

H.6 (508)

Special Supplementary Table

Monthly Survey of Selected Deposits and Other Accounts: January 25, 1989 and February 22, 1989¹

(not seasonally adjusted)

Liability Categories	Insured Commercial Banks					
	Amount Outstanding (\$mil)		Average Rate Paid (%)		Number of Issuing Banks	
	January 25	February 22	January 25	February 22	January 25	February 22
NOW accounts ²	185,552	187,624	4.96	4.99	12,620	12,618
Money market deposit accounts ²	340,872	338,240	5.93	6.01	11,869	11,785
Savings deposits ³	185,175	185,258	5.29	5.46	12,395	12,355
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of: ⁴						
7 to 31 days	6,638	6,898	6.87	7.04	7,986	7,895
32 to 91 days	26,546	28,238	7.39	7.62	11,501	11,665
92 to 182 days	139,776	142,469	8.00	8.16	12,715	12,683
183 to 1 year	131,013	134,478	8.34	8.51	12,627	12,589
Over 1 year to 2-1/2 years	108,532	110,028	8.42	8.57	12,384	12,249
2-1/2 years and over	133,934	134,556	8.46	8.58	12,291	12,292
All IRA/Keogh Plan deposits ⁵	95,660	96,586	N.A.	N.A.	12,114	12,073
Retail repurchase agreements	1,693	1,612	7.33	7.59	1,822	1,813

Liability Categories	FDIC-Insured Savings Banks					
	Amount Outstanding (\$mil)		Average Rate Paid (%)		Number of Issuing Banks	
	January 25	February 22	January 25	February 22	January 25	February 22
NOW accounts ²	7,354	7,402	5.27	5.29	344	344
Money market deposit accounts ²	29,247	28,756	6.16	6.35	380	380
Savings deposits ³	41,904	41,548	5.52	5.53	392	392
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of: ⁴						
7 to 31 days	222	228	6.98	7.55	103	103
32 to 91 days	3,864	4,191	8.46	8.66	320	318
92 to 182 days	24,218	24,822	8.59	8.84	378	378
183 to 1 year	31,354	31,478	8.74	8.94	382	382
Over 1 year to 2-1/2 years	23,415	23,631	8.82	8.93	360	360
2-1/2 years and over	25,439	25,255	8.89	8.99	378	378
All IRA/Keogh Plan deposits ⁵	20,833	21,068	N.A.	N.A.	384	384
Retail repurchase agreements	139	34	8.20	8.09	16	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.