

H.6 (508)

Special Supplementary Table

Monthly Survey of Selected Deposits¹**September 30, 1996 and October 31, 1996**

(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	190,633	189,375	-0.66	1.91	1.93	2
Savings Deposits ²	853,226	860,416	0.84	2.82	2.84	2
Personal	675,378	681,355	0.88	N.A.	N.A.	N.A.
Nonpersonal	177,848	179,061	0.68	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	32,617	32,354	-0.80	4.11	4.11	0
92 to 182 days	91,290	91,328	0.04	4.61	4.60	-1
183 days to 1 year	200,514	199,895	-0.31	5.04	5.02	-2
1 to 2-1/2 year	211,727	213,681	0.92	5.29	5.27	-2
2-1/2 years and over	198,426	199,058	0.32	5.54	5.52	-2
All IRA/Keogh Plan deposits ³	151,327	151,313	-0.01	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	9,756	9,848	0.94	1.83	1.90	7
Savings Deposits ²	67,888	67,884	-0.01	2.83	2.80	-3
Personal	64,419	64,334	-0.13	N.A.	N.A.	N.A.
Nonpersonal	3,470	3,550	2.32	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	2,538	2,499	-1.52	4.60	4.64	4
92 to 182 days	13,481	13,303	-1.32	5.12	5.08	-4
183 days to 1 year	29,342	29,613	0.92	5.33	5.32	-1
1 to 2-1/2 year	27,096	27,976	3.25	5.62	5.60	-2
2-1/2 years and over	22,359	22,169	-0.85	5.82	5.79	-3
All IRA/Keogh Plan deposits ³	21,136	21,129	-0.03	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.
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.