

FEDERAL RESERVE BANK
OF DALLAS

Dallas, Texas, March 6, 1953

**OPERATING RATIOS OF MEMBER BANKS
ELEVENTH FEDERAL RESERVE DISTRICT**

**To Member Banks of the
Eleventh Federal Reserve District:**

There is presented on the inside pages of this letter the annual statement of operating ratios of member banks in the Eleventh Federal Reserve District for 1952, with comparative figures for 1951. Each of the 1952 ratios represents an average of the ratios of individual banks computed from data taken from reports of condition as of December 31, 1951, June 30, 1952, and September 5, 1952, and from reports of earnings and expenses for the year 1952. Ratios for your bank are included for your convenience in making comparisons.

If you should like to have additional copies of this report, we will be glad to send them to you.

Sincerely yours,

R. R. GILBERT

President

