

H.6 (508)
Special Supplementary Table

**Monthly Survey of Selected Deposits and Other Accounts:
December 28, 1988 and January 25, 1989¹**

(not seasonally adjusted)

Liability Categories	Insured Commercial Banks					
	Amount Outstanding (\$mil)		Average Rate Paid (%)		Number of Issuing Banks	
	December 28	January 25	December 28	January 25	December 28	January 25
NOW accounts ²	190,521	185,552	4.96	4.96	12,727	12,620
Money market deposit accounts ²	346,407	340,872	5.87	5.93	11,967	11,869
Savings deposits ³	185,851	185,175	5.29	5.29	12,499	12,395
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of: ⁴						
7 to 31 days	6,391	6,638	6.77	6.87	7,999	7,986
32 to 91 days	24,844	26,546	7.20	7.39	11,539	11,501
92 to 182 days	136,327	139,776	7.84	8.00	12,824	12,715
183 to 1 year	128,027	131,013	8.19	8.34	12,735	12,627
Over 1 year to 2-1/2 years	107,204	108,532	8.30	8.42	12,489	12,384
2-1/2 years and over	133,040	133,934	8.39	8.46	12,398	12,291
All IRA/Keogh Plan deposits ⁵	93,977	95,660	N.A.	N.A.	12,216	12,114
Retail repurchase agreements	1,574	1,693	6.77	7.33	1,900	1,822

Liability Categories	FDIC-Insured Savings Banks					
	Amount Outstanding (\$mil)		Average Rate Paid (%)		Number of Issuing Banks	
	December 28	January 25	December 28	January 25	December 28	January 25
NOW accounts ²	7,608	7,354	5.25	5.27	343	344
Money market deposit accounts ²	30,076	29,247	6.02	6.16	379	380
Savings deposits ³	42,507	41,904	5.51	5.52	391	392
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of: ⁴						
7 to 31 days	180	222	6.88	6.98	101	103
32 to 91 days	3,337	3,864	7.89	8.46	322	320
92 to 182 days	22,251	24,218	8.35	8.59	376	378
183 to 1 year	30,794	31,354	8.44	8.74	381	382
Over 1 year to 2-1/2 years	23,953	23,415	8.58	8.82	359	360
2-1/2 years and over	25,863	25,439	8.81	8.89	377	378
All IRA/Keogh Plan deposits ⁵	20,568	20,833	N.A.	N.A.	383	384
Retail repurchase agreements	35	139	7.78	8.20	13	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.