

H.6 (508)

Special Supplementary Table

**Monthly Survey of Selected Deposits<sup>1</sup>****December 31, 1995 and January 31, 1996**

(not seasonally adjusted)

Liability Categories	Insured Commercial Banks					
	Amount Outstanding (\$mil.)			Average Rate Paid (%)		
	Dec. 31	Jan. 31	Change (percent)	Dec. 31	Jan. 31	Change (b. p.)
NOW Accounts	252,434	250,508	-0.76	1.92	1.92	0
Savings Deposits <sup>2</sup>	793,168	785,837	-0.92	3.10	3.01	-9
Personal	628,372	626,183	-0.35	N.A.	N.A.	N.A.
Nonpersonal	164,796	159,654	-3.12	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	32,807	33,846	3.17	4.11	3.97	-14
92 to 182 days	96,902	98,494	1.64	4.69	4.58	-11
183 days to 1 year	187,828	188,948	0.60	5.03	4.92	-11
1 to 2- <sup>1</sup> / <sub>2</sub> year	211,388	215,161	1.78	5.18	5.04	-14
2- <sup>1</sup> / <sub>2</sub> years and over	203,227	204,178	0.47	5.41	5.26	-15
All IRA/Keogh Plan deposits <sup>3</sup>	152,390	153,056	0.44	N.A.	N.A.	N.A.

Liability Categories	BIF-insured Savings Banks <sup>4</sup>					
	Amount Outstanding (\$mil.)			Average Rate Paid (%)		
	Dec. 31	Jan. 31	Change (percent)	Dec. 31	Jan. 31	Change (b. p.)
NOW Accounts	12,727	11,950	-6.10	1.91	1.84	-7
Savings Deposits <sup>2</sup>	71,402	69,619	-2.50	2.99	2.96	-3
Personal	67,919	66,095	-2.69	N.A.	N.A.	N.A.
Nonpersonal	3,482	3,524	1.19	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	2,115	2,074	-1.97	4.44	4.39	-5
92 to 182 days	12,754	13,046	2.29	4.95	4.87	-8
183 days to 1 year	27,072	27,907	3.09	5.19	5.07	-12
1 to 2- <sup>1</sup> / <sub>2</sub> year	28,966	28,124	-2.90	5.32	5.22	-10
2- <sup>1</sup> / <sub>2</sub> years and over	24,247	23,923	-1.34	5.47	5.34	-13
All IRA/Keogh Plan deposits <sup>3</sup>	21,949	22,089	0.64	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.