REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee

(Summary Page)

RECEIVED
FEDERAL ELECTION
COMMISSION MAIL ROOM

1. NAME OF COMMITTEE (in full)
International Bank of Commerce for the Improvement and Betterment of the Country

ADDRESS (number and street) ☐ Check if different than previously reported
1200 San Bernardo

CITY, STATE and ZIP CODE
Laredo, Texas 78041

2. FEC IDENTIFICATION NUMBER
C00276592

3. ☐ This committee qualified as a multicandidate committee DURING THIS Reporting Period on _____ (date)

4. TYPE OF REPORT

(a) ☐ April 15 Quarterly Report

☐ July 15 Quarterly Report

☐ October 15 Quarterly Report

☒ January 31 Year End Report

☐ July 31 Mid Year Report (Non-election Year Only)

☐ Termination Report

Monthly Report Due On:

☐ February 20 ☐ June 20 ☐ October 20
☐ March 20 ☐ July 20 ☐ November 20
☐ April 20 ☐ August 20 ☐ December 20
☐ May 20 ☐ September 20 ☐ January 31

☐ Twelfth day report preceding _____ (Type of Election) election on _____ in the State of _____.

☐ Thirtieth day report following the General Election on _____ in the State of _____.

(b) Is this Report an Amendment? ☒ YES ☐ NO

SUMMARY	COLUMN A This Period	COLUMN B Calendar Year-to-Date
5. Covering Period 07-01-97 through 12-31-97		
6. (a) Cash on Hand January 1, 1997		$ 18691.77
(b) Cash on Hand at Beginning of Reporting Period	$ 14526.10	
(c) Total Receipts (from line 19)	$ 25305.15	$ 63481.73
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	$ 39831.25	$ 82173.50
7. Total Disbursements (from Line 30)	$ 19850.00	$ 62192.25
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	$ 19981.25	$ 19981.25
9. Debts and Obligations Owed TO the Committee (Itemize all on Schedule C and/or Schedule D)	$ -0-	
10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and/or Schedule D)	$ -0-	

For further information contact:
Federal Election Commission
999 E Street, NW
Washington, DC 20463
Toll Free 800-424-9530
Local 202-376-3120

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.

Type or Print Name of Treasurer
Jorge Haynes

Signature of Treasurer

Date
04-30-98

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. 437g.

FEC FORM 3X
(revised 1/1/91)

DETAILED SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS
PAGE 2, FEC FORM 3X

(revised 1/1/91)

NAME OF COMMITTEE: ernational Bank of Commerce for the Improvement and Betterment of the Country

REPORT COVERING PERIOD FROM: 07-01-97 TO: 12-31-97

	COLUMN A Total This Period	COLUMN B Calendar Year
I. Receipts		
11. Contributions (other than loans) From:		
a. Individuals/Persons Other Than Political Committees		
i. Itemized (use Schedule A)	6500.00	27900.00
ii. Unitemized	18805.15	35581.73
iii. Total (add i and ii)	25305.15	63481.73
b. Political Party Committees		
c. Other Political Committees (such as PACs)		
d. Total Contributions (add a iii, b and c)	25305.15	63481.73
12. Transfers From Affiliated/Other Party Committees		
13. All Loans Received		
14. Loan Repayments Received		
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.)		
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees		
17. Other Federal Receipts (Dividends, Interest, etc.)		
18. Transfers from Nonfederal Account for Joint Activity		
19. Total Receipts (add 11d, 12, 13, 14, 15, 16, 17, and 18)	25305.15	63481.73
20. Total Federal Receipts (subtract line 18 from line 19)	25305.15	63481.73
II. Disbursements		
21. Operating Expenditures:		
a. Shared Federal/Non-Federal Activity (from Schedule H4)		
i. Federal Share		
ii. Non-Federal Share		
b. Other Federal Operating Expenditures	-0-	22342.25
c. Total Operating Expenditures (Add a i, a ii, and b)	-0-	22342.25
22. Transfers to Affiliated/Other Party Committees		
23. Contributions to Federal Candidates/Committees and Other Political Committees	5850.00	12850.00
24. Independent Expenditures (use Schedule E)		
25. Coordinated Expenditures Made by Party Committees (2 U.S.C 441a(d)) (use Schedule F)		
26. Loan Repayments Made	-0-	-0-
27. Loans Made		
28. Refunds of Contributions To:		
a. Individuals/Persons Other Than Political Committees		
b. Political Party Committees	-0-	-0-
c. Other Political Committees (such as PACs)		
d. Total Contribution Refunds (Add a, b and c)	-0-	-0-
29. Other Disbursements	14000.00	27000.00
30. Total Disbursements (add 21c, 22, 23, 24, 25, 26, 27, 28d, and 29)	19850.00	62192.25
31. Total Federal Disbursements (subtract line 21 a ii from line 30)	19850.00	62192.25
III. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans)(from line 11d)	25305.15	63481.73
33. Total Contribution Refunds (from line 28d)	-0-	-0-
34. Net Contributions (other than loans)(subtract line 33 from 32)	25305.15	63481.73
35. Total Federal Operating Expenditures (add 21 a i and 21 b)	-0-	22342.25
36. Offsets to Operating Expenditures (from line 15)		
37. Net Operating Expenditures (subtract line 36 from 35)	-0-	22342.25

SCHEDULE A **ITEMIZED RECEIPTS**

Use separate schedule for each category of the Detailed Summary Page

PAGE OF

FORM LINE NUMBER

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contribution purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (in Full)
International Bank of Commerce for the Improvement and Betterment of the Country

FEC ID No. C00276592

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
LEONEL LOPEZ 1107 W. BLUEBONNET RIO GRANDE, TX 78502	BORREGAS ELECTRIC	07-14-97	500.00
Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Occupation		
	Aggregate Year-To-Date $	500.00	
B. Full Name, Mailing Address and ZIP Code	**Name of Employer**	**Date (month, day, year)**	**Amount of Each Receipt this Period**
ALBERTO SANTOS 1508 SALINAS AVE. LAREDO, TX 78040		07-17-97	500.00
Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Occupation		
	Aggregate Year-To-Date $	500.00	
C. Full Name, Mailing Address and ZIP Code	**Name of Employer**	**Date (month, day, year)**	**Amount of Each Receipt this Period**
NANCY DE ANDA P.O. BOX 2008 LAREDO, TX 78043		08-14-97	1000.00
Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Occupation		
	Aggregate Year-To-Date $	1000.00	
D. Full Name, Mailing Address and ZIP Code	**Name of Employer**	**Date (month, day, year)**	**Amount of Each Receipt this Period**
DAVID NEWMAN P.O.BOX 2008 LAREDO, TX 78043		08-14-97	1000.00
Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Occupation		
	Aggregate Year-To-Date $	1000.00	
E. Full Name, Mailing Address and ZIP Code	**Name of Employer**	**Date (month, day, year)**	**Amount of Each Receipt this Period**
PEGGY NEWMAN P.O. BOX 2008 LAREDO, TX 78043	B.P. NEWMAN INVESTME	08-14-97	1000.00
Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Occupation		
	Aggregate Year-To-Date $	1000.00	
F. Full Name, Mailing Address and ZIP Code	**Name of Employer**	**Date (month, day, year)**	**Amount of Each Receipt this Period**
ROBERTO P. GUTIERREZ P.O. BOX 2519 LAREDO, TX 78041	ARMADILLO CONSTRUCTI	11-20-97	2500.00
Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Occupation OWNER		
	Aggregate Year-To-Date $	2500.00	
G. Full Name, Mailing Address and ZIP Code	**Name of Employer**	**Date (month, day, year)**	**Amount of Each Receipt this Period**
Receipt for: ☐ Primary ☐ General ☐ Other (specify):	Occupation		
	Aggregate Year-To-Date $		

SUBTOTAL of Receipts This Page (optional)	6500.00
TOTAL This Period (last page this line number only)	

SCHEDULE B **ITEMIZED DISBURSEMENTS**

Use separate schedule for each category of the Detailed Summary Page

PAGE OF

FOR LINE NUMBER

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contribution purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)
International Bank of Commerce for the
Improvement and Betterment of the Country

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	07-09-97	5000.00
B. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	09-16-97	2000.00
C. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	09-24-97	3000.00
D. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	11-18-97	1500.00
E. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
INT'L BANK OF COMMERCE FOR THE BETTERMENT OF THE COUNTR 1200 SAN BERNARDO LAREDO, TX 78041	TRANSFER TO STATE PAC	12-19-97	2500.00
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for: Primary General Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Receipts This Page (optional)	14000.00
TOTAL This Period (last page this line number only)	

SCHEDULE B **ITEMIZED DISBURSEMENTS**

Use separate schedule(s) for each category of the Detailed Summary Page

PAGE OF

FOR LINE NUMBER

Any information copied from such reports and statements may not be sold or used by any person for the purpose of soliciting contribution purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)
International Bank of Commerce for the Improvement and Betterment of the Country

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement / Disbursement for:	Date (month, day, year)	Amount of Each Disbursement This Period
CIRO RODRIGUEZ 363 WEST HARDIEG SAN ANTONIO, TX 78221	CONTRIBUTION Primary [ ] General [ ] Other (specify) [X]	10-10-97	500.00
B. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
NBA PAC P.O. BOX 969 AUSTIN, TX 78767	CONTRIBUTION Primary [ ] General [ ] Other (specify) [ ]	10-22-97	1850.00
C. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
LOY SNEARY	CONTRIBUTION Primary [ ] General [ ] Other (specify) [ ]	11-14-97	1000.00
D. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
BEXAR COUNTY GOP	CONTRIBUTION Primary [ ] General [ ] Other (specify) [ ]	11-18-97	1000.00
E. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
SOLOMON ORTIZ	CONTRIBUTION Primary [ ] General [ ] Other (specify) [ ]	11-18-97	1000.00
F. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
RUBEN HINOJOSA P.O. BOX 1075 MERCEDES, TX 78570	CONTRIBUTION Primary [ ] General [ ] Other (specify) [ ]	11-24-97	500.00
G. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
	Primary [ ] General [ ] Other (specify) [ ]		
H. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
	Primary [ ] General [ ] Other (specify) [ ]		
I. Full Name, Mailing Address and ZIP Code	**Purpose of Disbursement / Disbursement for:**	**Date (month, day, year)**	**Amount of Each Disbursement This Period**
	Primary [ ] General [ ] Other (specify) [ ]		

SUBTOTAL of Receipts This Page (optional)	5850.00
TOTAL This Period (last page this line number only)	

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

APR 15 1998

Jorge Haynes, Treasurer
International Bank of Commerce Committee
For Improvement and Betterment of the Country
1200 San Bernardo
Laredo, TX 78041

Identification Number: C00276592

Reference: Year End Report (7/1/97-12/31/97)

Dear Mr. Haynes:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-Line 11(a)(i) of the Detailed Summary Page of your report discloses a total of $4,000 in itemized contributions from individuals. The sum of the entries itemized on Schedule A, however, indicates the total to be $6,500. Please amend your report to clarify the discrepancy.

-Your report includes computer produced formats of the Summary and Detailed Summary Pages. Computer produced formats may only be used upon prior approval of the Commission. You should submit a separate sample format with a cover letter requesting approval. Until your format has been approved, FEC forms must be used. 11 CFR §104.2(d)

-For future reporting, please be advised that only contributions to federal candidates and political committees should be itemized on a separate Schedule B supporting Line 23 of the Detailed Summary Page. Contributions to non-federal candidates and committees should be itemized on Schedule B supporting Line 29.

A written response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days

Federal Election Commission

ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS

The Commission has added this page to the end of this filing to indicate how it was received.

☐	Hand Delivered	Date of Receipt
☐	First Class Mail	POSTMARKED
☑	Registered/Certified Mail	POSTMARKED 4/30/98
☐	No Postmark	
☐	Postmark Illegible	
☐	Received from the House office of Records and Registration	Date of Receipt
☐	Received from the Senate Office of Public Records	Date of Receipt
☐	Other (Specify):	Postmarked _____ and/or Date of Receipt
☐	Electronic Filing	

E.S.
PREPARER

5/14/98
DATE PREPARED

(4/98)