FEDERAL RESERVE BANK OF DALLAS DALLAS, TEXAS 75222

Circular No. 71-127 June 8, 1971

OPERATING RATIOS OF MEMBER BANKS ELEVENTH FEDERAL RESERVE DISTRICT

To All Member Banks

in 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 1970, with comparative ratios for 1969.

Enclosed in the statement sent to the chief executive officer of your bank is a separate tabulation giving the 1970 and 1969 operating ratios for your bank.

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

Yours very truly,

P. E. Coldwell

President

Enclosure

OPERATING RATIOS OF MEMBER BANKS FOR THE YEARS 1970 AND 1969 — ELEVENTH FEDERAL RESERVE DISTRICT

2. Net income 9.82 8.36	\$5,000-\$10,000 1970 1970 196 178 10.44 10.57 10.66 1.57 10.66 1.64 1.57 1.50 1.21 5.24 4.76 .95 .97 .94 11.14 12.93 4.99 5.24 7.73 7.04 4.99 5.25 9.40 9.47 100.00 6.49 6.44 .07 .06 22.78 23.03 2.20 2.11 28.18 28.53 .25 .18 3.89 4.19 4.89 3.20	12.25 12.46 29.15 6.50 1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	\$25,000 1969 171 11.64 11.39 29.16 6.06 1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45 .35	\$25,000-\$ 1970 46 12.70 12.69 33.19 6.52 1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94 31.50	\$50,000 1969 46 10.43 10.50 32.30 6.00 1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18 19.46	\$50,000-3 1970 31 10.81 11.13 31.05 6.07 1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	1969 28 10.32 10.05 35.38 5.53 1.11 1.86 20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	1970 29 10.07 9.89 36.40 5.95 1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	9.87 9.67 9.87 9.67 33.53 5.54 1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00 2.74	0ver \$ 1970 6 11.12 11.21 46.25 5.45 .82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21 100.00	\$500,000 1969 6 10.45 9.93 48.96 5.10 .75 1.35 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
Number of banks in group	178 173 10.44 10.83 10.57 10.66 24.82 25.03 6.58 6.06 1.64 1.55 1.84 1.7 2.5 .22 1.50 1.27 5.24 4.77 2.95 .99 2.77 .94 11.14 12.93 4.99 5.27 7.73 7.04 1.4 .21 66.57 65.03 9.40 9.47 100.00 100.00 6.49 6.44 0.07 .04 22.78 23.07 2.20 2.12 28.18 2.55 .18 3.89 4.19 4.89 3.26	12.25 12.46 29.15 6.50 1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	171 11.64 11.39 29.16 6.06 1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	12.70 12.69 33.19 6.52 1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	10.43 10.50 32.30 6.00 1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	31 10.81 11.13 31.05 6.07 1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	10.32 10.05 35.38 5.53 1.11 1.86 20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	10.07 9.89 36.40 5.95 1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	9.87 9.67 9.67 33.53 5.54 1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	5.45 .82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	5.10 .75 1.35 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
PROFITABILITY Percentage of Equity Capital Including All Reserves: 1. Income after taxes and before securities gains or losses 9.73 8.23 2. Net income 9.82 8.36 Percentage of Net Income: 3. Cash dividends paid 33.82 28.00 SOURCES AND DISPOSITION OF INCOME Percentage of Total Assets: 4. Total operating income 6.23 5.90 5. Salaries, wages, and fringe benefits 1.89 1.84 6. Interest on deposits 1.32 1.22 1.32 1.22 7. Net occupancy expense of bank premises 2.23 2.3 8. All other operating expenses 1.35 1.35 1.35 1.35 1.35 1.35 1.35 1.35 1.35 1.35 1.35 1.35 1.35 1.36 1.02 3.66 1.04 3.8 Percentage of Total Operating expense 4.81 4.69 1.04 3.8 Percentage of Total Operating Income: 17.74 17.85 1.04 3.8 Percentage of Total Operating Income: 17.74 17.85 1.35 1.	10.44 10.83 10.57 10.66 10.57 10.66 24.82 25.03 6.58 6.00 1.64 1.55 1.84 1.77 2.5 22 1.50 1.27 5.24 4.70 9.95 .99 11.14 12.93 4.99 5.27 7.73 7.04 1.4 .21 66.57 65.03 9.40 9.44 100.00 100.00 6.49 6.46 0.07 0.66 22.78 23.07 2.20 2.12 28.18 28.53 2.25 28.18 2.85 3.89 4.19 4.89 3.26	12.25 12.46 29.15 6.50 1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	11.64 11.39 29.16 6.06 1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	12.70 12.69 33.19 6.52 1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	10.43 10.50 32.30 6.00 1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	10.81 11.13 31.05 6.07 1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	10.32 10.05 35.38 5.53 1.11 1.86 20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	10.07 9.89 36.40 5.95 1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	9.87 9.67 33.53 5.54 1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	11.12 11.21 46.25 5.45 .82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	10.45 9.93 48.96 5.10 .75 1.35 — 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
Percentage of Equity Capital Including All Reserves: 1. Income after taxes and before securities gains or losses 9,73 8,23 8,36	10.57 10.66 24.82 25.03 6.58 6.06 1.64 1.5; 1.84 1.7; .25 .2; 1.50 1.27 5.24 4.77 .95 .96 .97 .94 11.14 12.93 4.99 5.2; 7.73 7.04 .14 .21 66.57 65.03 9.40 9.47 100.00 100.00 6.49 6.46 .07 .04 22.78 23.07 2.20 2.12 28.18 2.55 .18 3.89 4.19 4.89 3.26	12.46 29.15 6.50 1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	29.16 6.06 1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	12.69 33.19 6.52 1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	10.50 32.30 6.00 1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	11.13 31.05 6.07 1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	10.05 35.38 5.53 1.11 1.86 .20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	9.89 36.40 5.95 1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	9.67 33.53 5.54 1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	5.45 .82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	9.93 48.96 5.10 .75 1.35 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
33.82 28.00	6.58 6.00 1.64 1.55 1.84 1.71 .25 .22 1.50 1.27 5.24 4.76 .95 .96 .97 .94 11.14 12.93 4.99 5.27 7.73 7.04 .14 .21 66.57 65.06 9.40 9.44 100.00 100.00 6.49 6.46 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	6.50 1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	6.06 1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	6.52 1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	6.00 1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	6.07 1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	5.53 1.11 1.86 .20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	5.95 1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	5.54 1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	5.45 .82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	5.10 .75 1.35 — 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	4 5 6 7 8 9 10 11 12 13 14 15 16 17
SOURCES AND DISPOSITION OF INCOME Percentage of Total Assets: 4. Total operating income 5. Salaries, wages, and fringe benefits 1.89 1.84 1.89 1.84 6. Interest on deposits 1.32 1.22 7. Net occupancy expense of bank premises 2.3 2.3 2.3 2.3 2.3 3. All other operating expenses 4.81 4.69 4.61 4.81 4.69 4.81 4.69 4.81 4.69 4.81 4.69 4.8	1.64 1.55 1.84 1.71 .25 .25 1.50 1.27 5.24 4.76 .95 .96 .97 .94 11.14 12.93 4.99 5.27 7.73 7.04 .14 .21 66.57 65.06 9.40 9.44 100.00 100.00 6.49 6.46 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	1.11 1.86 .20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	.82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	.75 1.35 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	10 11 12 13 14 15 16 17
Percentage of Total Assets: 4. Total operating income	1.64 1.55 1.84 1.71 .25 .25 1.50 1.27 5.24 4.76 .95 .96 .97 .94 11.14 12.93 4.99 5.27 7.73 7.04 .14 .21 66.57 65.06 9.40 9.44 100.00 100.00 6.49 6.46 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	1.11 1.86 .20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	.82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	.75 1.35 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	10 11 12 13 14 15 16 17
5. Salaries, wages, and fringe benefits 1.89 1.84 6. Interest on deposits 1.32 1.22 7. Net occupancy expense of bank premises 23 23 8. All other operating expenses 1.35 1.38 9. Total operating expense 4.81 4.69 10. Income after taxes and before securities gains or losses¹ 1.02 .26 11. Net income 1.04 .88 Percentage of Total Operating Income: 12. Interest on U.S. Treasury securities 17.74 17.85 13. Interest on securities of U.S. Government agencies and corporations 5.81 5.81 14. Interest on obligations of states and political subdivisions 4.69 4.37 15. Interest and dividends on all other securities 3.4 .37 16. Interest and fees on loans* 63.95 63.03 17. All other operating income 7.45 8.53 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17)** 4.05 4.61 20. Trust department income (Included in item 17)** 0.5 .01 21. Salaries and wages 28.74 29.61	1.64 1.55 1.84 1.71 .25 .25 1.50 1.27 5.24 4.76 .95 .96 .97 .94 11.14 12.93 4.99 5.27 7.73 7.04 .14 .21 66.57 65.06 9.40 9.44 100.00 100.00 6.49 6.46 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	1.46 2.00 .23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	1.40 1.83 .24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	1.43 2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	1.32 1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	1.21 2.11 .22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	1.11 1.86 .20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	1.19 1.87 .17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	1.13 1.72 .17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	.82 1.51 .02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	.75 1.35 1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	10 11 12 13 14 15 16 17
6. Interest on deposits 1.32 1.22 7. Net occupancy expense of bank premises 23 .23 8. All other operating expenses 1.35 1.38 9. Total operating expense 4.81 4.69 10. Income after taxes and before securities gains or losses¹ 1.02 .86 11. Net income 1.04 .88 Percentage of Total Operating Income: 12. Interest on U.S. Treasury securities 17.74 17.85 13. Interest on securities of U.S. Government agencies and corporations 5.81 5.81 14. Interest on obligations of states and political subdivisions 4.69 4.37 15. Interest and dividends on all other securities 3.4 .37 16. Interest and fees on loans² 63.95 63.03 17. All other operating income 100.00 100.00 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17)³ 4.05 4.61 20. Trust department income (Included in item 17)³ 0.5 .01 21. Salaries and wages 28.74 29.61 22. Officer and employee benefits 21.05 20.75	1.84 1.77 .25 .28 1.50 1.27 5.24 4.77 .95 .96 .97 .94 11.14 12.93 4.99 5.27 7.73 7.04 .14 .21 66.57 65.08 9.40 9.47 100.00 100.00 6.49 6.46 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	.23 1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	24 1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	2.03 .28 1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	1.89 .26 1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	.22 1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	.20 1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	.17 1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	.17 1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	.02 1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	9 10 11 12 13 14 15 16 17
7. Net occupancy expense of bank premises .23 .23 8. All other operating expenses 1.35 1.38 9. Total operating expense 4.81 4.69 10. Income after taxes and before securities gains or losses¹ 1.02 .36 11. Net income 1.04 .38 Percentage of Total Operating Income: 12. Interest on U.S. Treasury securities 17.74 17.85 13. Interest on securities of U.S. Government agencies and corporations 5.81 5.81 14. Interest on obligations of states and political subdivisions 4.69 4.37 15. Interest and dividends on all other securities 34 .37 16. Interest and fees on loans² 63.95 63.03 17. All other operating income 7.45 8.53 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17)² 4.05 4.61 20. Trust department income (Included in item 17)² 0.5 .01 21. Salaries and wages 28.74 29.61 1.91 1.88 23. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 21.0	1.50 1.27 5.24 4.70 9.5 98 .97 99 11.14 12.93 4.99 5.27 7.73 7.09 .14 21 66.57 65.08 9.40 9.47 100.00 100.00 6.49 6.49 .07 .04 22.78 23.07 2.20 2.11 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	1.37 5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	1.26 4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	1.40 5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	1.31 4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	1.23 4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	1.14 4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	1.48 4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	1.30 4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	1.59 3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	1.54 3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	9 10 11 12 13 14 15 16 17
9. Total operating expense 10. Income after taxes and before securities gains or losses¹ 11. Net income Percentage of Total Operating Income: 12. Interest on U.S. Treasury securities 13. Interest on securities of U.S. Government agencies and corporations 14. Interest on obligations of states and political subdivisions 15. Interest and dividends on all other securities 16. Interest and fees on loans² 17. All other operating income 18. Total operating income 19. Service charges on deposit accounts (Included in item 17)³ 10. Trust department income (Included in item 17)³ 11. Salaries and wages 12. Officer and employee benefits 12. Officer and employee benefits 13. Interest on borrowed money 14. Officer and employee senses 15. Officer and employee senses 16. Provision for loan losses 16. Provision for loan losses 17. All other operating expenses 18. Total operating expenses 19. Interest on capital notes and debentures (Included in item 27)³ 10. Interest on capital notes and debentures (Included in item 27)³ 10. Interest on capital notes and debentures (Included in item 27)³ 10. Income before taxes and before securities gains or losses 10. Officer and employee taxes and before securities gains or losses 11. Officer and employee taxes and before securities gains or losses 12. Officer and employee taxes and before securities gains or losses 11. Officer and employee taxes and before securities gains or losses 12. Officer and employee taxes and before securities gains or losses 17. All other operating expense 18. Total operating expense 19. Interest on capital notes and before securities gains or losses 19. Interest on capital notes and before securities gains or losses 19. Interest on capital notes and before securities gains or losses 19. Interest on capital notes and before securities gains or losses	5.24 4.76 .95 .93 .97 .99 11.14 12.93 4.99 5.27 7.73 7.00 .14 .21 66.57 65.03 9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.11 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	5.08 1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	4.73 .92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	5.16 1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	4.80 .84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	4.79 .92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	4.33 .84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	4.73 .79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	4.32 .80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	3.96 .99 1.00 5.34 .02 9.56 .46 74.39 10.21	3.64 .92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	9 10 11 12 13 14 15 16 17
1.02	.95 .96 .97 .94 4.99 .5.27 7.73 7.04 .14 .21 66.57 65.03 9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19	1.00 1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	.92 .91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	1.00 1.00 7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	.84 .86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	.92 .94 11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	.84 .83 12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	.79 .78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	.80 .78 9.31 1.37 6.72 .21 72.48 9.87 100.00	5.34 .02 9.56 .46 74.39 10.21	.92 .88 5.52 .05 8.62 .41 76.38 8.98 100.00	10 11 12 13 14 15 16 17
1. Net income	.97 .94 11.14 12.93 4.99 5.27 7.73 7.00 .14 .21 66.57 65.03 9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	1.01 10.17 4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	.91 11.28 4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	7.04 3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	.86 8.35 3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	11.55 2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	12.55 3.28 8.58 .52 66.50 8.55 100.00 3.93	.78 8.05 1.73 6.92 .30 72.81 10.17 100.00 2.52	.78 9.31 1.37 6.72 .21 72.48 9.87 100.00	5.34 .02 9.56 .46 74.39 10.21	.88 5.52 .05 8.62 .41 76.38 8.98 100.00	11 12 13 14 15 16 17
12. Interest on U.S. Treasury securities 17.74 17.85 13. Interest on securities of U.S. Government agencies and corporations 5.81 5.81 14. Interest on obligations of states and political subdivisions 4.69 4.37 15. Interest and dividends on all other securities 34 .37 16. Interest and fees on loans ² 63.95 63.03 17. All other operating income 100.00 100.00 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17) ³ 4.05 4.61 20. Trust department income (Included in item 17) ³ 05 .01 21. Salaries and wages 28.74 29.61 22. Officer and employee benefits 21.05 20.75 24. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 16.89 17.77 28. Total operating expense 76.66 78.88 29. Interest on capital notes and debentures (Included in	4.99 5.27 7.73 7.04 .14 .21 66.57 65.05 9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.12 28.18 28.58 .25 .16 3.89 4.19 4.89 3.26	4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	3.28 8.58 .52 66.50 8.55 100.00 3.93	1.73 6.92 .30 72.81 10.17 100.00 2.52	1.37 6.72 .21 72.48 9.87 100.00	.02 9.56 .46 74.39 10.21	.05 8.62 .41 76.38 8.98 100.00	13 14 15 16 17
12. Interest on U.S. Treasury securities 17.74 17.85 13. Interest on securities of U.S. Government agencies and corporations 5.81 5.81 14. Interest on obligations of states and political subdivisions 4.69 4.37 15. Interest and dividends on all other securities 34 .37 16. Interest and fees on loans ² 63.95 63.03 17. All other operating income 100.00 100.00 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17) ³ 4.05 4.61 20. Trust department income (Included in item 17) ³ 05 .01 21. Salaries and wages 28.74 29.61 22. Officer and employee benefits 1.91 1.88 23. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 16.89 17.77 28. Total operating expense 76.66 78.88 29. Interest on capital notes and debentures (Included in i	4.99 5.27 7.73 7.04 .14 .21 66.57 65.05 9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.12 28.18 28.58 .25 .16 3.89 4.19 4.89 3.26	4.40 9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	3.49 9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	3.98 8.62 .40 67.68 10.95 100.00 6.24 1.18	2.72 8.71 .36 67.44 9.18 100.00 3.99 1.62	3.28 8.58 .52 66.50 8.55 100.00 3.93	1.73 6.92 .30 72.81 10.17 100.00 2.52	1.37 6.72 .21 72.48 9.87 100.00	.02 9.56 .46 74.39 10.21	.05 8.62 .41 76.38 8.98 100.00	13 14 15 16 17
13. Interest on securities of U.S. Government agencies and corporations 5.81 5.81 14. Interest on obligations of states and political subdivisions 4.69 4.37 15. Interest and dividends on all other securities .34 .37 16. Interest and fees on loans² 63.95 63.03 17. All other operating income 7.45 8.53 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17)³ 4.05 4.61 20. Trust department income (Included in item 17)³ .05 .01 21. Salaries and wages 28.74 29.61 22. Officer and employee benefits 1.91 1.88 23. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 76.66 78.88 29. Interest on capital notes and debentures (Included in item 27)³ - - 30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after inco	4.99 5.27 7.73 7.04 .14 .21 66.57 65.05 9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.12 28.18 28.58 .25 .16 3.89 4.19 4.89 3.26	9.31 .26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	4.54 8.45 .31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	9.67 .29 68.86 10.63 100.00 6.35 .92 19.05 2.94	8.62 .40 67.68 10.95 100.00 6.24 1.18	8.71 .36 67.44 9.18 100.00 3.99 1.62	8.58 .52 66.50 8.55 100.00 3.93	6.92 .30 72.81 10.17 100.00 2.52	6.72 .21 72.48 9.87 100.00	9.56 .46 74.39 10.21	8.62 .41 76.38 8.98 100.00	14 15 16 17
15. Interest and dividends on all other securities .34 .37 16. Interest and fees on loans ² .63.95 .63.03 17. All other operating income .7.45 .8.53 18.	.14 .21 66.57 65.03 9.40 9.47 100.00 100.00 6.49 6.44 .07 .09 22.78 23.07 2.20 2.12 28.18 28.58 .25 .18 3.89 4.19 4.89 3.26	.26 66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	.31 65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	.29 68.86 10.63 100.00 6.35 .92 19.05 2.94	.40 67.68 10.95 100.00 6.24 1.18	.36 67.44 9.18 100.00 3.99 1.62	.52 66.50 8.55 100.00 3.93	.30 72.81 10.17 100.00 2.52	.21 72.48 9.87 100.00	.46 74.39 10.21	.41 76.38 8.98 100.00	15 16 17
16. Interest and fees on loans² 63.95 63.03 17. All other operating income 7.45 8.53 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17)³ 4.05 4.61 20. Trust department income (Included in item 17)³ .05 .01 21. Salaries and wages 28.74 29.61 22. Officer and employee benefits 1.91 1.88 23. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 16.89 17.77 28. Total operating expenses 76.66 78.88 29. Interest on capital notes and debentures (Included in item 27)³ - - 30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after income taxes and before securities gains or losses 17.45 15.98	66.57 65.03 9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	66.49 9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	65.79 9.60 100.00 6.34 .32 20.96 2.21 30.45	68.86 10.63 100.00 6.35 .92 19.05 2.94	67.68 10.95 100.00 6.24 1.18	67.44 9.18 100.00 3.99 1.62	66.50 8.55 100.00 3.93	72.81 10.17 100.00 2.52	72.48 9.87 100.00	74.39 10.21	76.38 8.98 100.00	16 17
17. All other operating income 7.45 8.53 18. Total operating income 100.00 100.00 19. Service charges on deposit accounts (Included in item 17)* 4.05 4.61 20. Trust department income (Included in item 17)* .05 .01 21. Salaries and wages 28.74 29.61 22. Officer and employee benefits 1.91 1.88 23. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 16.89 17.77 28. Total operating expense 76.66 78.88 29. Interest on capital notes and debentures (Included in item 27)* - - 30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after income taxes and before securities gains or losses 17.45 15.98	9.40 9.47 100.00 100.00 6.49 6.44 .07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	9.35 100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	9.60 100.00 6.34 .32 20.96 2.21 30.45	10.63 100.00 6.35 .92 19.05 2.94	10.95 100.00 6.24 1.18	9.18 100.00 3.99 1.62	8.55 100.00 3.93	10.17 100.00 2.52	9.87 100.00	10.21	8.98 100.00	17
18. Total operating income 100.00 100.00 100.00 100.00 100.00 100.00 100.00 100.00 100.00 4.05 4.61 2.0 3.0 2.0 2.0 3.0 2.0 2.0 3.0 2.0 2.0 3.0 2.0 3.0 2.0 2.0 3.0 3.0 3.0 3.0 3.0 3.0	100.00 100.00 6.49 6.40 .07 .04 22.78 23.07 2.20 2.12 28.18 28.55 .25 .18 3.89 4.19 4.89 3.26	100.00 6.06 .33 20.24 2.31 31.13 .29 3.68	100.00 6.34 .32 20.96 2.21 30.45	100.00 6.35 .92 19.05 2.94	100.00 6.24 1.18	3.99 1.62	3.93	100.00 2.52	100.00	100.00	100.00	
19. Service charges on deposit accounts (Included in item 17) ³ 20. Trust department income (Included in item 17) ³ 21. Salaries and wages 22. Officer and employee benefits 23. Interest on deposits 24. Interest on borrowed money 25. Net occupancy expense of bank premises 26. Provision for loan losses 27. All other operating expenses 28. Total operating expense 29. Interest on capital notes and debentures (Included in item 27) ⁸ 29. Interest on capital notes and debentures (Included in item 27) ⁸ 30. Income before taxes and securities gains or losses 21.05 24. A.61 25. A.61 26. Provision for loan losses 26. Provision for loan losses 27. All other operating expenses 28. Total operating expense 29. Interest on capital notes and debentures (Included in item 27) ⁸ 30. Income before taxes and securities gains or losses 31. Income after income taxes and before securities gains or losses	.07 .04 22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.20	.33 20.24 2.31 31.13 .29 3.68	.32 20.96 2.21 30.45	.92 19.05 2.94	1.18	1.62			9 74	4		
21. Salaries and wages 28.74 29.61 22. Officer and employee benefits 1.91 1.88 23. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 16.89 17.77 28. Total operating expense 76.66 78.88 29. Interest on capital notes and debentures (Included in item 27)* - - 30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after income taxes and before securities gains or losses 17.45 15.98	22.78 23.07 2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	20.24 2.31 31.13 .29 3.68	20.96 2.21 30.45	19.05 2.94		į.				1.08	1.14	19
22. Officer and employee benefits 1.91 1.88 23. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 16.89 17.77 28. Total operating expense 76.66 78.88 29. Interest on capital notes and debentures (Included in item 27)* - - 30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after income taxes and before securities gains or losses 17.45 15.98	2.20 2.12 28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	2.31 31.13 .29 3.68	2.21 30.45	2.94	19,40	17.39	1.48 17.64	3.12 17.65	3.26 17.87	4.39 13.09	4.29 12.76	20 21
23. Interest on deposits 21.05 20.75 24. Interest on borrowed money .05 .04 25. Net occupancy expense of bank premises 3.68 4.12 26. Provision for loan losses 4.31 4.67 27. All other operating expenses 16.89 17.77 28. Total operating expense 76.66 78.88 29. Interest on capital notes and debentures (Included in item 27)* - - 30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after income taxes and before securities gains or losses 17.45 15.98	28.18 28.53 .25 .18 3.89 4.19 4.89 3.26	31.13 .29 3.68	30.45		2.50	2.60	2.61	2.57	2.58	2.13	1.98	22
24. Interest on borrowed money 25. Net occupancy expense of bank premises 26. Provision for loan losses 27. All other operating expenses 28. Total operating expense 29. Interest on capital notes and debentures (Included in item 27) ⁸ 30. Income before taxes and securities gains or losses 31. Income after income taxes and before securities gains or losses 31. Income after income taxes and before securities gains or losses 32. Income after income taxes and before securities gains or losses 33. Income after income taxes and before securities gains or losses 34. Income after income taxes and before securities gains or losses 35. Income after income taxes and before securities gains or losses 36. Al12 4.31 4.67 76.66 78.88 76.66 78.88	3.89 4.19 4.89 3.26	3.68	.35		31.76	34.84	33.74	31.75	31.16	27.72	26.74	23
26. Provision for loan losses 27. All other operating expenses 28. Total operating expense 29. Interest on capital notes and debentures (Included in item 27) ^s 30. Income before taxes and securities gains or losses 21. Income after income taxes and before securities gains or losses 23. Income after income taxes and before securities gains or losses 25. Total operating expense 26. Provision for loan losses 16.89 17.45 17.45 18.80 29. Interest on capital notes and debentures (Included in item 27) ^s 21. Income after income taxes and before securities gains or losses 26. Total operating expenses 27. Total operating expenses 28. Total operating expenses 29. Interest on capital notes and debentures (Included in item 27) ^s 29. Interest on capital notes and debentures (Included in item 27) ^s 21. Income after income taxes and before securities gains or losses	4.89 3.26			1.03	.94	2.08	2.37	5.48	5.43	14.37	14.95	24
27. All other operating expenses		. 270	4.05 3.81	4.46 3.31	4.47 3.69	3.84 2.73	3.78 3.15	2.97	3.09	.59 1.66	16 1.03	25 26
28. Total operating expense	16.81 16.87	3.79 16.57	16.13	16.96	16.69	15.28	14.90	3.19 15.85	2.32 15.40	13.13	13.90	27
29. Interest on capital notes and debentures (Included in item 27) ⁸ 30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after income taxes and before securities gains or losses 17.45	79.03 78.26	78.05	77.99	79.27	79.55	78.78	78.21	79.49	77.87	72.71	71.22	28
30. Income before taxes and securities gains or losses 23.33 21.11 31. Income after income taxes and before securities gains or losses 15.98	.01 —	.07	.03	.18	.15	.03	.02	.24	.22	_		29
	20.96 21.73	21.94	22.00	20.72	20.44	21.21	21.78	20.50	22.12	27.28	28.78	30
	15.60 16.48	15.96	16.23 81	15.43 .16	14.99 —1.79	15.37 .38	15.42 .06	13.58	14.61	18.33 .17	18.34 —.78	31 32
oz. Tet securities gams () or recess (), area care care	26 55 02 05	09 01	01	13	1.78	.06	35	—.13 —.06	41 .15		76 -	33
	15.31 15.85	15.85	15.36	15.46	14.97	15.82	15.13	13.38	14.35	18.51	17.56	34
RATES OF RETURN ON SECURITIES AND LOANS		-										
Return on Securities:												
35. Interest on U.S. Treasury securities 5.84 5.97	5.77 5.60	5.48	5.59	5.44	5.71	5.63	5.45	5.38	5.21	4.87	4.55	35
36. Interest on securities of U.S. Government agencies and corporations ⁵ 3.58 4.98	4.94 4.7]	4.84	4.60	4.72	4.92	4.33	5.03	4.57	4.98		_	36
37. Interest on obligations of states and political subdivisions 3.76 3.8 38. Interest and dividends on all other securities 3.70	4.03 3.18 3.51 4.38	4.10 4.40	3.74 5.24	4.11 5.48	3.54 5.90	3.95 5.34	3.68 5.87	4.08 5.39	3.70 5.56	4.22 4.98	3.93 5.55	37 38
50. Interest and dividends on an only securities	3.31 7.00	7.40	3.24	3.40	0.50		0.01] 3.37	0.00	4.70	0.00	36
Return on Loans: ² 39 Interest and fees on loans 8.91 8.27	9.48 8.48	0.24	0.20	9.05	8.30	8.55	7.65	8.73	7.79	8.33	7.61	20
39. Interest and fees on loans 8.91 8.27 40. Net losses (—) or recoveries (+) on loans09	9.48 8.48 34 22	9.36 53	8.38 37	57	 33	39	38	62	31	30	7.61 06	39 40
DISTRIBUTION OF TOTAL ASSETS												
Percentage of Total Assets:										1		
	12.22 13.41	11.49	11.88	8.01	8.65	12.02	12.68	8.86	9.83	6.02	6.24	41
42. Securities of other U.S. Government agencies and corporations ⁵ 4.88 5.20	4.91 5.17	4.07	4.30	3.54	3.63	2.23	2.61	1.58	1.05		_	42
43. Obligations of states and political subdivisions 7.17 6.93 44. All other securities 29	11.70 11.25 .32 .35	14.38	13.97	14.70 .34	14.48 .28	13.24 .65	12.73 .61	10.35 .30	10.06 .22	12.15	11.21 .39	43
	51.22 51.00	50.49	50.62	52.26	51.83	50.75	50.63	54.34	54.14	53.50	52.91	45
46. Cash assets	17.22 16.42	16.61	16.34	17.24	17.44	17.68	17.52	20.48	20.61	22.17	24.22	46
47. Real estate 1.34 1.47	1.93	1.92	1.91	2.65	2.69	2.27	2.09	2.14	2.18	2.63	2.44	47
DISTRIBUTION OF LOANS												
Percentage of Gross Loans: ²										1		
	13.46 13.80	15.66	15.84	15.88	17.46	13.50	12.86	11.43	11.79	8.79	9.14	48
	19.41 20.46	13.31	13.43	5.01 36.44	3.48 36.53	4.40 42.66	4.8 8 44.32	3.74	3.94	.33	.36	49
	24.08 24.32 30.79 31.42	29.69 30.65	30.08 31.65	33.38	35.03	27.38	25.49	41.19 22.30	41.23 24.46	49.45 13.43	53.28 14.02	50 51
	12.24 9.97	10.66	8.98	9.26	7.48	12.03	12.43	21.30	18.55	27.98	23.19	52
OTHER RATIOS											,	
53. Total capital accounts and reserves to total assets ⁶ 10.80 10.96	9.15 8.94	8.53	8.41	8.26	8.43	8.67	8.48	8.30	8.38	9.41	9.40	53
	44.03 44.22 4.63 4.29	46.51	45.88	46.20	46.40	46.29	45.33	41.88	41.44	34.55	33.38	54
	4.63 4.29 27.32 17.45	4.79 24.63	4.42 20.99	4.98 20.83	4.59 21.67	5.18 24.75	4.67 24.22	5.24 28.86	4.84 25.05	5.59 29.55	5.11 30.11	55 56
	8.62 7.71		7.81	8.63	7.76	8.10	7.28	7.92	7.39	7.61	7.24	57

For notes see back page.

NOTES FOR TABLE

Each of the 1970 ratios represents an average of the ratios of individual banks computed from data taken from Call Reports of Condition as of December 31, 1969; June 30, 1970; and December 31, 1970; and from Consolidated Reports of Income for the year 1970. Figures used as a basis for the 1969 ratios are averages of amounts taken from Call Reports of Condition as of June 30, 1969 and December 31, 1969, and from Consolidated Reports of Income for the year 1969.

- ¹ Excludes minority interest in operating income, if any.
- ² Loans include Federal funds sold and securities purchased under agreements to resell.
- ³ Banks reporting zero amounts were excluded in computing this average.
- * Excludes trading account securities.
- ⁵ Figures are not shown where there were fewer than three banks in a group.
- ⁶ Includes capital notes and debentures and all valuation reserves.

NOTE: Details may not add to totals because of rounding.

Prepared by Research Department

Federal Reserve Bank of Dallas