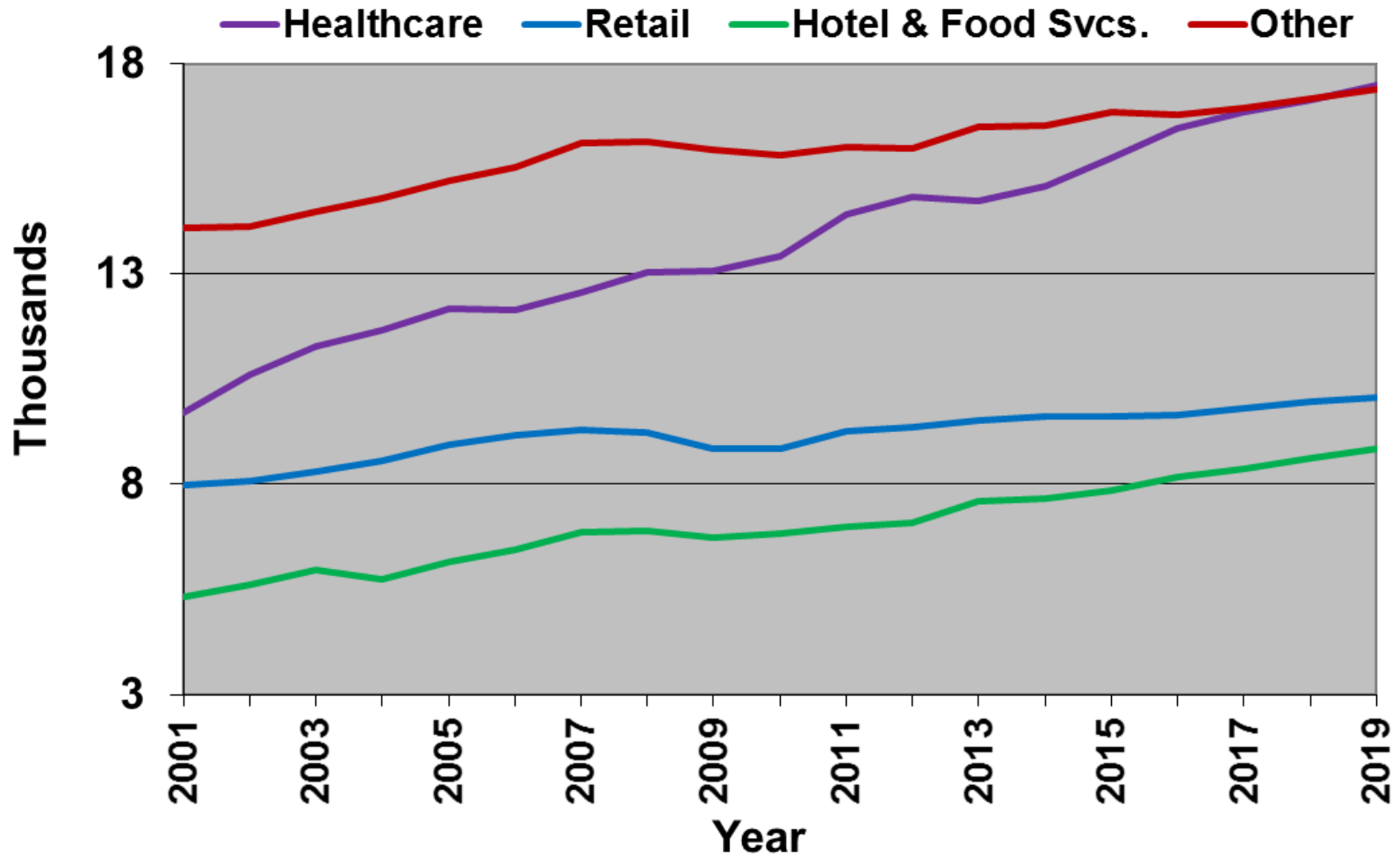
Source: UTEP Border Region Modeling Project

Service Sector Employment



Source: UTEP Border Region Modeling Project

Service Sector and Other Employment



Source: UTEP Border Region Modeling Project

Report order Forms:



Short-Term to
2019



Long-Term to
2029