

General Area Statistics for Hidalgo County

Population ¹	726,604
Average annual wage ²	\$25,759
Number in labor force ³	298,674
Number employed ³	265,677
Percent unemployed ³	11%
Median household income ⁴	\$30,295
Median housing value ⁴	\$69,700
Median gross rent ⁴	\$567
Per Capita Income ⁴	\$12,807
Poverty rate ⁴	29.4%
High school graduates ⁴	59.6%
Bachelor's degree or higher ⁴	14.8%

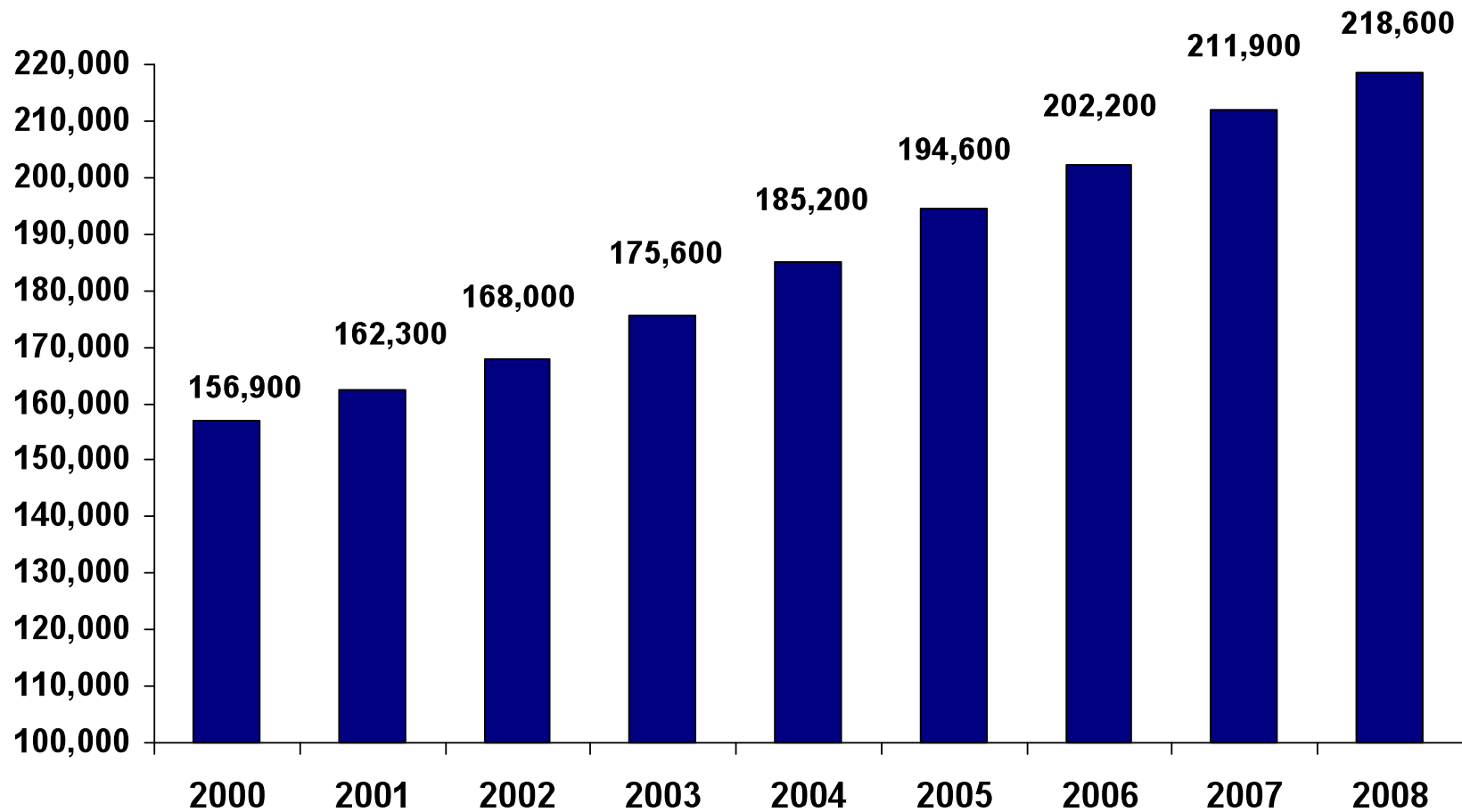
Source: ¹U.S. Census Bureau population estimates, July 2008, ²Bureau of Labor Statistics, 2008 preliminary (private sector only),

³Bureau of Labor Statistics, June 2009, ⁴American Community Survey, 2007

McAllen-Edinburg-Mission MSA

Nonfarm Employment

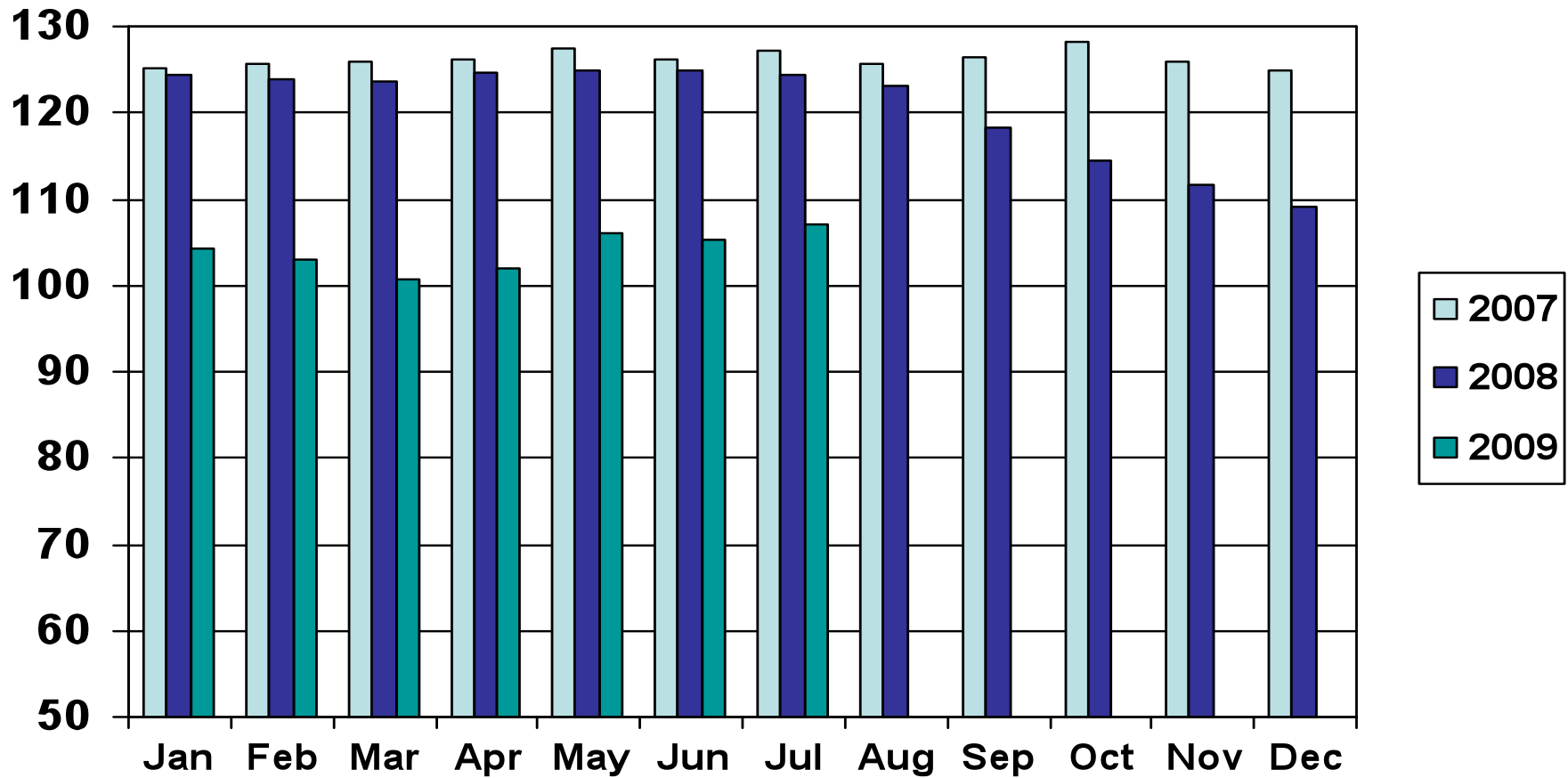
Not Seasonally Adjusted



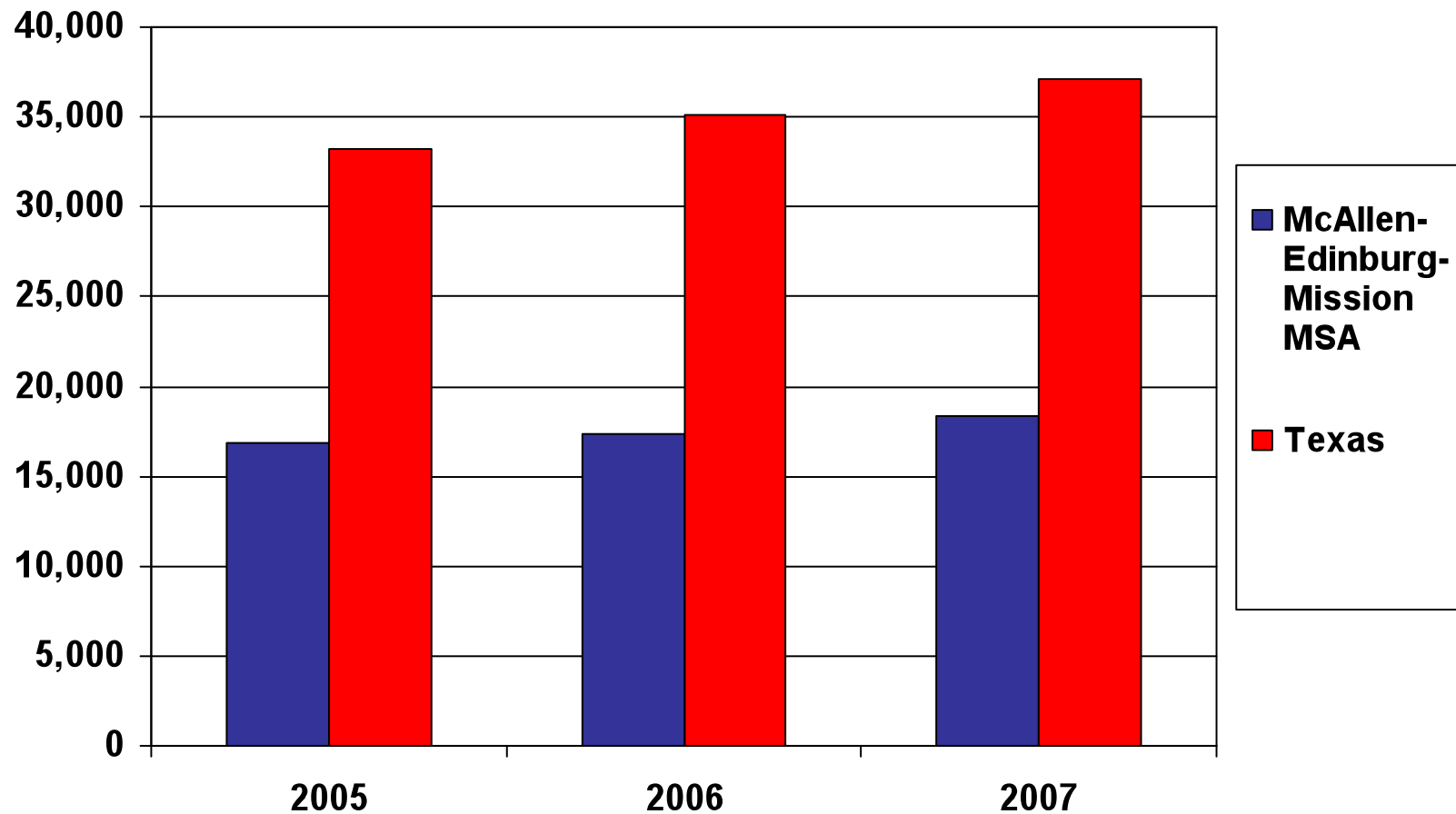
Source: Texas Workforce Commission's Labor Market and Career Information Department

Texas Index of Leading Indicators

Seasonally Adjusted



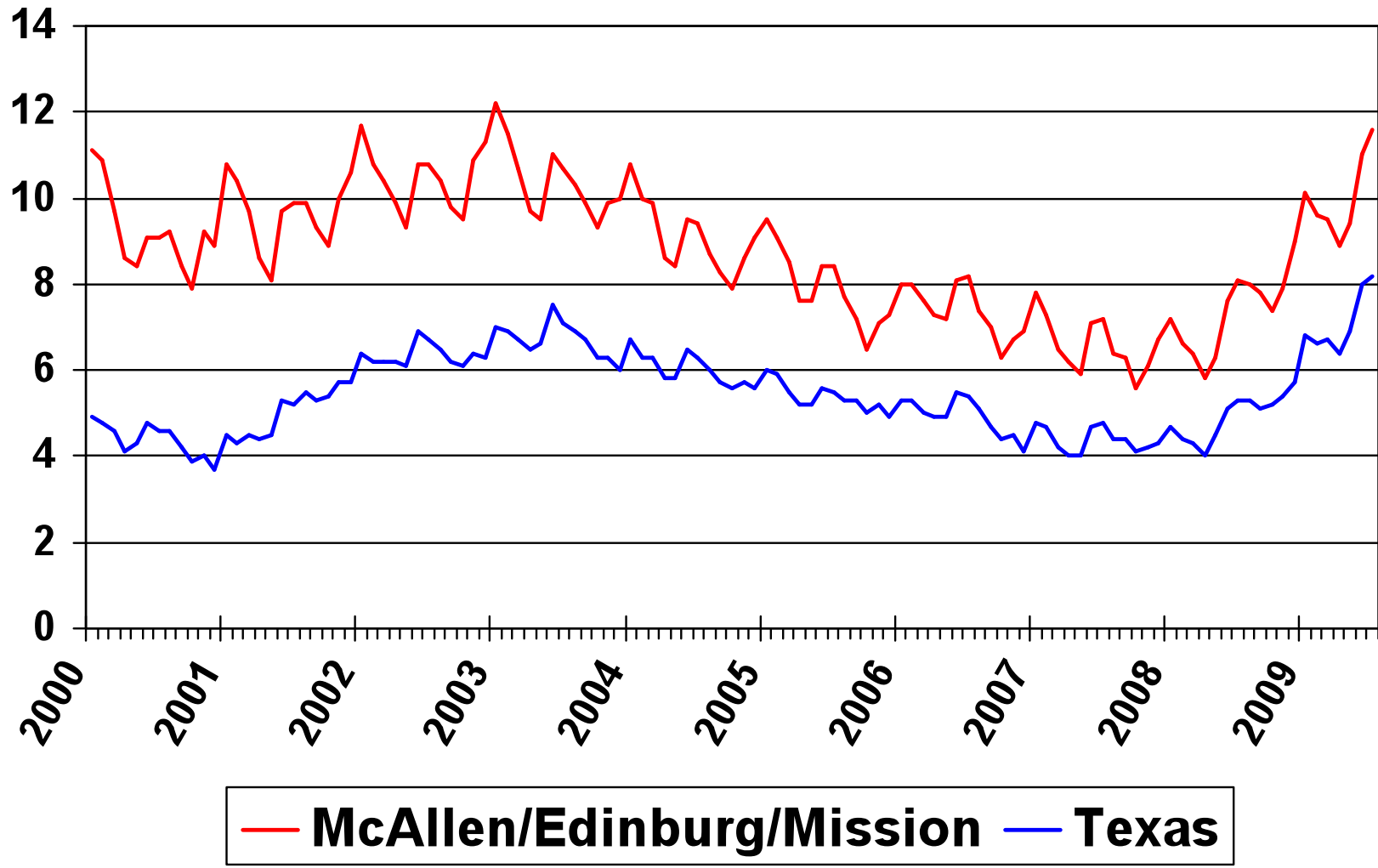
McAllen-Edinburg-Mission MSA Per Capita Personal Income



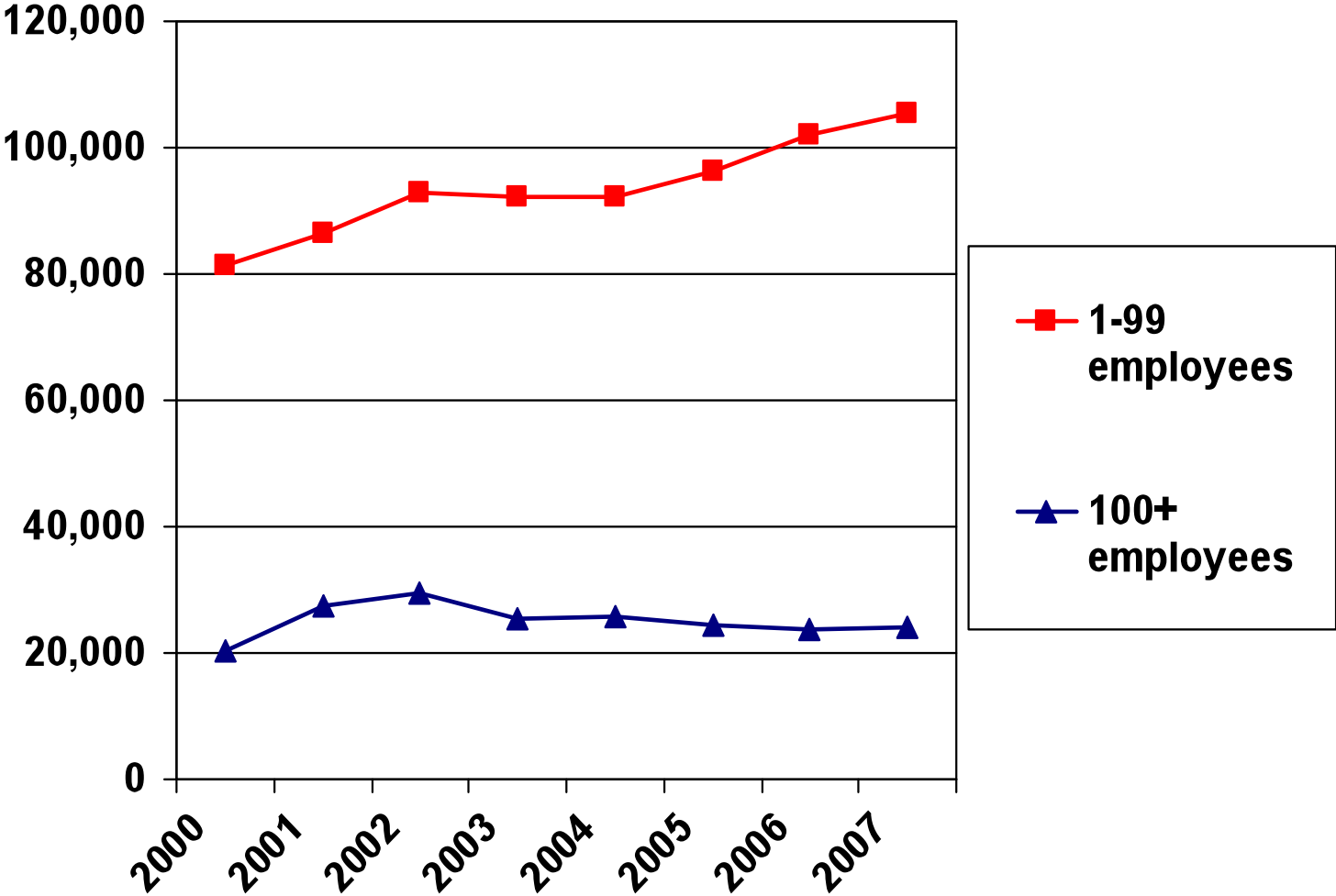
- McAllen/Edinburg/Mission MSA percentage change from 2005-2006 is 3.2%.
- McAllen/Edinburg/Mission MSA percentage change from 2006-2007 is 5.3%.

Unemployment Rate

(Not Seasonally Adjusted)



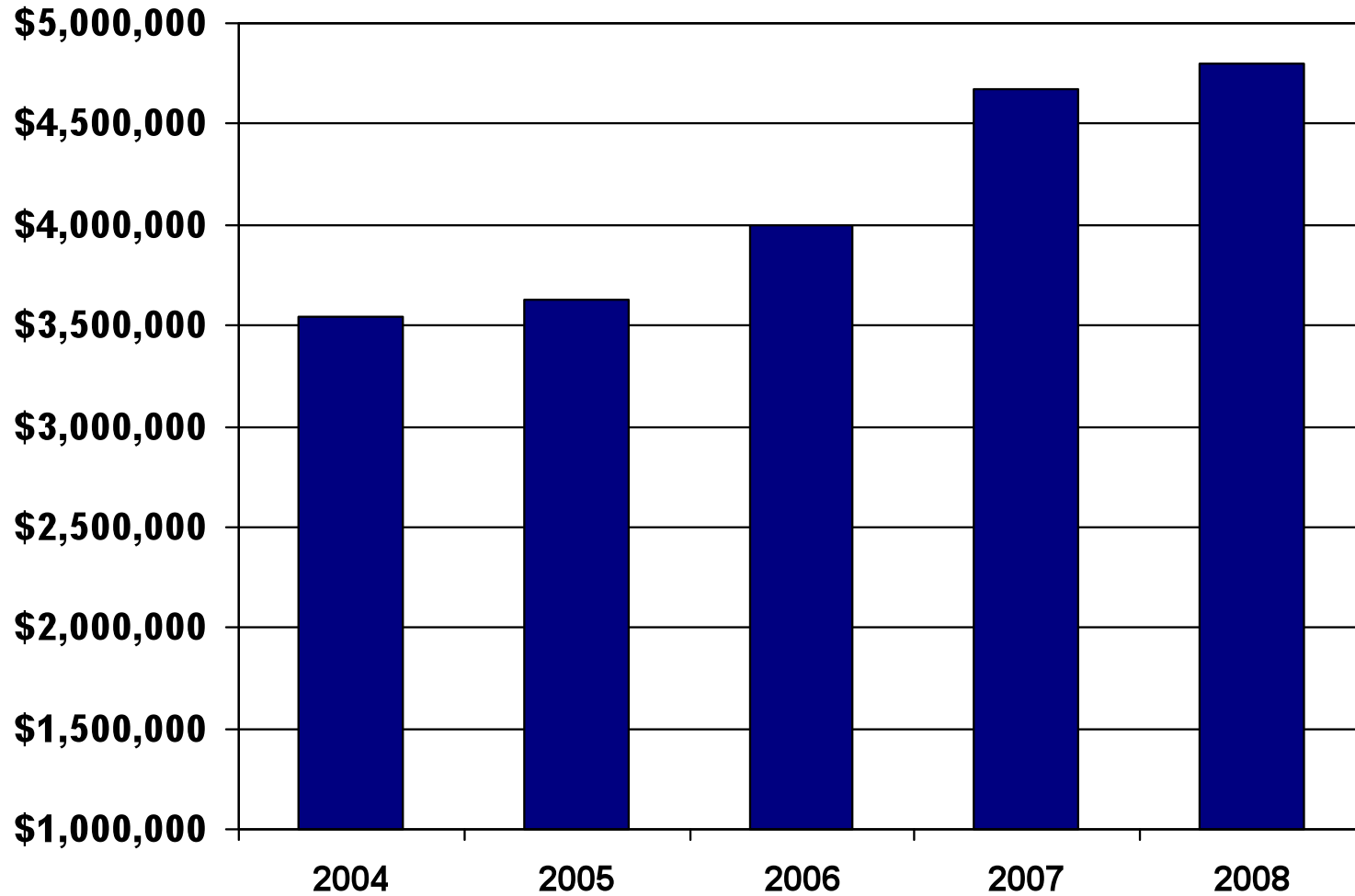
McAllen-Edinburg-Mission MSA Job Growth



Source: yourecomony.org

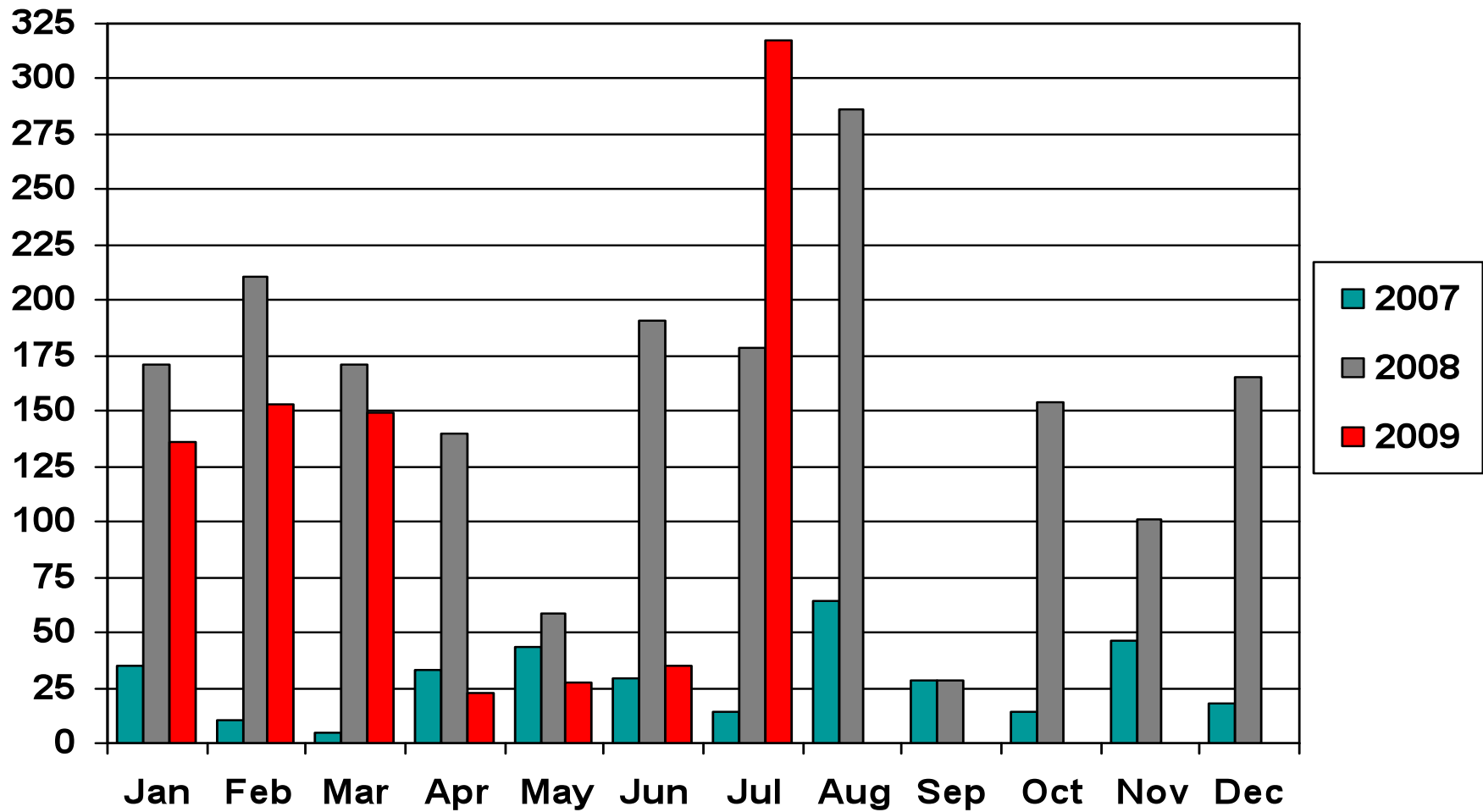
McAllen Bank Deposits

(in thousands of dollars)

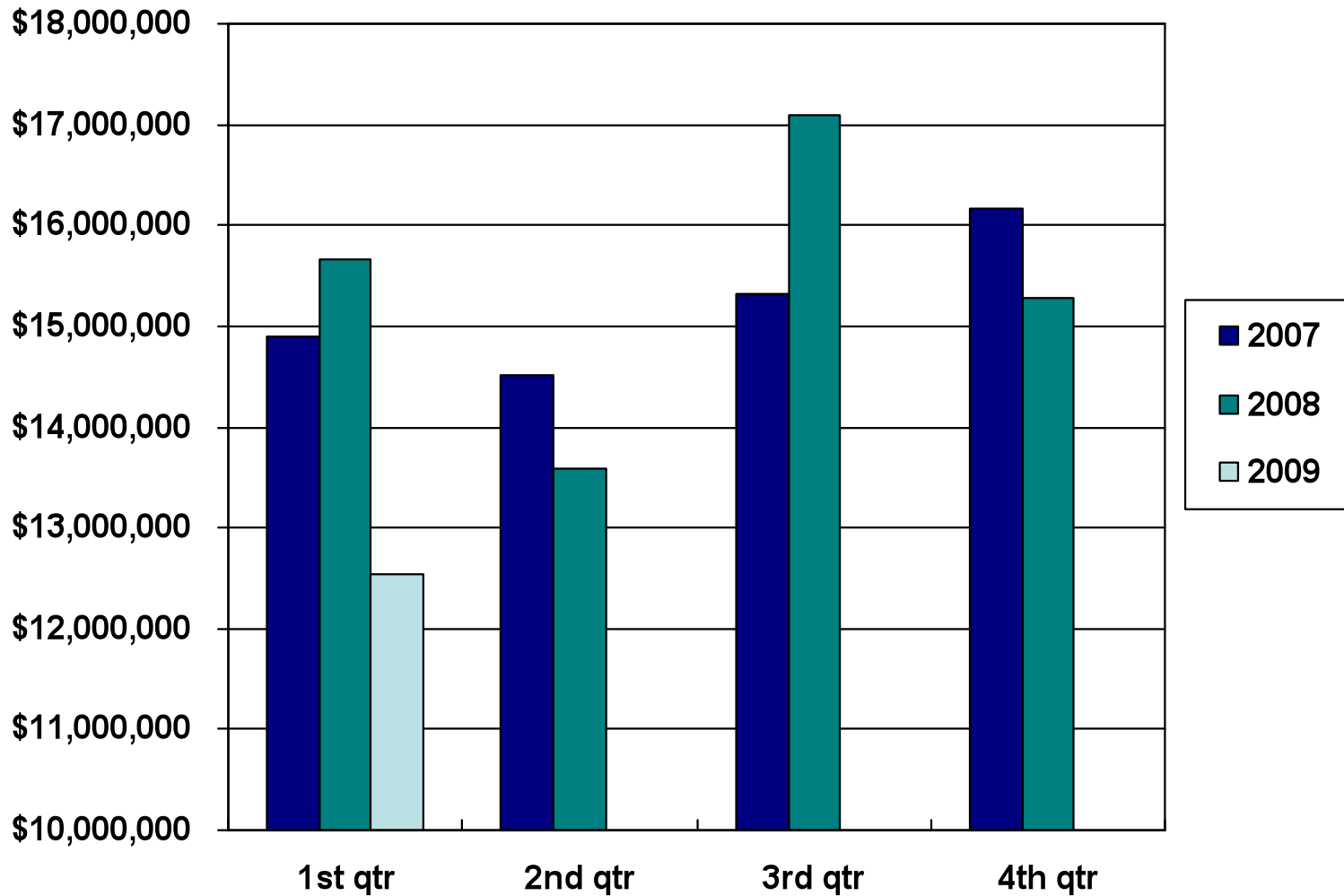


Source: Federal Deposit Insurance Corporation

Hidalgo County Foreclosures

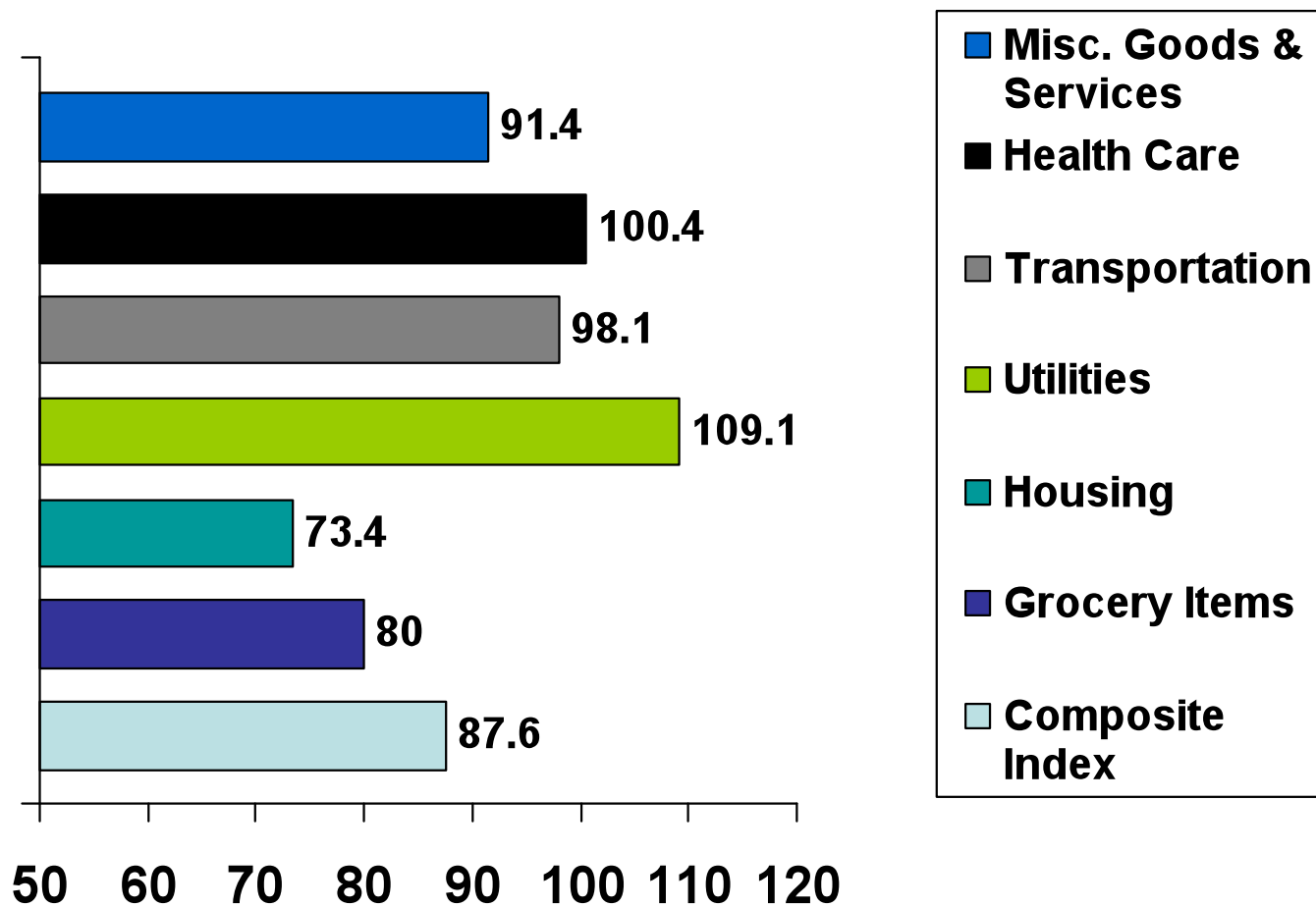


McAllen Hotel Receipts



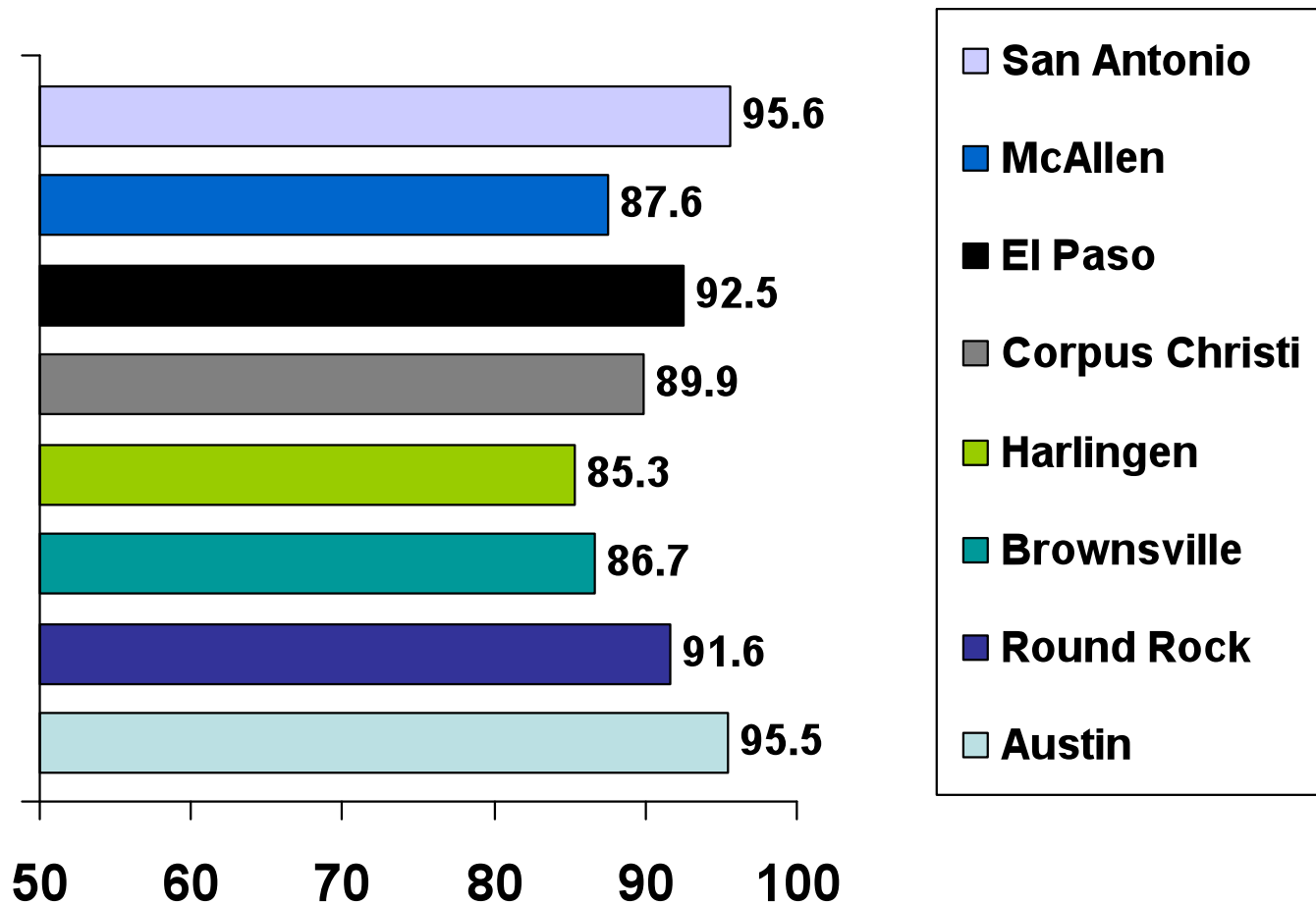
McAllen Cost of Living Index

2008 Annual Average



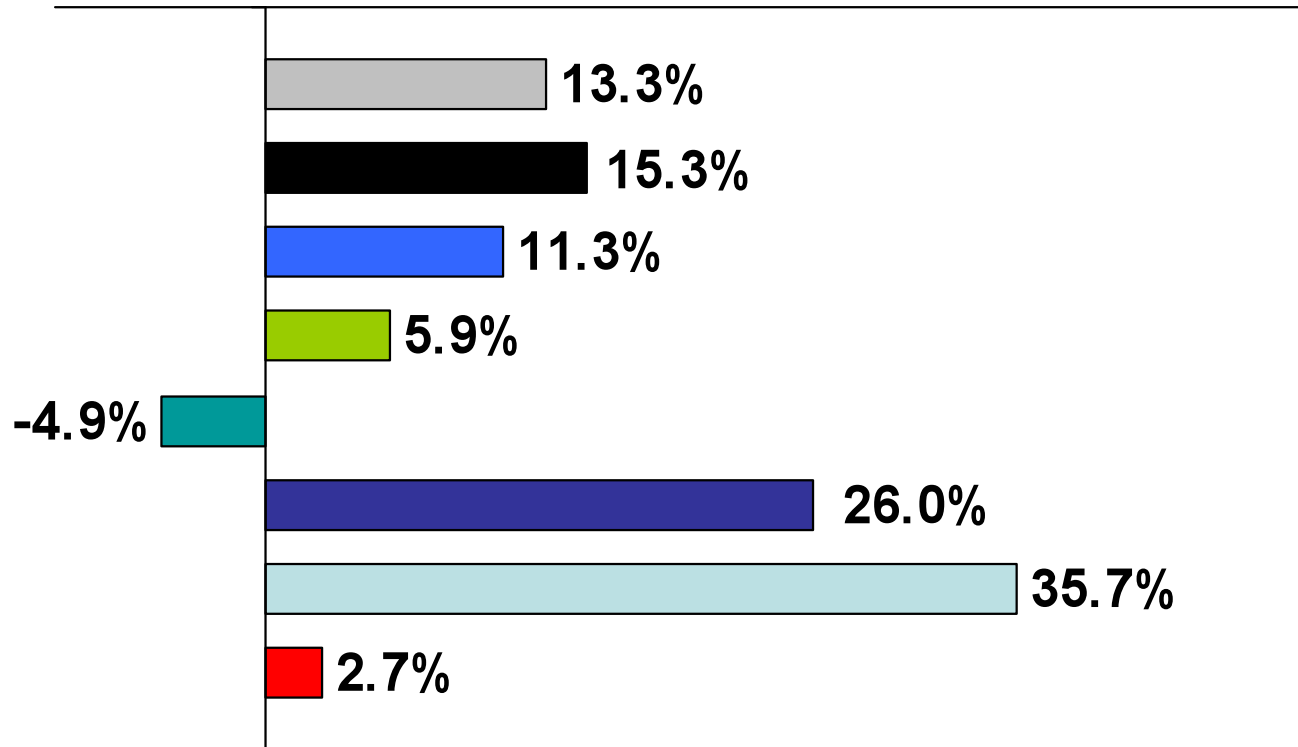
Cost of Living Composite Index

2008 Annual Average



Area MSA Exports

Percentage Change from 2006 to 2007



■ Austin-Round Rock

■ Corpus Christi

■ Laredo

■ San Antonio

■ Brownsville-Harlingen

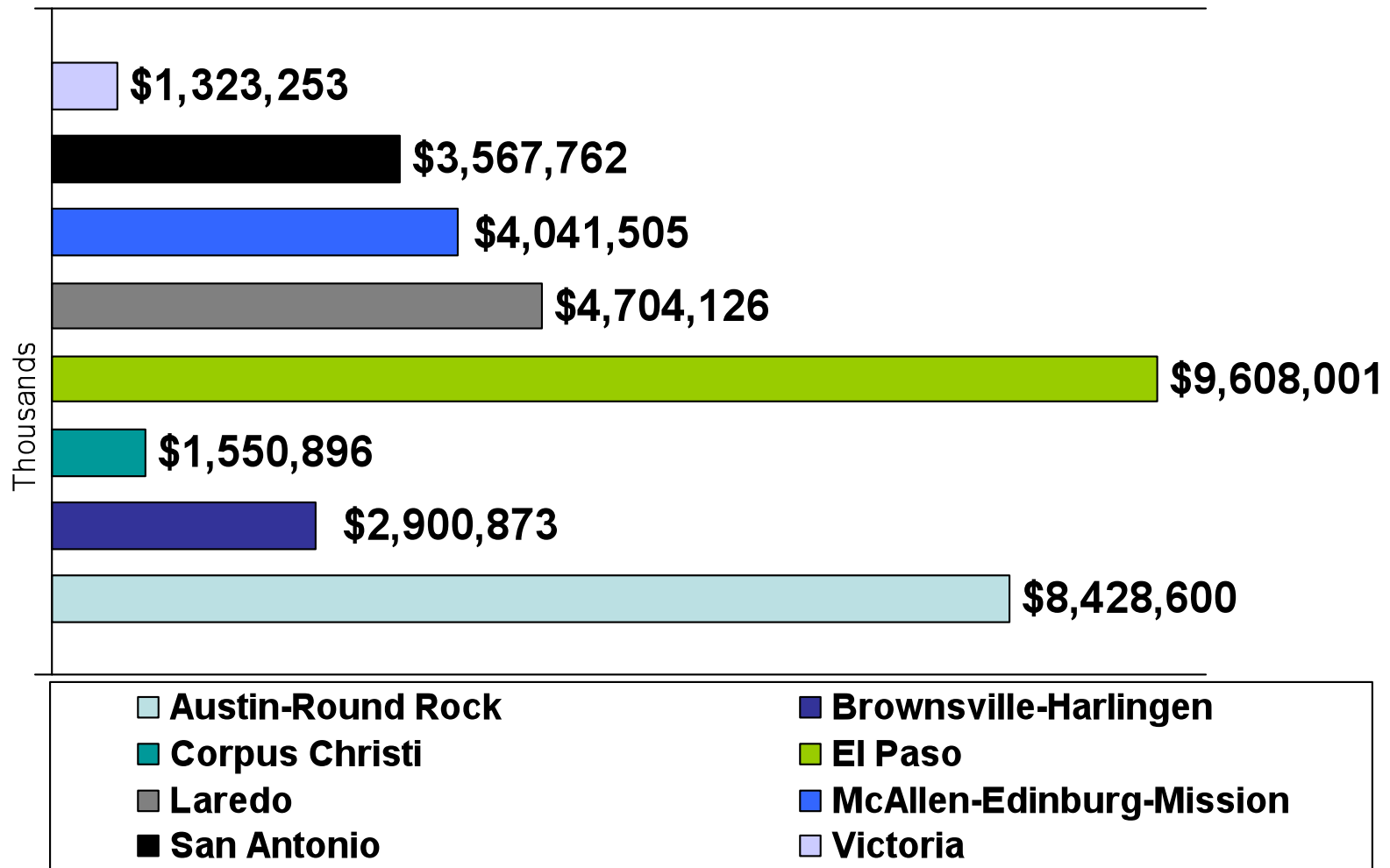
■ El Paso

■ McAllen-Edinburg-Mission

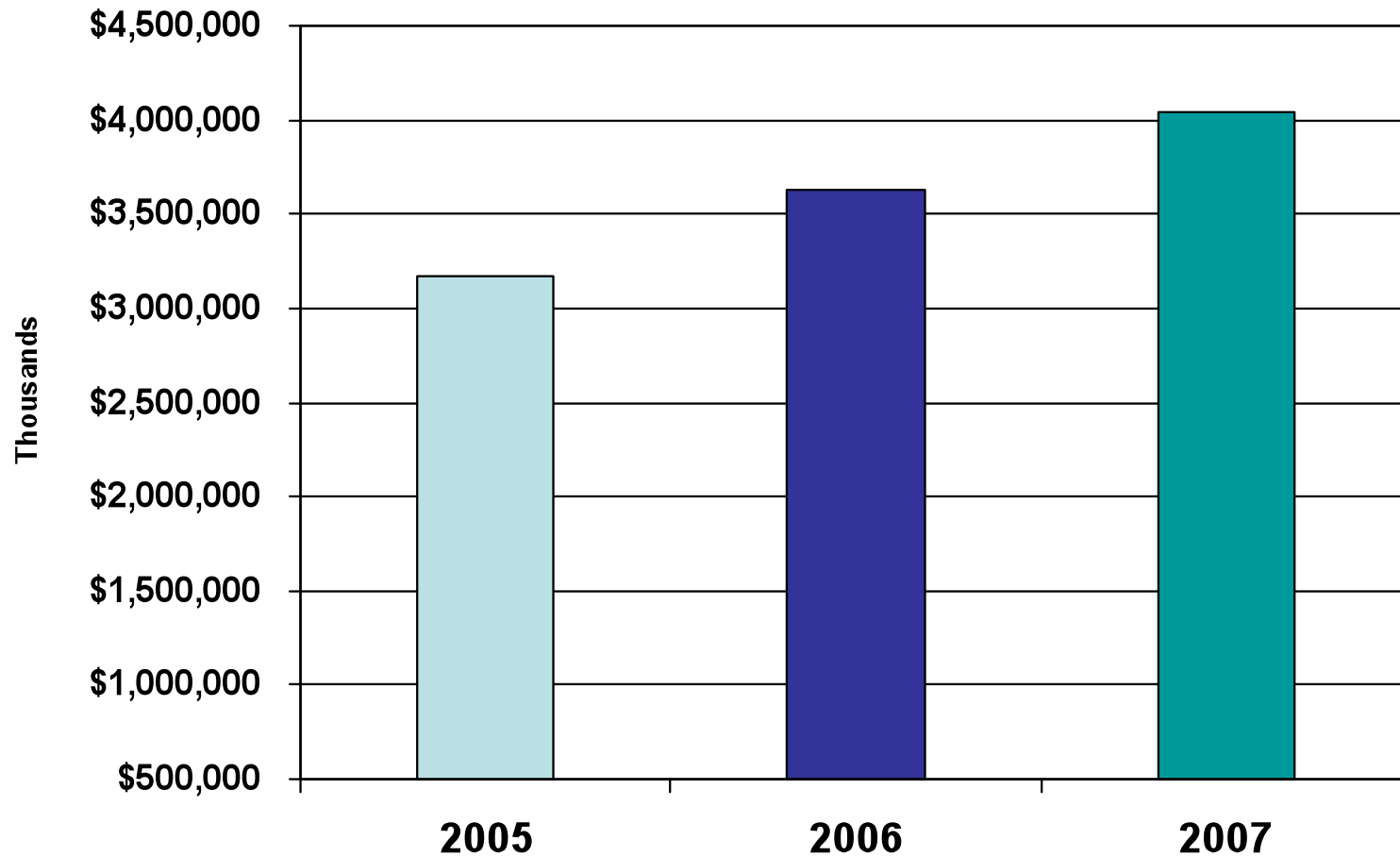
■ Victoria

Area MSA Exports

2007

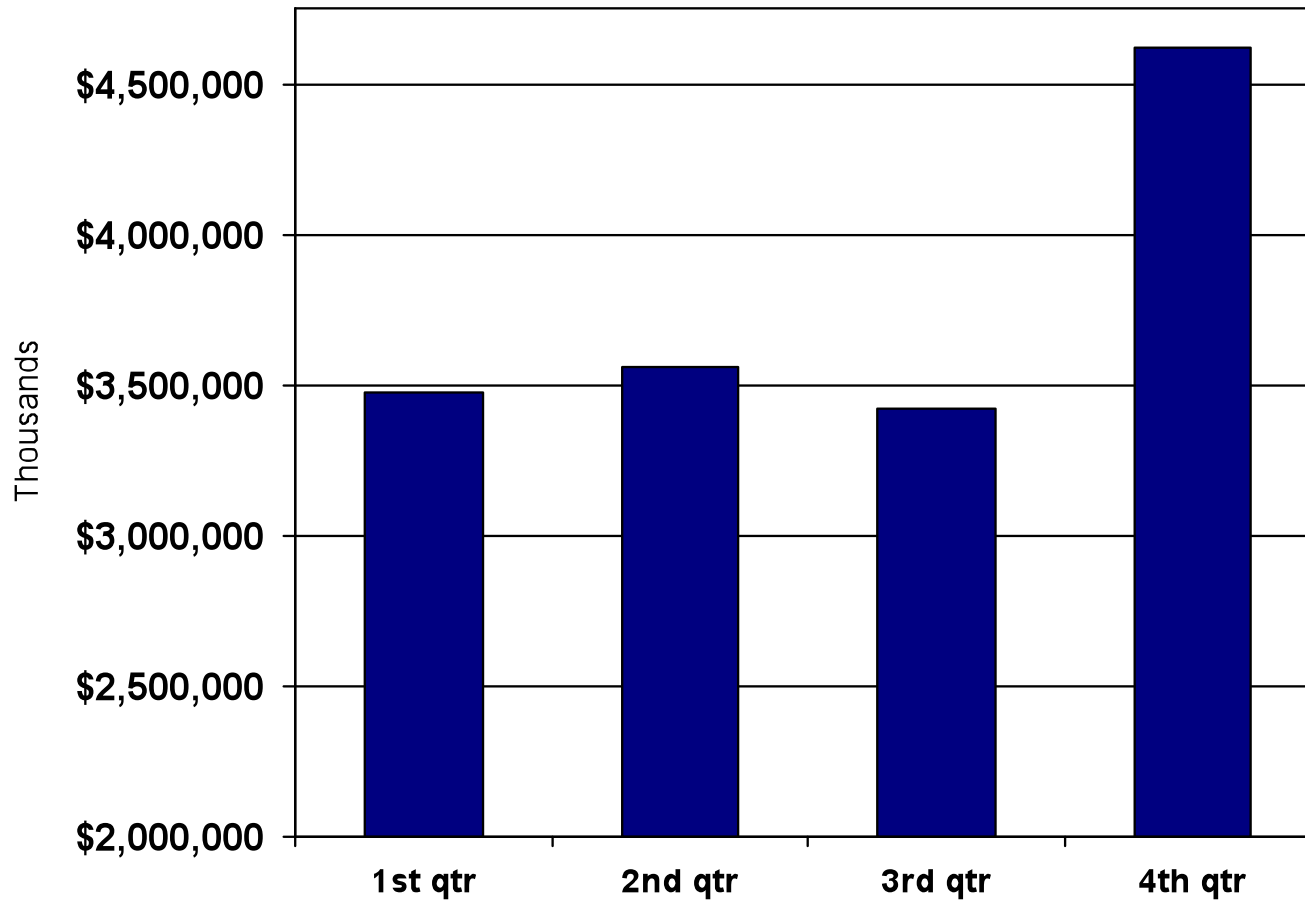


McAllen-Edinburg-Mission MSA Exports



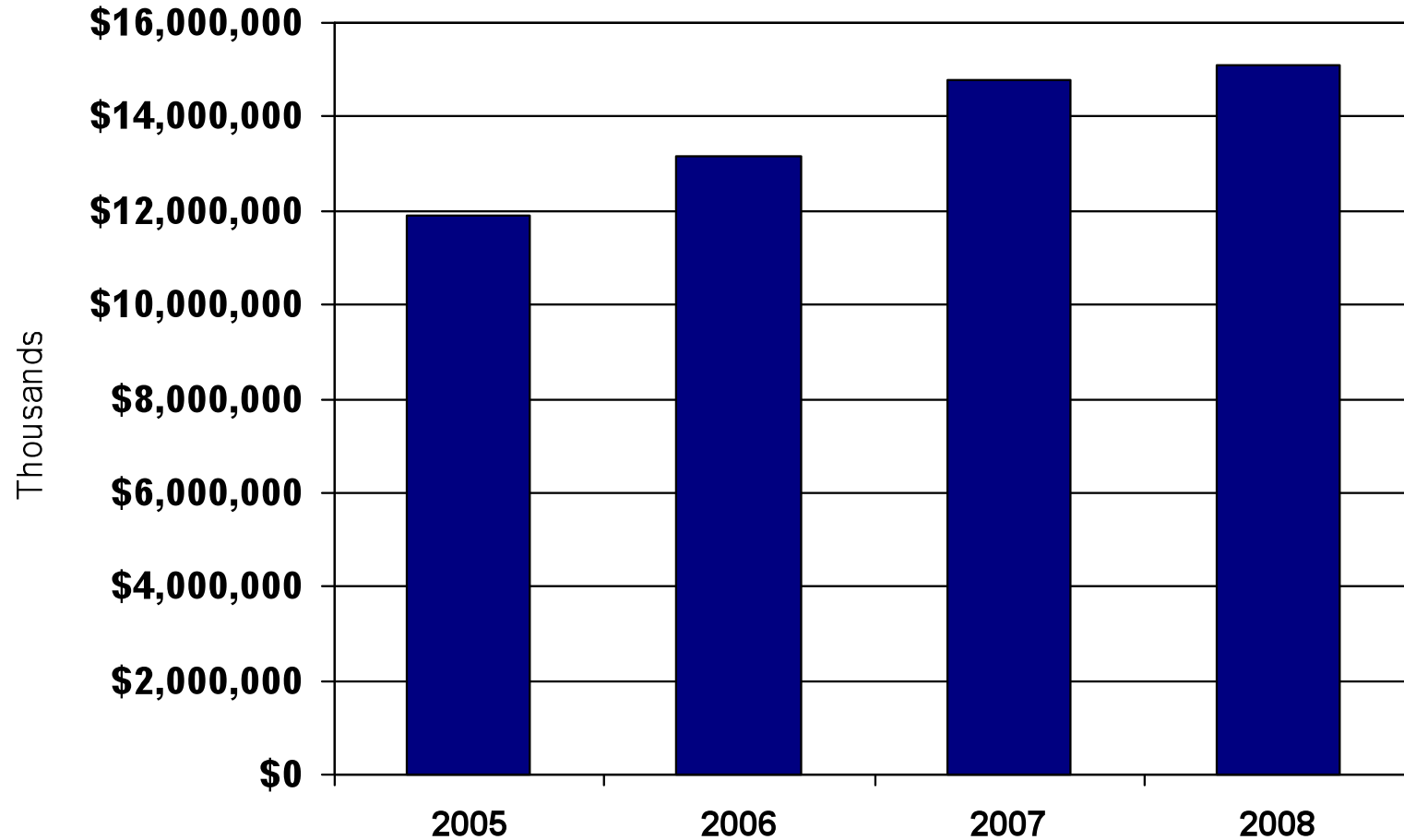
Source: U.S. Department of Commerce International Trade Administration

McAllen-Edinburg-Mission MSA 2008 Gross Sales



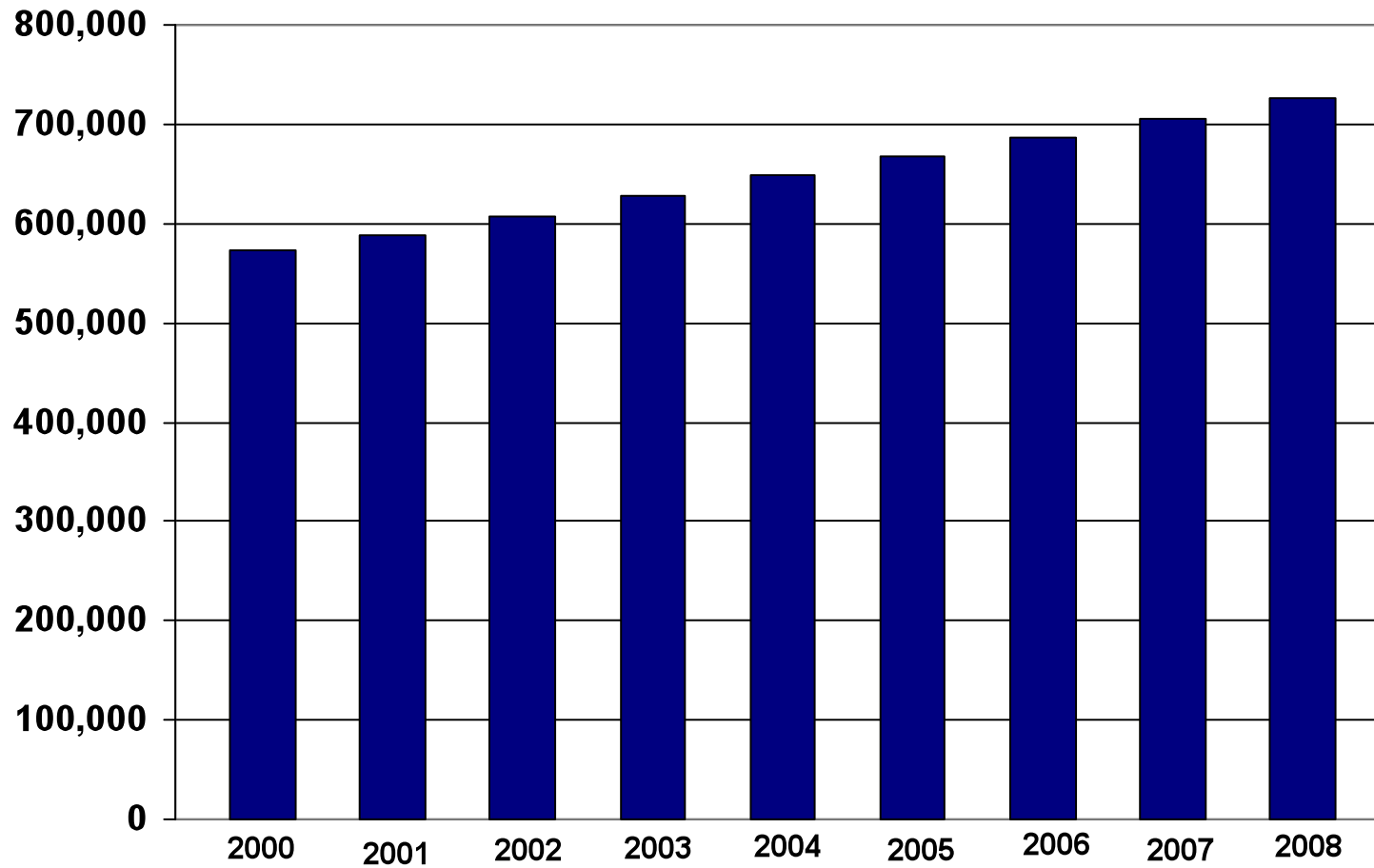
Source: Texas State Comptroller

McAllen-Edinburg-Mission MSA Gross Sales



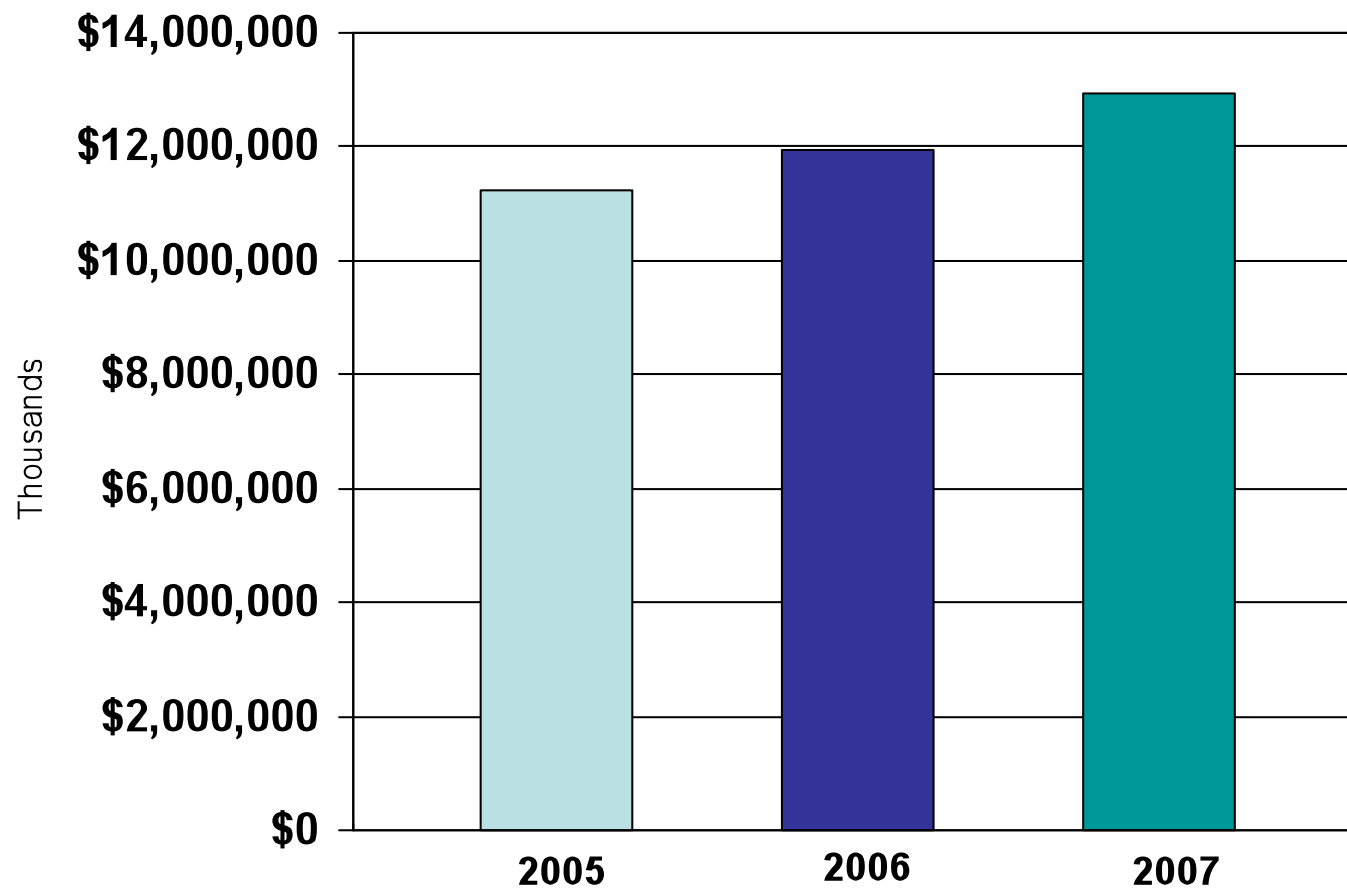
Source: Texas State Comptroller

Hidalgo County Population



Source: U.S. Census Population Estimates

McAllen-Edinburg-Mission MSA Personal Income

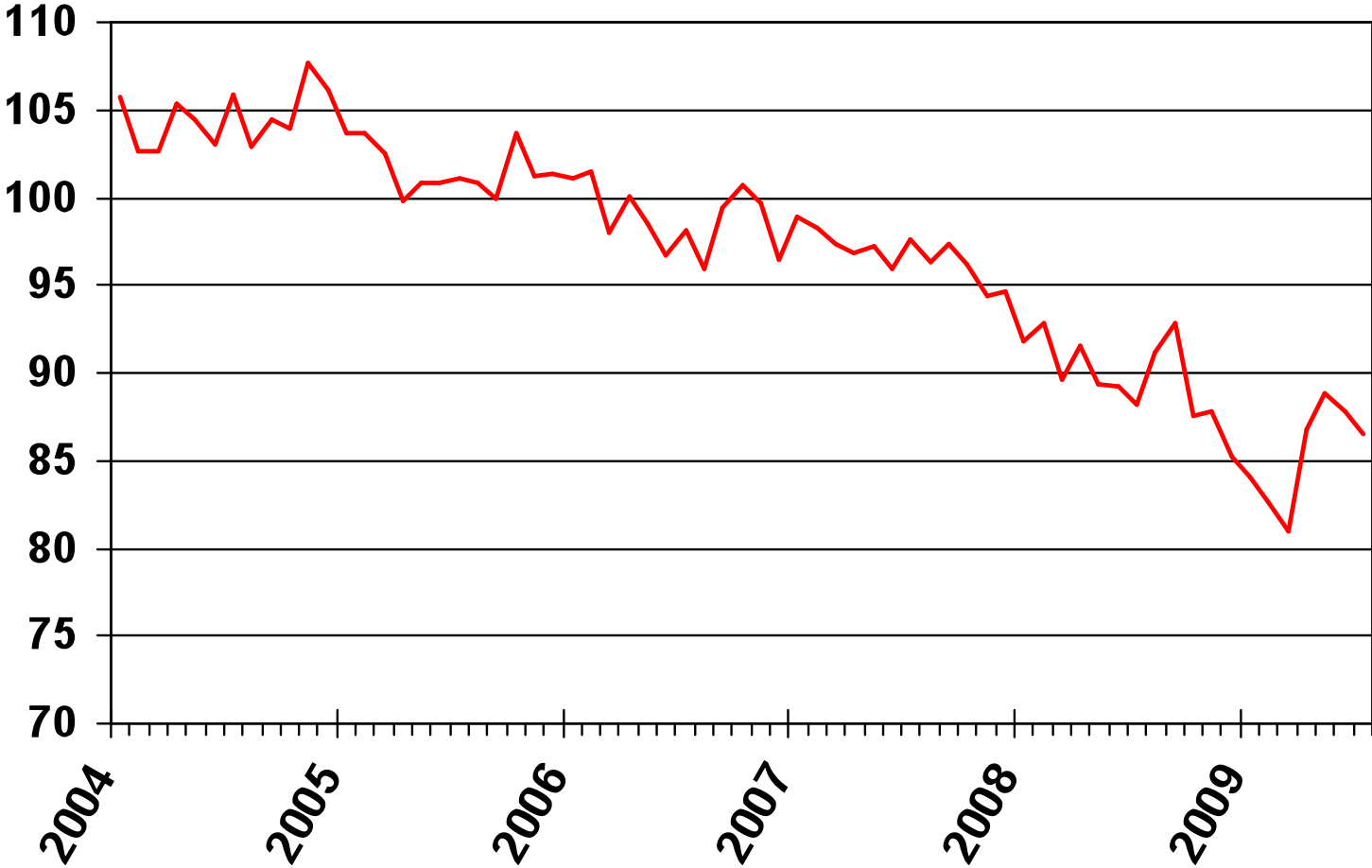


-Percentage change from 2005-2006 is 6.1%

-Percentage change from 2006-2007 is 8.3%

Small Business Optimism Index

Based on Ten Survey Indicators
(Seasonally Adjusted)



Source: NFIB Small Business Economic Trends, August 2009

Most Important Reason for Expansion Outlook

Reason Percent by Expansion Outlook
July 2009

Reason	Good Time	Not Good Time	Uncertain
Economic Conditions	2	55	11
Sales Prospects	1	5	1
Fin. & Interest Rates	1	2	1
Cost of Expansion	0	2	1
Political Climate	0	11	2
Other/Not Available	1	2	1

Outlook for General Business Conditions

Net Percent (“Better” Minus “Worse”) Six Months From Now
(Seasonally Adjusted)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2004	41	33	22	34	29	26	37	32	36	30	47	
2005	25	20	16	5	5	16	12	7	3	14	11	37
2006	6	3	-5	-3	-10	-8	-6	-8	2	11	11	12
2007	-1	-2	-7	-8	-3	-5	-1	0	2	-2	-10	-4
2008	-22	-9	-23	-12	-12	-19	-17	4	14	-4	-2	-13
2009	-12	-21	-22	2	12	7	-3					

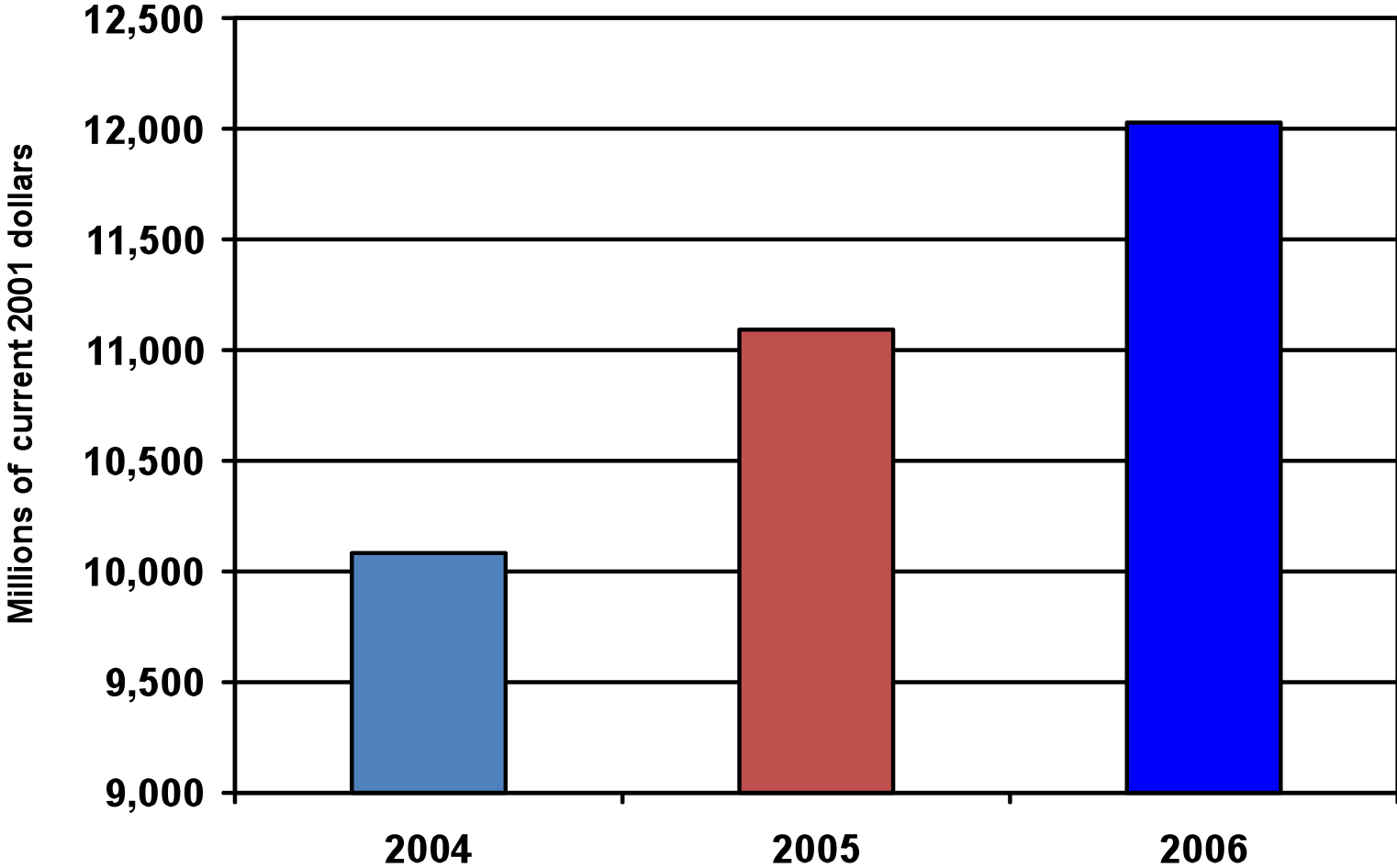
Single Most Important Problem

July 2009

Problem	Current	One Year Ago	Survey High	Survey Low
Taxes	22	17	32	8
Inflation	3	20	41	0
Poor Sales	32	16	33	2
Fin. & Interest Rates	4	3	37	2
Cost of Labor	4	5	9	2
Govt. Reqs. & Red Tape	12	8	27	4
Comp. From Large Bus.	5	6	14	4
Quality of Labor	4	10	23	3
Cost/Avail. of Insurance	9	11	29	4
Other	5	4	31	2

McAllen-Edinburg-Mission MSA GDP

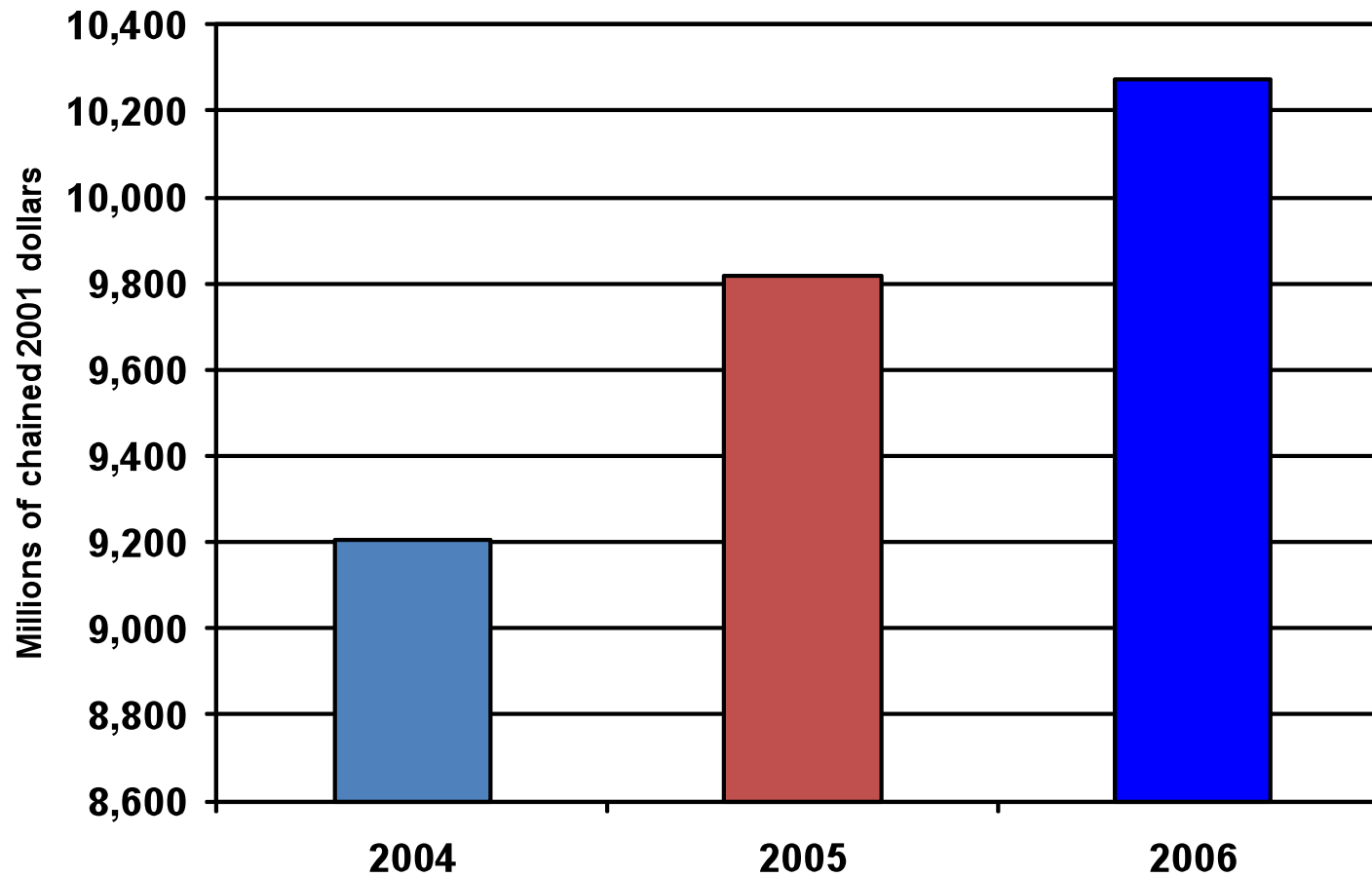
(all industry total)



Source: Bureau of Economic Analysis

McAllen-Edinburg-Mission MSA Real GDP

(all industry total)

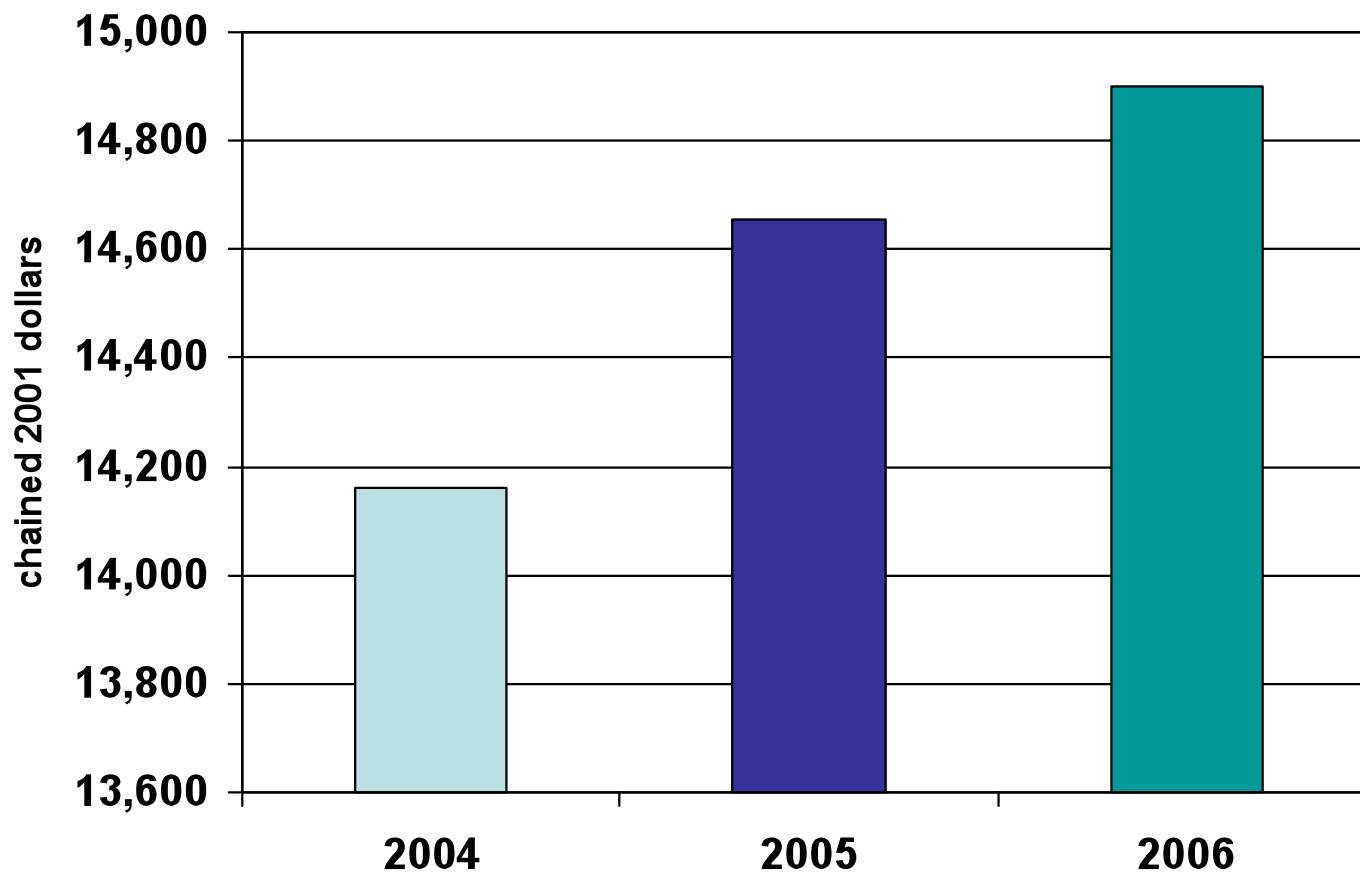


Source: Bureau of Economic Analysis

McAllen-Edinburg-Mission MSA

Per Capita Real GDP

(all industry total)



McAllen-Edinburg MSA Housing Units

