

H.6 (508)

Special Supplementary Table

Monthly Survey of Selected Deposits¹**September 30, 1995 and October 31, 1995**

(not seasonally adjusted)

Liability Categories	Insured Commercial Banks					
	Amount Outstanding (\$mil.)			Average Rate Paid (%)		
	Sept. 30	Oct. 31	Change (percent)	Sept. 30	Oct. 31	Change (b. p.)
NOW Accounts	253,174	258,097	1.94	1.94	1.93	-1
Savings Deposits ²	744,839	746,419	0.21	3.14	3.11	-3
Personal	584,239	586,044	0.31	N.A.	N.A.	N.A.
Nonpersonal	160,600	160,375	-0.14	N.A.	N.A.	N.A.
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of:						
7 to 91 days	29,804	29,809	0.02	4.10	4.11	1
92 to 182 days	92,220	93,792	1.70	4.75	4.75	0
183 days to 1 year	189,338	187,697	-0.87	5.14	5.15	1
1 to 2- ¹ / ₂ year	203,548	205,400	0.91	5.32	5.31	-1
2- ¹ / ₂ years and over	200,182	199,101	-0.54	5.60	5.56	-4
All IRA/Keogh Plan deposits ³	149,570	150,328	0.51	N.A.	N.A.	N.A.
Liability Categories	BIF-insured Savings Banks ⁴					
	Amount Outstanding (\$mil.)			Average Rate Paid (%)		
	Sept. 30	Oct. 31	Change (percent)	Sept. 30	Oct. 31	Change (b. p.)
NOW Accounts	11,408	11,329	-0.69	1.98	1.97	-1
Savings Deposits ²	69,752	69,755	0.00	2.96	2.97	1
Personal	66,403	66,316	-0.13	N.A.	N.A.	N.A.
Nonpersonal	3,349	3,439	2.70	N.A.	N.A.	N.A.
Interest-bearing time deposits with balances of less than \$100,000 with original maturities of:						
7 to 91 days	1,739	1,779	2.28	4.29	4.34	5
92 to 182 days	11,258	11,298	0.35	5.08	5.07	-1
183 days to 1 year	24,837	25,184	1.39	5.35	5.32	-3
1 to 2- ¹ / ₂ year	27,825	27,937	0.40	5.51	5.51	0
2- ¹ / ₂ years and over	23,351	23,600	1.07	5.74	5.70	-4
All IRA/Keogh Plan deposits ³	21,913	21,892	-0.10	N.A.	N.A.	N.A.

N.A. -- data are not available

NOTE: Data for earlier month may show revisions.

1. Estimates are based on data collected by the Federal Reserve System from a stratified random sample of about 425 commercial banks and 75 savings banks. All rates are expressed as annual effective yields.
2. Includes personal and nonpersonal money market deposit accounts.
3. Total IRA and Keogh Plan deposits regardless of size, type of instrument in which held, or interest rate paid.
4. BIF-insured savings banks include both mutual and federal savings banks.