

H.6 (508)

Special Supplementary Table

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

(not seasonally adjusted)

Liability Categories	Insured Commercial Banks					
	Amount Outstanding (\$mil.)			Average Rate Paid (%)		
	Oct. 31	Nov. 30	Change (percent)	Oct. 31	Nov. 30	Change (b. p.)
NOW Accounts	258,411	259,470	0.41	1.93	1.95	2
Savings Deposits ²	747,943	768,718	2.78	3.11	3.14	3
Personal	587,235	600,847	2.32	N.A.	N.A.	N.A.
Nonpersonal	160,707	167,871	4.46	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	29,940	31,046	3.69	4.11	4.12	1
92 to 182 days	94,418	97,145	2.89	4.75	4.74	-1
183 days to 1 year	188,859	189,124	0.14	5.15	5.11	-4
1 to 2- ¹ / ₂ year	206,993	210,377	1.63	5.31	5.27	-4
2- ¹ / ₂ years and over	200,201	202,338	1.07	5.56	5.49	-7
All IRA/Keogh Plan deposits ³	151,094	155,056	2.62	N.A.	N.A.	N.A.
Liability Categories	BIF-insured Savings Banks ⁴					
	Amount Outstanding (\$mil.)			Average Rate Paid (%)		
	Oct. 31	Nov. 30	Change (percent)	Oct. 31	Nov. 30	Change (b. p.)
NOW Accounts	11,317	11,613	2.62	1.97	1.94	-3
Savings Deposits ²	69,636	70,265	0.90	2.97	2.99	2
Personal	66,193	66,683	0.74	N.A.	N.A.	N.A.
Nonpersonal	3,443	3,582	4.04	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	1,768	1,903	7.63	4.34	4.45	11
92 to 182 days	11,231	11,848	5.50	5.06	5.02	-4
183 days to 1 year	25,036	25,887	3.40	5.32	5.28	-4
1 to 2- ¹ / ₂ year	27,755	28,247	1.77	5.50	5.46	-4
2- ¹ / ₂ years and over	23,470	23,574	0.44	5.69	5.64	-5
All IRA/Keogh Plan deposits ³	21,784	21,758	-0.12	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.