The Amarillo Economy September 2024



Awesome Service <u>No BS.</u>

anb.com | (806) 378-8000

Member FDIC | Equal Housing Lender

Amarillo's economy has leveled out. Retail sales are higher, more people are working, and construction has held steady.

Retail sales for the month are up 5.7% compared to 12 months ago bringing year to date Sales up 4.3%. New Car Sales are up 29% and Used Car Sales are up 6% from this time in 2023.

The Hotel/Motel Tax Collections are up 51% from last September, reflecting a catch up in delinquent tax collecting. A slow month was boosted by the filming of Yellowstone, which had early August running ahead for 2 weeks. Airline Boardings had a good August: up 6%-best of the year. Actual taxes are down .5%.

There are just under 1,900 more people working than there were 12 months ago in the Household Survey. The Employers Survey shows there are 1,700 more people working than last September. State numbers show wages down 7%, as some wage jobs were lost and replaced with more entry level wages.

Mortgage Rates have gone down 100 basis points, and our bank is seeing more activity. There was 14 more Residential Starts this month than the same month last year. Year to Date Residential Starts are flat with a year ago. House prices are up 2% from last year. Total Building Permits were down 36% from 12 months ago, but year to date construction is up 31% from a year ago.

There are only 2 active drilling rigs in the Panhandle, with low natural gas prices- down 17% from last year to \$2.28. Oil is at \$71.85, down 20% from September 2023.

The corn harvest is way under, but yields are uncertain. Prices are down 11% from last year. The cotton crop is going to be below average, but prices are up 14%. Grazing wheat is being planted this month and prices are level with last year.

The Cattle market remains strong. Costs of gain are favorable with low corn prices. Cattle prices are down 2% from last year, but still profitable.

Dairies are having a great end to the year. Class III milk prices, (which area Dairies get their pricing from) are \$23, up from \$16 last winter. Dairies will be profitable at these price levels, which will mitigate the breakevens and losses from the beginning of the year.



Amarillo Economic Pulse

Index (Base Jan. 88 @ 100) 218.71 222.13 226.43 Sales Tax Collection \$ 8,753,732 \$ 9,625,208 \$ 8,278,179 Sales Tax Collections (vear to Date) \$ 78,103,817 \$ 69,350,085 \$ 74,860,964 New Vehicle Sales	Economic Components	c	Current Month		Last Month	c	One Year Ago
Sales Tax Collections (Year to Date) \$ 78,103,817 \$ 69,350,085 \$ 74,860,964 New Vehicle Sales 848 614 55 Used Vehicle Sales 1,642 1,193 1,359 Airline Boardings 35,653 39,530 3,626 Hotel/Motel Receipt Tax \$ 943,090 \$ 914,955 \$ 625,944 Population 201,106 201,106 201,106 Employment - CLF* 201,106 201,106 201,106 Total Worker Employed* (Household Survey) 34,00 % 3.40 % 3.40 Total Worker Employed* (Household Survey) 10,030.00 \$ 1,030.00 \$ 1,030.00 Gas Meters \$ 06,022 1,107 127,755 Residential Starts 69,402 \$ 0,030.00 \$ 0,020.00 Year to Date Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 368 3100 \$ 221,181,297 Residential Starts 262,000 \$ 249,998,245 \$ 221,181,297 Poilling Rigs in Panhandle 202,000	Index (Base Jan. 88 @ 100)		218.71		222.13		226.43
Sales Tax Collections (Year to Date) \$ 78,103,817 \$ 69,350,085 \$ 74,860,964 New Vehicle Sales 848 614 55 Used Vehicle Sales 1,642 1,193 1,359 Airline Boardings 35,653 39,530 3,626 Hotel/Motel Receipt Tax \$ 943,090 \$ 914,955 \$ 625,944 Population 201,106 201,106 201,106 Employment - CLF* 201,106 201,106 201,106 Total Worker Employed* (Household Survey) 34,00 % 3.40 % 3.40 Total Worker Employed* (Household Survey) 10,030.00 \$ 1,030.00 \$ 1,030.00 Gas Meters \$ 06,022 1,107 127,755 Residential Starts 69,402 \$ 0,030.00 \$ 0,020.00 Year to Date Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 368 3100 \$ 221,181,297 Residential Starts 262,000 \$ 249,998,245 \$ 221,181,297 Poilling Rigs in Panhandle 202,000							
New Vehicle Sales Image: Same set of the same set of t	Sales Tax Collection	\$	8,753,732	\$	9,625,208	\$	8,278,179
Used Vehicle Sales 1,642 1,193 1,359 Airline Boardings 35,653 39,530 33,626 Hotel/Motel Receipt Tax \$ 943,090 \$ 914,955 \$ 625,944 Population 201,106 201,106 201,106 Employment - CLF* 138,720 138,603 138,151 Unemployment Rate* % 3.40 % 3.40 % 3.40 % 3.60 Total Worker Employed* (Househeld Survey) 134,015 133,971 133,598 Total Worker Employed* (Employer Engroyer Survey) 127,500 127,177 127,755 Average Weekly Wages \$ 1,030,00 \$ 1,030,00 \$ 1,030,00 \$ 1,030,00 Gas Meters 69,402 69,692 69,842 1 Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 6.6022,751 9 Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 9 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 368 310 361	Sales Tax Collections (Year to Date)	\$	78,103,817	\$	69,350,085	\$	74,860,964
Used Vehicle Sales 1,642 1,193 1,359 Airline Boardings 35,653 39,530 33,626 Hotel/Motel Receipt Tax \$ 943,090 \$ 914,955 \$ 625,944 Population 201,106 201,106 201,106 Employment - CLF* 138,720 138,603 138,151 Unemployment Rate* % 3.40 % 3.40 % 3.40 % 3.60 Total Worker Employed* (Househeld Survey) 134,015 133,971 133,598 Total Worker Employed* (Employer Engroyer Survey) 127,500 127,177 127,755 Average Weekly Wages \$ 1,030,00 \$ 1,030,00 \$ 1,030,00 \$ 1,030,00 Gas Meters 69,402 69,692 69,842 1 Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 6.6022,751 9 Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 9 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 368 310 361							
Airline Boardings 35,653 39,530 33,626 Hotel/Motel Receipt Tax \$ 943,090 \$ 914,955 \$ 625,944 Population 201,106 201,106 201,106 Employment - CLF* 138,720 138,603 188,151 Unemployment Rate* % 3.40 % 3.40 % 3.600 Total Worker Employed* Survey)* 134,015 133,971 133,598 Total Worker Employed* Survey)* 127,500 127,117 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,030.00 \$ 1,030.00 \$ 1,030.00 \$ 1,00.50 Building Permits (Doltar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 \$ 66,022,751 Year to Date Permits (Doltar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 5 626,2000 \$ 249,998,245 \$ 221,181,297 Residential Starts 5 262,000 \$ 249,998,245 \$ 257,000 Year to Date Starts 5 66,892 \$ 247,000 \$ 257,000 Year to Date Starts 5 66,893 \$ 247,000 \$ 257,000 Median House Sold Price \$ 262,000 <td< td=""><td>New Vehicle Sales</td><td></td><td>848</td><td></td><td>614</td><td></td><td>655</td></td<>	New Vehicle Sales		848		614		655
Hotel/Motel Receipt Tax \$ 943,090 \$ 914,955 \$ 0625,944 Population 201,106 201,106 201,106 Employment - CLF* 138,720 138,603 138,151 Unemployment Rate* % 3.40 % 3.400 % 3.60 Total Worker Employed* (Household Survey) 134,015 133,971 127,175 Average Weekly Wages \$ 1,030.00 \$ 1,009.00 127,171 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,009.00 \$ 1,009.00 \$ 1,009.00 Gas Meters 69,402 69,692 69,842 \$ 66,022,751 Building Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Year to Date Starts 2<262,000	Used Vehicle Sales		1,642		1,193		1,359
Hotel/Motel Receipt Tax \$ 943,090 \$ 914,955 \$ 025,944 Population 201,106 201,106 201,106 Employment - CLF* 138,720 138,603 3 138,151 Unemployment Rate* % 3.40 % 3.40 % 3.60 Total Worker Employed* (Household Survey) 134,015 133,971 127,175 133,598 Total Worker Employed* (Employer Survey) 127,500 127,171 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,009.00 \$ 1,009.00 Gas Meters 69,402 69,692 69,842 Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 7.250 Building Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts < 42,478,149							
Population 201,106 201,106 201,106 201,106 Employment – CLF* 138,720 138,603 138,151 Unemployment Rate* % 3.40 % 3.40 % 3.40 % Total Worker Employed* (Household Survey) 134,015 133,971 133,598 Total Worker Employed* (Employer Survey) 127,500 127,117 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,030.00 \$ 1,109.50 Gas Meters 69,402 69,692 69,842 Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 7.250 Building Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 64 411 50 Year to Date Permits (Dollar Amount) \$ 262,000 \$ 247,000 \$ 257,000 Vear to Date Starts 368 310 361 Median House Sold Price \$ 71.61 \$ 77.83 \$ 89.93 Natural Gas \$ 2.28 \$ 2.21 \$ 2.76 Wheat Per Bushel \$ 6.69 \$ 6.31 \$ 6.81 Fed Cattle Per CWT \$ 83.40 \$ 192.98	Airline Boardings		35,653		39,530		33,626
Employment - CLF* 138,720 138,603 138,151 Unemployment Rate* % 3.40 % 3.40 % 3.40 % 3.60 Total Worker Employed* (Household Survey) 134,015 133,971 133,598 Total Worker Employed* 134,015 133,971 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,030.00 \$ 1,109.50 Gas Meters \$ 1,030.00 \$ 1,030.00 \$ 1,109.50 Final Rates (30 year mortgage rates) % 66,125 % 6,500 % 7,250 Building Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 5 262,000 \$ 247,000 \$ 257,000 Year to Date Starts 5 262,000 \$ 247,000 \$ 257,000 Year to Date Starts 5 262,000 \$ 247,000 \$ 257,000 Oil Per Barrel	Hotel/Motel Receipt Tax	\$	943,090	\$	914,955	\$	625,944
Employment - CLF* 138,720 138,603 138,151 Unemployment Rate* % 3.40 % 3.40 % 3.40 % 3.60 Total Worker Employed* (Household Survey) 134,015 133,971 133,598 Total Worker Employed* \$ 1,030.00 \$ 1,030.00 \$ 1,030.00 \$ 1,005.00 Average Weekly Wages \$ 1,030.00 \$ 1,030.00 \$ 1,030.00 \$ 1,005.00 Gas Meters \$ 1,030.00 \$ 1,030.00 \$ 1,005.00 \$ 1,005.00 Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts \$ 262,000 \$ 247,000 \$ 257,000 Year to Date Starts \$ 262,000 \$ 247,000 \$ 257,000							
Unemployment Rate* % 3.40 % 3.40 % 3.40 % 3.60 Total Worker Employed* (Household Survey) 134,015 133,971 133,598 Total Worker Employed* (Bougen) 127,500 127,117 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,030.00 \$ 1,095.00 Gas Meters 69,402 69,692 69,692 69,842 69,842 69,842 Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 7,250 Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 5 262,000 \$ 247,000 \$ 257,000 Vear to Date Starts 5 262,000 \$ 247,000 \$ 389.93 Oil Per Barrel \$ 71.61 \$ 77.83 \$ 89.93 Oil Per Barrel \$ 6.69 \$ <td< td=""><td>Population</td><td></td><td>201,106</td><td></td><td>201,106</td><td></td><td>201,106</td></td<>	Population		201,106		201,106		201,106
Total Worker Employed* (Household Survey) 134,015 133,971 133,598 Total Worker Employed* (Employer Survey) 127,500 127,117 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,030.00 \$ 1,09.50 Gas Meters 69,402 69,692 69,842 Interest Rates (30 year mortgage rates) % 66125 % 66.500 % 7.250 Building Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts -64 41 50 Year to Date Starts 368 310 361 Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle	Employment – CLF*		138,720		138,603		138,151
Total Worker Employed* (Employer Survey) 127,500 127,117 127,755 Average Weekly Wages \$ 1,030.00 \$ 1,030.00 \$ 1,109.50 Gas Meters 69,402 69,692 69,692 69,692 69,692 69,692 Interest Rates (30 year mortgage rates) % 6125 % 59,829,241 \$ 66,022,751 Building Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 5 262,000 \$ 249,998,245 \$ 221,812,97 Year to Date Starts 5 262,000 \$ 247,000 \$ 257,000 Year to Date Starts 5 262,000 \$ 247,000 \$ 257,000 Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle \$ 71.6 \$ 3.01 \$ 3.03 Natural Gas \$	Unemployment Rate*	%	3.40	%	3.40	%	3.60
Average Weekly Wages \$ 1,030.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 \$ 1,01,010.00 <td< td=""><td>Total Worker Employed* (Household Survey)</td><td></td><td>134,015</td><td></td><td>133,971</td><td></td><td>133,598</td></td<>	Total Worker Employed* (Household Survey)		134,015		133,971		133,598
Gas Meters 69,402 69,692 69,842 Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 7.250 Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts - 64 411 50 361 Year to Date Starts 368 310 361 Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle -	Total Worker Employed* (Employer Survey)		127,500		127,117		127,755
Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 7.250 Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 64 411 50 50 Year to Date Starts 368 310 361 361 Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle \$ 77.63 \$ \$ 389,933 Natural Gas \$ 71.61 \$ 77.83 \$ 89,933 Natural Gas \$ 66.69 \$ 66.31 \$ 6.81 Fed Cattle Per CWT \$ 183.400 \$ 187.87 \$ 4.63 Corn \$ 4.100 \$ 3.78 \$ 4.63 Oil Per Baynel \$ 83.900 \$ 81.900 \$ 3.73.00 <td>Average Weekly Wages</td> <td>\$</td> <td>1,030.00</td> <td>\$</td> <td>1,030.00</td> <td>\$</td> <td>1,109.50</td>	Average Weekly Wages	\$	1,030.00	\$	1,030.00	\$	1,109.50
Interest Rates (30 year mortgage rates) % 6.125 % 6.500 % 7.250 Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts 64 41 50 50 Year to Date Starts 368 310 361 Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle \$ 77.83 \$ 89.933 310 361 Oil Per Barrel \$ 71.61 \$ 77.83 \$ 89.933 Natural Gas \$ 2.228 \$ 2.211 3 361 Wheat Per Bushel \$ 6.699 \$ 6.311 \$ 36.311 Fed Cattle Per CWT \$ 183.400 \$ 192.988 \$ 36.318 Corn \$ 4.100 \$ 3.788 \$ 4.633							
Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,9998,245 \$ 221,181,297 Residential Starts	Gas Meters		69,402		69,692		69,842
Building Permits (Dollar Amount) \$ 42,478,149 \$ 59,829,241 \$ 66,022,751 Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,9998,245 \$ 221,181,297 Residential Starts							
Year to Date Permits (Dollar Amount) \$ 289,339,972 \$ 249,998,245 \$ 221,181,297 Residential Starts -64 41 50 Year to Date Starts 368 310 361 Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle	Interest Rates (30 year mortgage rates)	%	6.125	%	6.500	%	7.250
Residential Starts Image: Additional starts Image: Additit starts	Building Permits (Dollar Amount)	\$	42,478,149	\$	59,829,241	\$	66,022,751
Year to Date Starts 368 310 361 Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle	Year to Date Permits (Dollar Amount)	\$	289,339,972	\$	249,998,245	\$	221,181,297
Median House Sold Price \$ 262,000 \$ 247,000 \$ 257,000 Drilling Rigs in Panhandle I	Residential Starts		64		41		50
Image: bit with the second s	Year to Date Starts		368		310		361
Oil Per Barrel\$71.61\$77.83\$89.93Natural Gas\$2.28\$2.21\$2.76Wheat Per Bushel\$6.69\$6.31\$6.81Fed Cattle Per CWT\$183.40\$192.98\$187.87Corn\$4.10\$3.78\$4.63Cotton (Cents Per Pound)\$83.90\$81.90\$73.30	Median House Sold Price	\$	262,000	\$	247,000	\$	257,000
Oil Per Barrel\$71.61\$77.83\$89.93Natural Gas\$2.28\$2.21\$2.76Wheat Per Bushel\$6.69\$6.31\$6.81Fed Cattle Per CWT\$183.40\$192.98\$187.87Corn\$4.10\$3.78\$4.63Cotton (Cents Per Pound)\$83.90\$81.90\$73.30							
Natural Gas \$ 2.28 \$ 2.21 \$ 2.76 Wheat Per Bushel \$ 6.69 \$ 6.31 \$ 6.81 Fed Cattle Per CWT \$ 183.40 \$ 192.98 \$ 187.87 Corn \$ 4.10 \$ 3.78 \$ 4.63 Cotton (Cents Per Pound) \$ 83.90 \$ 81.90 \$ 73.30	Drilling Rigs in Panhandle		2		1		3
Wheat Per Bushel \$ 6.69 \$ 6.31 \$ 6.81 Fed Cattle Per CWT \$ 183.40 \$ 192.98 \$ 187.87 Corn \$ 4.10 \$ 3.78 \$ 4.63 Cotton (Cents Per Pound) \$ 83.90 \$ 81.90 \$ 73.30	Oil Per Barrel	\$	71.61	\$	77.83	\$	89.93
Fed Cattle Per CWT \$ 183.40 \$ 192.98 \$ 187.87 Corn \$ 4.10 \$ 3.78 \$ 4.63 Cotton (Cents Per Pound) \$ 83.90 \$ 81.90 \$ 73.30	Natural Gas	\$	2.28	\$	2.21	\$	2.76
Corn \$ 4.10 \$ 3.78 \$ 4.63 Cotton (Cents Per Pound) \$ 83.90 \$ 81.90 \$ 73.30	Wheat Per Bushel	\$	6.69	\$	6.31	\$	6.81
Cotton (Cents Per Pound) \$ 83.90 \$ 81.90 \$ 73.30	Fed Cattle Per CWT	\$	183.40	\$	192.98	\$	187.87
	Corn	\$	4.10	\$	3.78	\$	4.63
Milk \$ 23.00 \$ 21.25 \$ 17.75	Cotton (Cents Per Pound)	\$	83.90	\$	81.90	\$	73.30
	Milk	\$	23.00	\$	21.25	\$	17.75

Brace yourselves, the legal jargon is about to commence.

This document was prepared by Amarillo National Bank on behalf of itself for distribution in Amarillo, Texas and is provided for informational purposes only. The information, opinions, estimates and forecasts contained herein relate to specific dates and are subject to change without notice due to market and other fluctuations. The information, opinions, estimates and forecasts contained in this document have been gathered or obtained from public sources believed to be accurate, complete and/or correct. The information and observations contained herein are solely statements of opinion and not statements of fact or recommendations to purchase, sell or market any other investment decisions.

Economic Pulse Charts



2023

2022

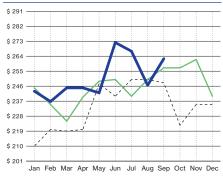
Workers Employed

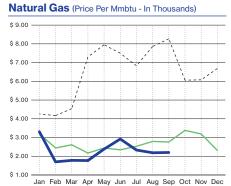
(In Thousands - Household Survey)



\$ 10750 \$ 10500 \$ 10250 \$ 10000 ŝ 9750 9500 \$ \$ 9250 \$ 9000 \$ \$ 8750 8500 ŝ 8250 Ś 8000 ŝ 7750 ŝ 7500 7250 š 7000 Ś 6750 Ś 6500 6250 Ś \$ 6000 Ś 5750 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

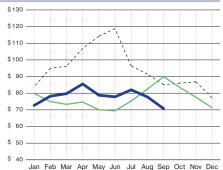
Median House Sold Price (In Thousands)



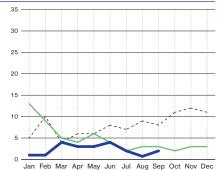


Sales Tax Receipts (In Thousands)

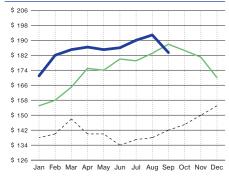
Oil (Price Per Barrel - In Dollars)



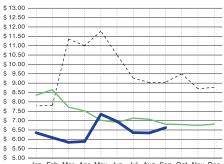
Active Drilling Rigs in Panhandle



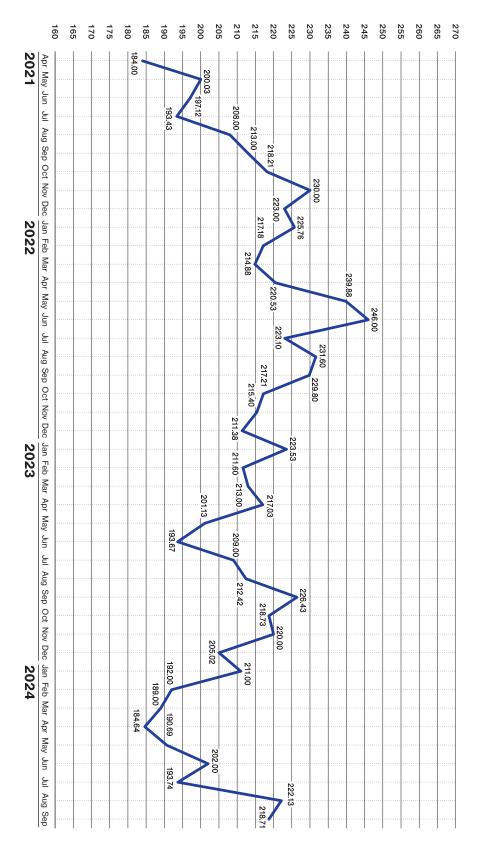
Fed Cattle Per Hundred Weight (In Dollars)



Wheat (Price Per Bushel)



Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec



Amarillo Economic Pulse | September 2024

anb.com | 1-800-ANB-FREE

Fintechs Are NOT Banks!

They've been making money disappear since 2024!





Come visit a Real Bank.



anb.com | 1-800-ANB-FREE | Member FDIC