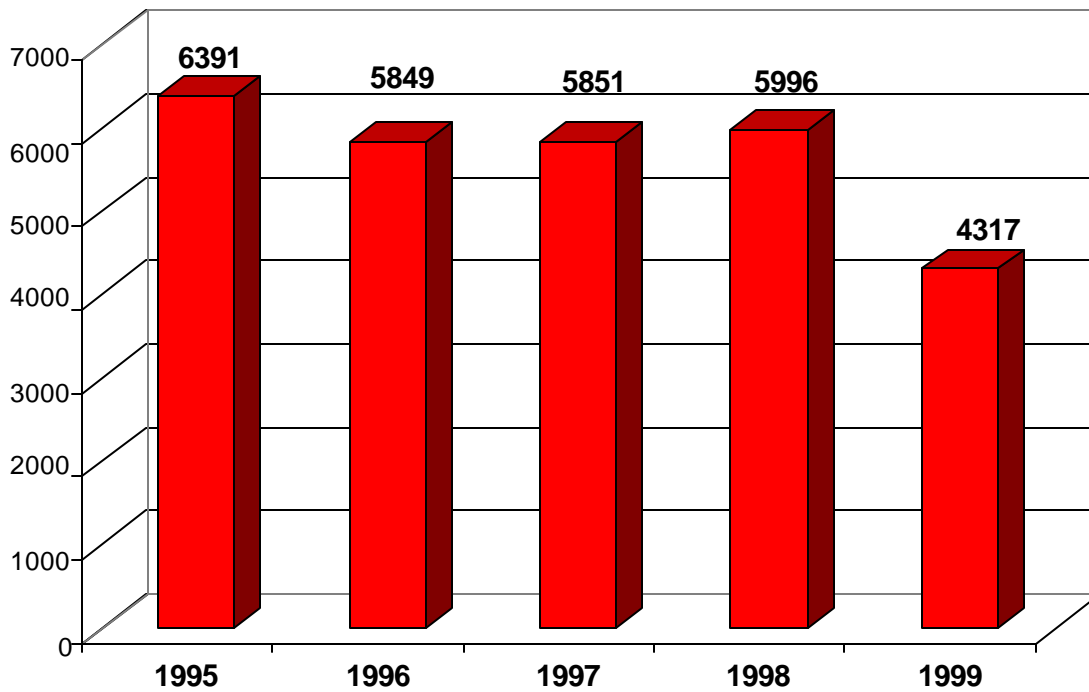


Employment Data: Commercial Banks in El Paso¹

Year	Employment*
1995	6391
1996	5849
1997	5851
1998	5996
1999	4317

Source: Texas Workforce Commission May 2000, *Total Quarterly Employment
<<http://www.twc.state.tx.us/>>

Commercial Bank Employment in El Paso



ECONOMICS

El Paso Banks: Loan to Deposit Ratios²

Exhibit 2

Year	Norwest	Bank of the West	Sunwest**	Chase ***
1998	83.70%	60.42%	28.44%	50.00%
1997	97.03%	66.14%	43.27%	50.00%
1996	71.19%	61.99%	54.32%	50.00%
1995	78.52%	58.13%	56.21%	50.00%
1994	71.78%	62.36%	63.71%	50.00%
1993	70.69%	51.59%	64.82%	50.00%
1992	58.06%	36.38%	53.36%	33.97%
Average	78.85%	56.78%	52.02%	47.71%

* all figures are as of December 31 of each year

** as of 6/30/98 when Sunwest merged with NationsBank

*** 1993-1998 figures were unavailable: see text for methodology

Source: <http://fdic.gov>

Banking Indicators: Total Deposits El Paso County³

Exhibit 3

		Banks	Savings & Loan	Credit Unions
1990	Total dollar amount	\$3,178,310,000	\$1,077,677,000	\$684,691,100
	Total number of institutions	13	6	19
1991	Total dollar amount	\$3,080,977,000	\$1,113,344,000	\$782,067,000
	Total number of institutions	13	3	19
1992	Total dollar amount	\$3,053,298,000	\$283,068,000	\$852,844,000
	Total number of institutions	12	2	19
1993	Total dollar amount	\$2,939,727,000	\$245,788,000	\$879,384,000
	Total number of institutions	9	2	19
1994	Total dollar amount	\$2,920,317,000	\$243,178,000	\$891,171,000
	Total number of institutions	9	2	18
1995	Total dollar amount	\$2,973,606,000	\$266,028,000	\$920,969,000
	Total number of institutions	9	2	18
1996	Total dollar amount	\$3,136,315,000	\$157,453,000	\$965,369,000
	Total number of institutions	9	1	18
1997	Total dollar amount	\$3,441,218,000	N/A	\$1,102,698,000
	Total number of institutions	9	0	18
1998	Total dollar amount	\$3,538,153,000	N/A	\$1,133,724,923
	Total number of institutions	9	0	16

Source: Federal Reserve Bank of Dallas, Federal Deposit Insurance Corporation: 5/99

<<http://www.dallasfed.org/>>

ECONOMICS

Financial Institutions⁴

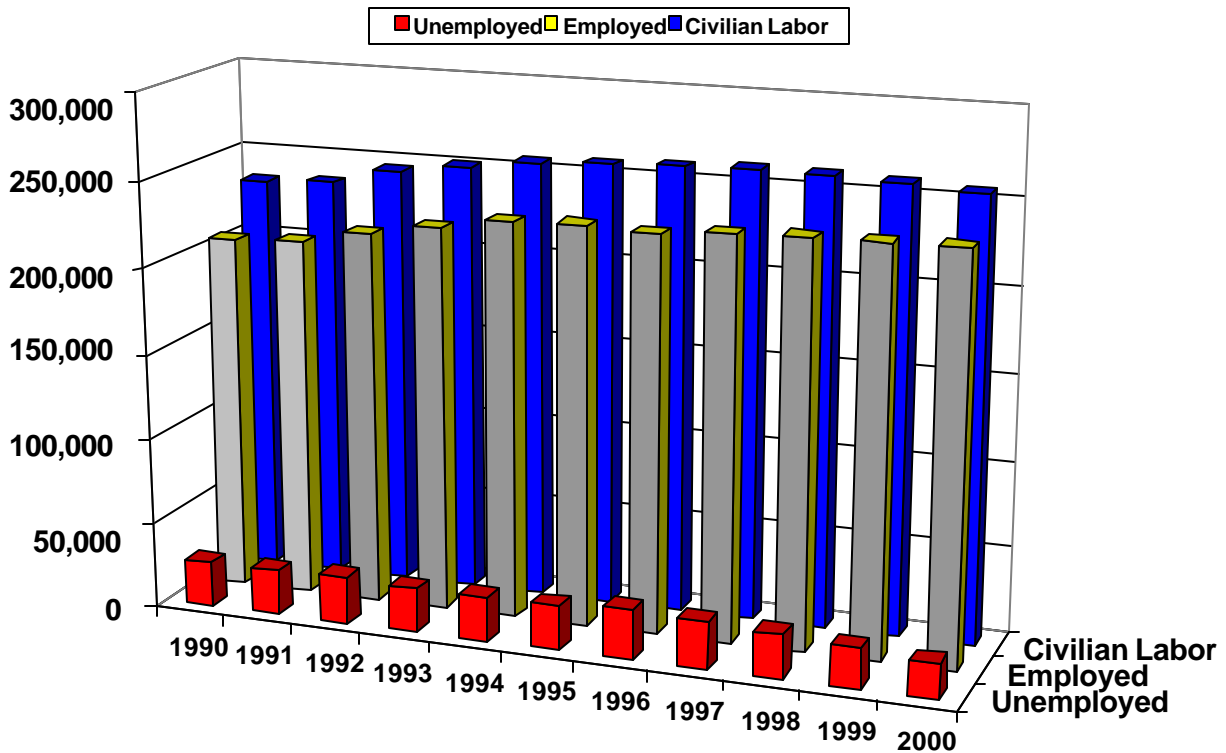
	Number	Total Assets
Banks	13	3.3 Billion
Savings/Loan Associations	5	

Source: El Paso Office of Economic Development
<http://www.elpasotexas.gov/econdev/default.asp>

City of El Paso Annual Employment Trends⁵

Exhibit 5

Year	Unemployed	Employed	Civilian Labor	Unemployment Rate
1990	26,053	206,858	232,911	11.2%
1991	26,528	208,951	235,479	11.3%
1992	27,467	217,345	244,812	11.2%
1993	25,820	224,147	249,967	10.3%
1994	25,538	230,019	255,557	10.0%
1995	25,806	231,767	257,573	10.0%
1996	28,780	230,373	259,153	11.1%
1997	27,874	232,880	260,754	10.7%
1998	25,472	234,629	260,101	9.8%
1999	23,312	234,981	258,293	9.0%
2000	20,194	235,682	255,876	7.9%

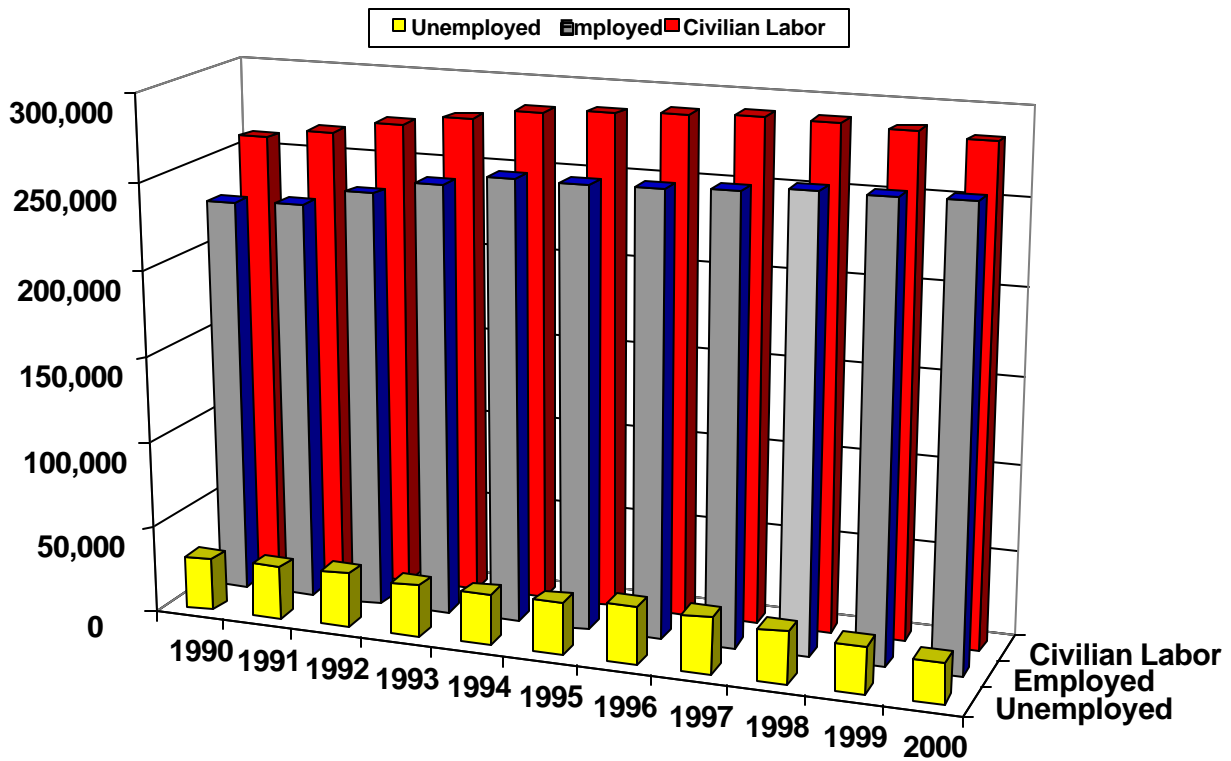


Source: Texas Workforce Commission, Labor Market Information, March 2001
<http://www.twc.state.tx.us/>

ECONOMICS

El Paso MSA (Metropolitan Statistical Areas) Annual Employment Trends⁶ Exhibit 6

Year	Unemployed	Employed	Civilian Labor	Unemployment Rate
1990	30,240	229,358	259,958	11.6%
1991	30,792	231,681	265,473	11.7%
1992	31,881	240,988	272,869	11.7%
1993	29,970	248,530	278,500	10.8%
1994	29,643	255,041	284,684	10.4%
1995	29,954	255,041	286,933	10.4%
1996	33,405	255,433	288,838	11.6%
1997	32,320	257,924	290,244	11.1%
1998	29,602	260,152	289,754	10.2%
1999	27,058	260,542	287,600	9.4%
2000	23,440	261,320	284,760	8.2%



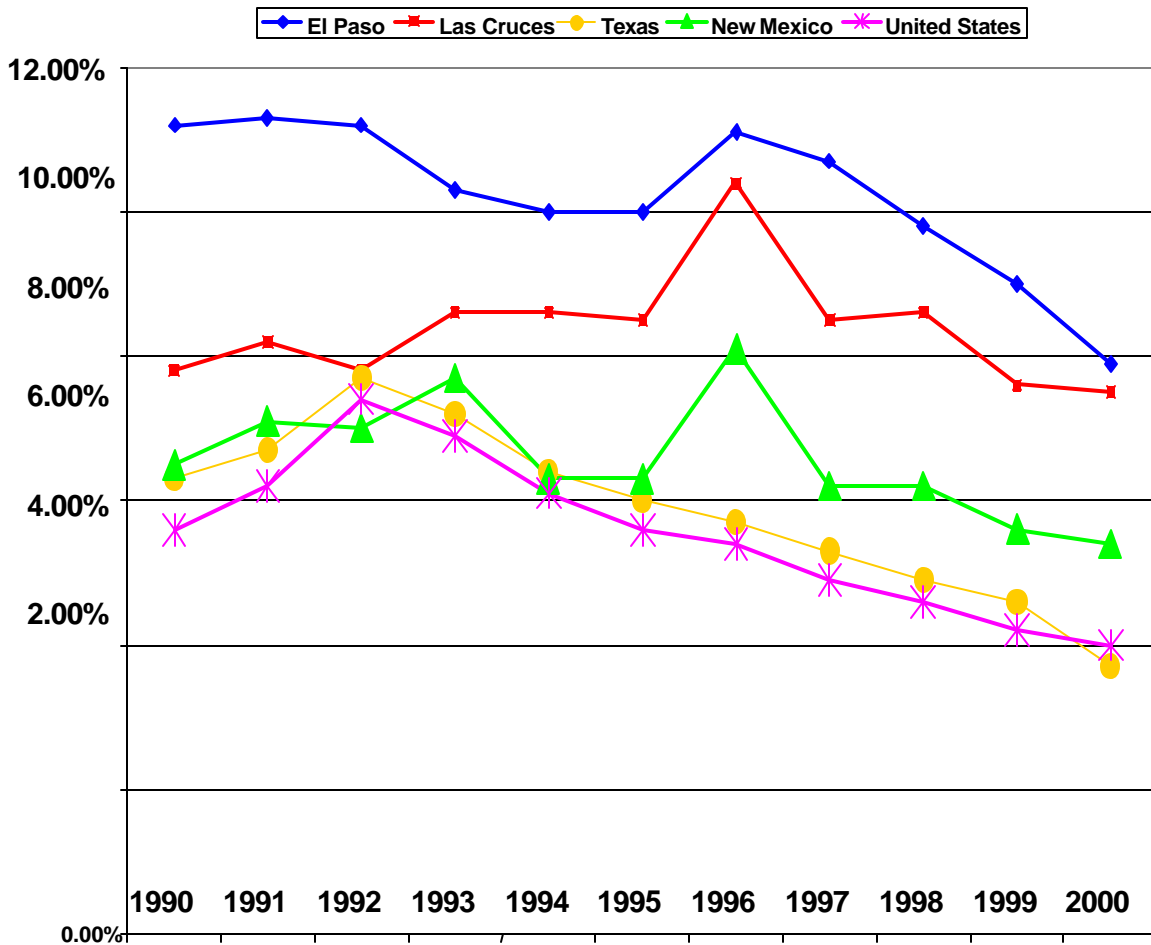
Source: Texas Workforce Commission, Labor Market Information , March 2001
<http://www.twc.state.tx.us/>

ECONOMICS

Unemployment Rates⁷

Exhibit 7

Year	El Paso	Las Cruces	Texas	New Mexico	United States
1990	11.20%	7.80%	6.30%	6.50%	5.60%
1991	11.30%	8.20%	6.70%	7.10%	6.20%
1992	11.20%	7.80%	7.70%	7.00%	7.40%
1993	10.30%	8.60%	7.20%	7.70%	6.90%
1994	10.00%	8.60%	6.40%	6.30%	6.10%
1995	10.00%	8.50%	6.00%	6.30%	5.60%
1996	11.10%	10.40%	5.70%	8.10%	5.40%
1997	10.70%	8.50%	5.30%	6.20%	4.90%
1998	9.80%	8.60%	4.90%	6.20%	4.60%
1999	9.00%	7.60%	4.60%	5.60%	4.20%
2000	7.90%	7.50%	3.70%	5.40%	4.00%

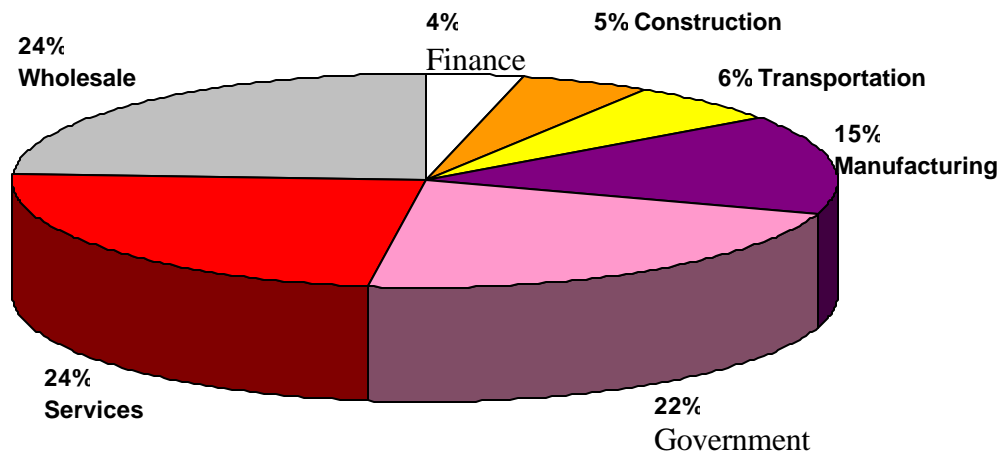


Source: Texas Workforce Commission, New Mexico Labor Department, U.S. BLS, March 2001

ECONOMICS

El Paso Metropolitan Statistical Areas (MSA) Labor Force Overview 2000⁸ Exhibit 8

Economic Sector	Yearly Average	Percent of Total
Finance, Ins., & Real Estate	10,100	4%
Construction	12,700	5%
Transportation & Public Utilities	15,700	6%
Manufacturing	38,100	15%
Government	56,600	22%
Services	61,300	24%
Wholesale & Retail Trade	61,200	24%
Total	255,700	100%



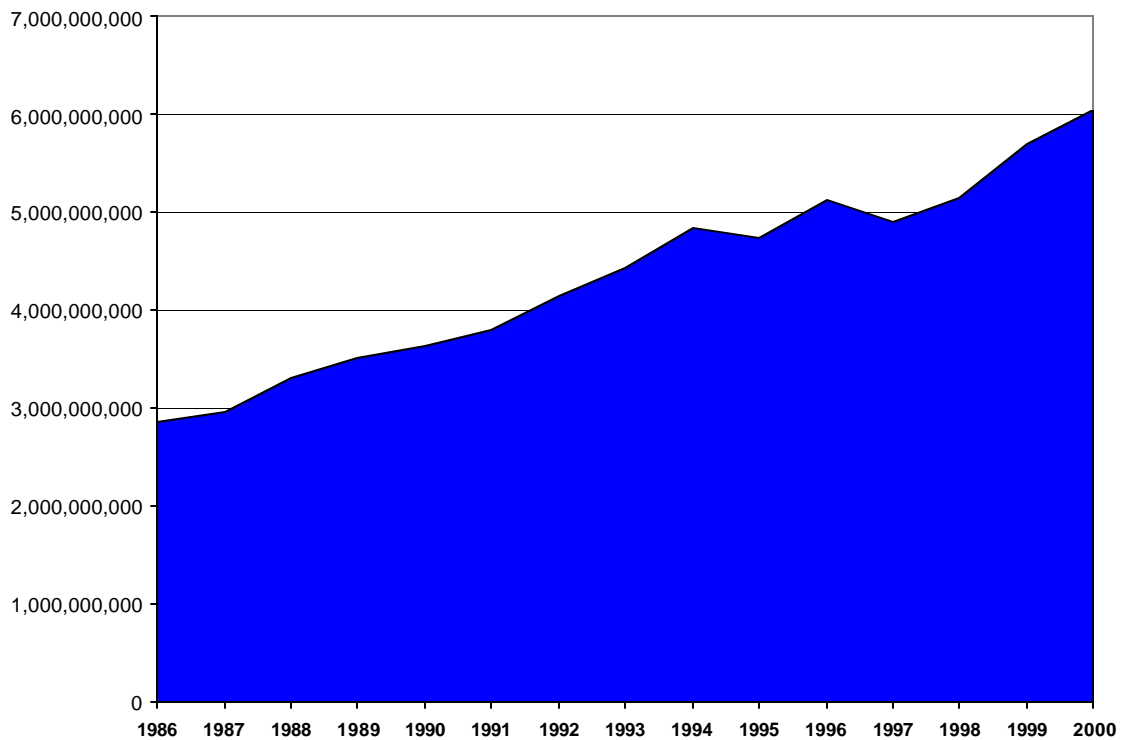
□ Finance, Ins., & Real Estate	□ Construction	□ Transportation & Public Utilities
■ Manufacturing	■ Government	■ Services
■ Wholesale & Retail Trade		

Source: Texas Workforce Commission, Labor Market Review, March 2001
<http://www.twc.state.tx.us/>

ECONOMICS

El Paso Gross Retail Sales⁹ Exhibit 9

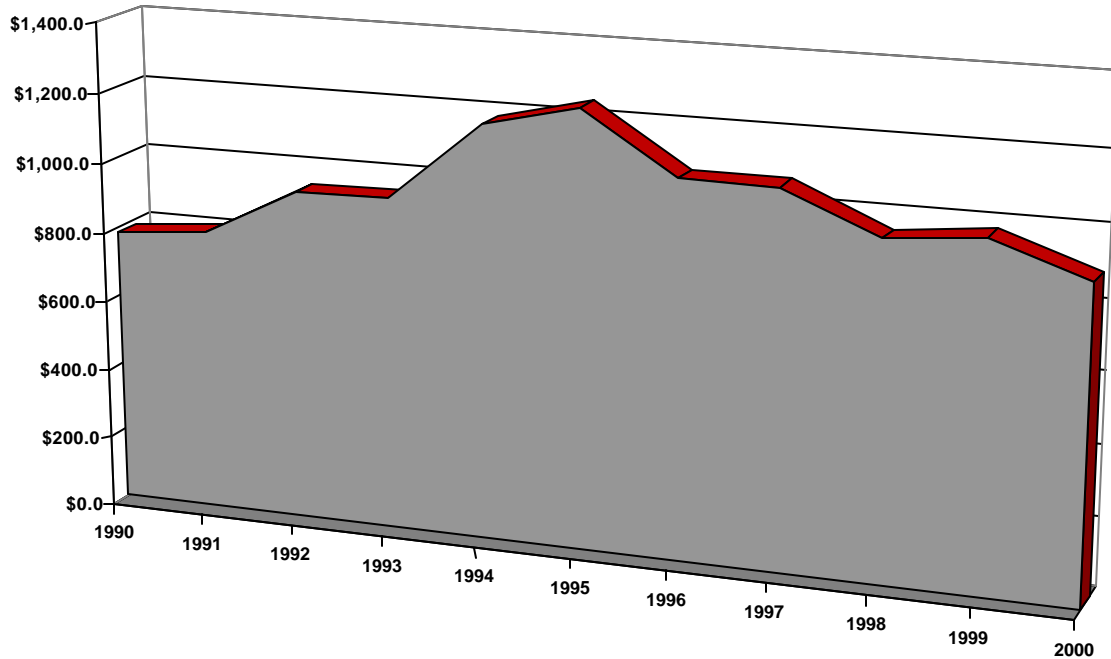
Year	Dollars
1986	\$2,868,985,880
1987	\$2,966,435,260
1988	\$3,302,186,465
1989	\$3,511,460,429
1990	\$3,629,289,114
1991	\$3,791,963,102
1992	\$4,141,378,367
1993	\$4,434,697,361
1994	\$4,839,454,131
1995	\$4,740,980,225
1996	\$5,122,555,720
1997	\$4,903,497,623
1998	\$5,144,177,510
1999	\$5,702,511,185
2000	\$6,047,872,398



Source: State of Texas Comptroller of Public Accounts. Quarterly Sales Tax Report, El Paso MSA Retail Trade, June 2001. <<http://www.window.state.tx.us/>>

In Millions¹⁰

Exhibit 10



Source: US Army Air Defense Center. Ft. Bliss, Texas, February 2001
 <<http://www.bliss.army.mil/>>

Utility Connections - City of El Paso 10 Year Trend from 1990-2000¹¹

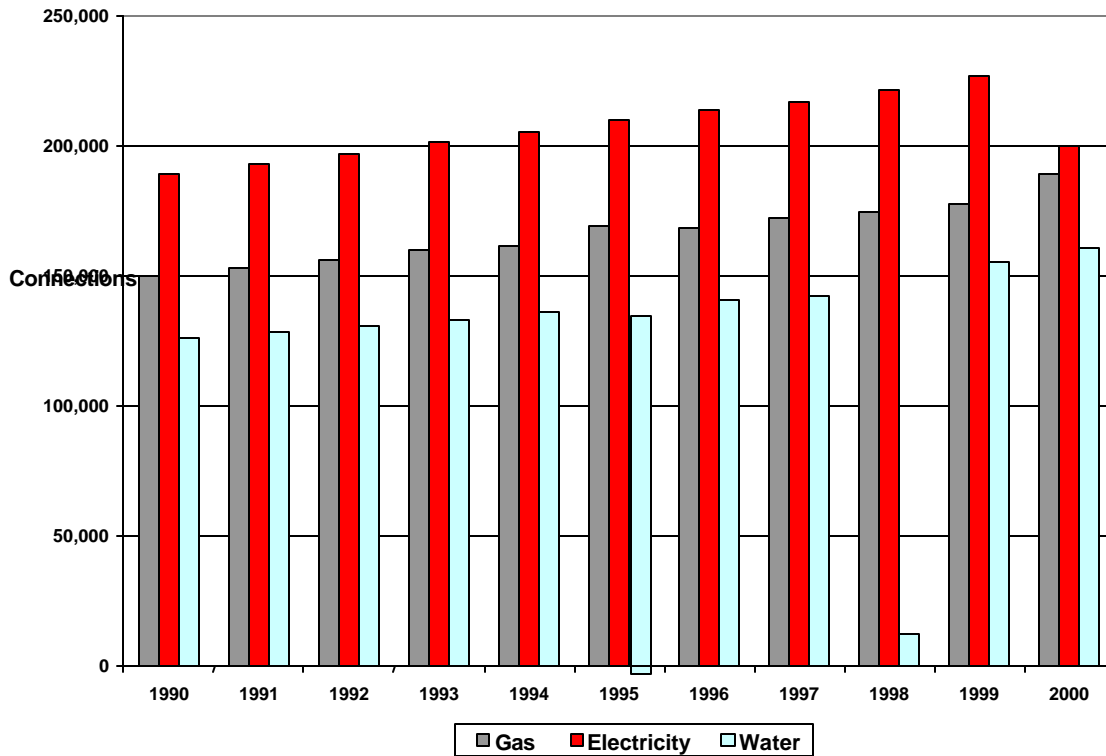
Exhibit 11

Year	Gas	Electricity	Water	Phones
1990	149,932	189,081	126,168	232,969
1991	153,069	192,869	128,336	237,123
1992	155,673	196,527	130,685	248,306
1993	159,738	201,495	133,147	259,484
1994	161,122	205,361	135,958	268,936
1995	169,178	209,330	137,810	282,120
1996	168,331	213,135	140,131	291,698
1997	171,834	216,872	142,250	305,203
1998	174,012	221,102	11,893	316,864
1999	177,162	226,354	155,440	326,156
2000	189,229	199,493	160,521	333,889

Sources: Southern Union Gas
 El Paso Electric Co.
 El Paso Water utilities Co.
 UTEP, Border Region Modeling Project, February 2001

Annual Level of Utility Connections City of El Paso¹²

Exhibit 12



Sources: Southern Union Gas
 El Paso Electric Co.
 El Paso Water utilities Co.
 UTEP, Border Region Modeling Project, February 2001

¹ Texas Workforce Commission May 2000, *Total Quarterly Employment
<http://www.twc.state.tx.us/>

² <http://fdic.gov>

³ Federal Reserve Bank of Dallas, Federal Deposit Insurance Corporation: 5/99
<http://www.dallasfed.org/>

⁴ El Paso Office of Economic Development <http://www.elpasotexas.gov/econdev/default.asp>

⁵ Texas Workforce Commission, Labor Market Information, March 2001
<http://www.twc.state.tx.us/>

⁶ Texas Workforce Commission, Labor Market Information, March 2001
<http://www.twc.state.tx.us/>

⁷ Texas Workforce Commission, New Mexico Labor Department, U.S. BLS, March 2001

⁸ Texas Workforce Commission, Labor Market Review, March 2001 <http://www.twc.state.tx.us/>

⁹ State of Texas Comptroller of Public Accounts. Quarterly Sales Tax Report, El Paso MSA Retail Trade, June 2001. <http://www.window.state.tx.us/>

¹⁰ US Army Air Defense Center. Ft. Bliss, Texas, February 2001 <http://www.bliss.army.mil/>

¹¹ Southern Union Gas

El Paso Electric Co.
El Paso Water utilities Co.
UTEP, Border Region Modeling Project, February 2001

¹² Southern Union Gas
El Paso Electric Co.
El Paso Water utilities Co.
UTEP, Border Region Modeling Project, February 2001