

**FEDERAL RESERVE BANK OF DALLAS**

**DALLAS, TEXAS 75222**

**Circular No. 76-66**

**May 7, 1976**

**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 1975 data compared to that of 1974. A separate tabulation giving the relevant ratios for your bank has been enclosed in the statement sent to the chief executive officer of your bank.

Additional copies of this report are available upon request.

Sincerely yours,

**Ernest T. Baughman**

**President**

**Enclosure**



## NOTES FOR BANKS

Each of the 1975 ratios represents an average of the ratios of individual banks computed from data taken from Call Reports of Condition as of December 31, 1974; June 30, 1975; and December 31, 1975; and from Consolidated Reports of Income for the year 1975. Figures used as a basis for the 1974 ratios are averages of amounts taken from Call Reports of Condition as of December 31, 1973; June 30, 1974; and December 31, 1974; and from Consolidated Reports of Income for the year 1974.

<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