

# FEDERAL RESERVE statistical release



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For Immediate Release

## DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

November 12, 1981

### Debits During the Month (Annual rate, billions of dollars)

	To demand deposits <sup>1</sup> (SA)			To savings deposits <sup>2</sup> (NSA) by type of customer			
	all banks	New York City	other banks	ATS/NOW <sup>3</sup>	business <sup>4</sup>	others <sup>5</sup>	total
1980-SEPTEMBER	65,258.6	26,104.7	39,154.0	176.3	95.8	649.0	921.1
OCTOBER	65,346.7	26,035.0	39,311.7	185.5	100.1	688.2	973.8
NOVEMBER	67,621.4	26,821.8	40,799.6	173.4	95.6	573.7	842.8
DECEMBER	69,950.2	27,352.2	42,598.0	218.3	119.2	704.2	1,041.6
1981-JANUARY	72,402.3	29,656.0	42,746.3	529.3	108.2	685.7	1,323.2
FEBRUARY	73,174.6	29,752.0	43,422.5	526.6	93.4	553.1	1,173.1
MARCH	75,487.3	30,276.0	45,211.3	668.7	112.8	556.8	1,338.3
APRIL	73,621.7	29,501.3	44,120.4	815.4	112.4	590.1	1,517.9
MAY	74,800.5	29,610.9	45,189.6	693.3	112.0	518.3	1,323.6
JUNE	78,745.3	32,262.4	46,482.8	808.8	113.8	586.4	1,509.0
JULY	83,356.8	37,282.6	46,074.2	798.2	120.6	605.5	1,524.3
AUGUST	89,723.4	41,877.2	47,846.3	745.0	118.1	595.5	1,458.6
SEPTEMBER	85,571.0	37,477.2	48,093.8	820.2	122.0	577.0	1,519.2

### Average Deposits Outstanding (Billions of dollars)

	Demand deposits <sup>1</sup> (SA)			Savings deposits <sup>2</sup> (NSA) by type of customer			
	all banks	New York City	other banks	ATS/NOW <sup>3</sup>	business <sup>4</sup>	others <sup>5</sup>	total
1980-SEPTEMBER	321.2	31.9	289.3	18.6	11.1	180.5	210.2
OCTOBER	323.4	32.6	290.8	19.1	11.3	180.4	210.9
NOVEMBER	319.5	31.8	287.7	20.5	11.3	178.9	210.7
DECEMBER	314.2	31.6	282.6	20.9	10.6	173.0	204.5
1981-JANUARY	296.0	31.0	264.9	35.1	9.9	165.7	210.7
FEBRUARY	288.6	31.2	257.3	42.3	9.6	161.7	213.6
MARCH	287.1	31.6	255.5	47.1	10.0	160.7	217.8
APRIL	286.2	29.4	256.8	53.8	9.7	161.8	225.2
MAY	286.7	30.4	256.3	51.4	9.5	159.1	220.0
JUNE	279.9	29.7	250.2	53.1	9.2	156.8	219.1
JULY	281.5	28.9	252.5	54.5	9.1	156.5	220.1
AUGUST	283.3	31.3	252.0	55.2	8.7	152.7	216.6
SEPTEMBER	282.1	31.1	251.0	56.7	8.6	149.5	214.7

### Annual Rate of Deposit Turnover

	Demand deposits <sup>1</sup> (SA)			Savings deposits <sup>2</sup> (NSA) by type of customer			
	all banks	New York City	other banks	ATS/NOW <sup>3</sup>	business <sup>4</sup>	others <sup>5</sup>	total
1980-SEPTEMBER	203.2	818.6	135.3	9.5	8.6	3.6	4.4
OCTOBER	202.1	799.5	135.2	9.7	8.8	3.8	4.6
NOVEMBER	211.6	842.2	141.8	8.4	8.5	3.2	4.0
DECEMBER	222.7	865.8	150.8	10.4	11.3	4.1	5.1
1981-JANUARY	244.6	956.2	161.3	15.1	10.9	4.1	6.3
FEBRUARY	253.6	952.6	168.7	12.5	9.8	3.4	5.5
MARCH	262.9	959.5	176.9	14.2	11.3	3.5	6.1
APRIL	257.2	1,001.9	171.8	15.2	11.6	3.6	6.7
MAY	260.9	975.1	176.3	13.5	11.7	3.3	6.0
JUNE	281.3	1,085.4	185.8	15.2	12.3	3.7	6.9
JULY	296.1	1,288.6	182.4	14.7	13.2	3.9	6.9
AUGUST	316.8	1,338.1	189.9	13.5	13.5	3.9	6.7
SEPTEMBER	303.3	1,204.4	191.6	14.5	14.3	3.9	7.1

- 1/ REPRESENTS ACCOUNTS OF INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS AND OF STATES AND POLITICAL SUBDIVISIONS.
- 2/ EXCLUDES SPECIAL CLUB ACCOUNTS, SUCH AS CHRISTMAS AND VACATION CLUBS.
- 3/ ACCOUNTS AUTHORIZED FOR NEGOTIABLE ORDERS OF WITHDRAWAL (NOW) AND ACCOUNTS AUTHORIZED FOR AUTOMATIC TRANSFER TO DEMAND DEPOSITS (ATS). ATS DATA AVAILABILITY STARTS WITH DECEMBER 1978.
- 4/ REPRESENTS CORPORATIONS AND OTHER PROFIT-SEEKING ORGANIZATIONS (EXCLUDING COMMERCIAL BANKS BUT INCLUDING SAVINGS AND LOAN ASSOCIATIONS, MUTUAL SAVINGS BANKS, CREDIT UNIONS, THE EXPORT-IMPORT BANK, AND FEDERALLY SPONSORED LENDING AGENCIES).
- 5/ SAVINGS ACCOUNTS OTHER THAN NOW; BUSINESS; AND, FROM DECEMBER 1978, ATS.

NOTE: HISTORICAL DATA FOR THE PERIOD 1970 THROUGH JUNE 1977 HAVE BEEN ESTIMATED; THESE ESTIMATES ARE BASED IN PART ON THE DEBITS SERIES FOR 233 SMSA'S, WHICH WERE AVAILABLE THROUGH JUNE 1977. BACK DATA ARE AVAILABLE FROM PUBLICATIONS SERVICES, DIVISION OF ADMINISTRATIVE SERVICES, BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, WASHINGTON, D.C. 20551. DEBITS AND TURNOVER DATA FOR SAVINGS DEPOSITS ARE NOT AVAILABLE PRIOR TO JULY 1977.