

H.6 (508)
Special Supplementary Table**Monthly Survey of Selected Deposits and Other Accounts:
October 26, 1988 and November 30, 1988¹**

(not seasonally adjusted)

Liability Categories	Insured Commercial Banks					
	Amount Outstanding (\$mil)		Average Rate Paid (%)		Number of Issuing Banks	
	October 26	November 30	October 26	November 30	October 26	November 30
NOW accounts ²	181,901	186,993	4.95	4.94	12,594	12,550
Money market deposit accounts ²	347,068	349,562	5.67	5.78	11,924	11,814
Savings deposits ³	186,241	187,102	5.25	5.24	12,367	12,328
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of: ⁴						
7 to 31 days	6,103	6,364	6.47	6.58	8,035	7,816
32 to 91 days	23,198	24,207	6.81	7.00	11,817	11,417
92 to 182 days	131,366	132,262	7.46	7.65	12,691	12,643
183 to 1 year	123,943	126,555	7.80	8.00	12,584	12,539
Over 1 year to 2-1/2 years	106,193	107,388	7.98	8.15	12,358	12,319
2-1/2 years and over	128,624	129,399	8.18	8.30	12,266	12,230
All IRA/Keogh Plan deposits ⁵	93,005	93,567	N.A.	N.A.	11,992	12,053
Retail repurchase agreements	1,277	1,307	6.35	6.53	1,893	1,892

Liability Categories	FDIC-Insured Savings Banks					
	Amount Outstanding (\$mil)		Average Rate Paid (%)		Number of Issuing Banks	
	October 26	November 30	October 26	November 30	October 26	November 30
NOW accounts ²	7,448	7,575	5.23	5.25	342	340
Money market deposit accounts ²	30,882	30,474	5.91	5.95	377	375
Savings deposits ³	42,791	42,778	5.51	5.53	388	386
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of: ⁴						
7 to 31 days	168	166	6.56	6.69	103	102
32 to 91 days	2,651	3,310	7.42	7.48	317	323
92 to 182 days	22,112	21,587	7.92	8.21	373	371
183 to 1 year	29,913	30,748	8.20	8.26	377	375
Over 1 year to 2-1/2 years	24,201	24,340	8.26	8.43	357	355
2-1/2 years and over	25,837	25,842	8.55	8.72	374	372
All IRA/Keogh Plan deposits ⁵	20,402	20,496	N.A.	N.A.	379	377
Retail repurchase agreements	82	82	6.19	7.54	15	16

NOTE: The lower panel of this table presents data for both mutual and FDIC-insured federal savings banks.

N.A. - Data not available.

1. Estimates are based on data collected by the Federal Reserve from a stratified random sample of about 490 commercial banks and 80 savings banks.

2. NOW and MMDA account rates are reported as simple annual rates.

3. Savings deposits exclude MMDAs. The savings deposit rates are reported as simple annual rates.

4. With the exception of the 7-31 and 32-91 day deposit rates, which are reported as simple annual rates, time deposit rates are annual effective yields reflecting the method of compounding reported by the individual institutions.

5. All IRA/Keogh Plan time deposits regardless of size, type of instrument in which held, or interest rate paid.