

**FEDERAL RESERVE BANK OF DALLAS**  
**DALLAS, TEXAS 75222**

Circular No. 74-104  
April 30, 1974

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

**To All Member Banks**  
**in the Eleventh Federal Reserve District :**

The annual statement of operating ratios of member banks in the Eleventh Federal Reserve District is shown in the inside pages of this release reflecting the 1973 data compared to that of 1972. Of particular note is the increase in net income as a percent of Equity Capital.

A separate tabulation giving the relevant ratios for your bank have been enclosed in the statement sent to the chief executive officer of your bank.

Additional copies of this report are available upon request.

Yours very truly,

P. E. Coldwell  
President

Enclosure



## NOTES FOR BANKS

Each of the 1973 ratios represents an average of the ratios of individual banks computed from data taken from Call Reports of Condition as of December 31, 1972; June 30, 1973; and December 31, 1973; and from Consolidated Reports of Income for the year 1973. Figures used as a basis for the 1972 ratios are averages of amounts taken from Call Reports of Condition as of December 31, 1971; June 30, 1972; and December 31, 1972; and from Consolidated Reports of Income for the year 1972.

<sup>1</sup> Excludes minority interest in operating income, if any.

<sup>2</sup> Loans include Federal funds sold and securities purchased under agreements to resell.

<sup>3</sup> Banks reporting zero amounts were excluded in computing this average. Figures are not shown where there were fewer than three banks in a group.

<sup>4</sup> Excludes trading account securities.

<sup>5</sup> Includes capital notes and debentures and all valuation reserves.

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

Prepared by  
Research Department

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Federal Reserve Bank  
of Dallas