

# FEDERAL RESERVE statistical release



G.6

## DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

Seasonally Adjusted

For Immediate Release

November 10, 1982

Debits During the Month (Annual rate, billions of dollars)					
	To demand deposits <sup>1</sup>			To ATS/NOW accounts <sup>2, 4</sup>	To savings deposits <sup>3, 4</sup>
	all banks	New York City	other banks		
1981-SEPTEMBER	85,724.8	37,841.7	47,883.1	864.9	651.3
OCTOBER	83,692.7	35,544.6	48,148.1	813.3	635.5
NOVEMBER	87,450.4	35,188.9	52,261.5	828.1	631.1
DECEMBER	86,927.2	34,141.1	52,786.0	897.2	689.3
1982-JANUARY	85,831.4	35,142.6	50,688.8	749.1	625.0
FEBRUARY	86,456.7	36,731.8	49,724.9	854.1	724.7
MARCH	85,467.9	35,758.0	49,709.9	893.7	733.7
APRIL	86,781.3	37,038.4	49,742.9	915.7	686.4
MAY	88,573.8	37,248.2	51,325.7	900.5	712.2
JUNE	87,602.3	35,729.5	51,872.8	977.6	698.9
JULY	90,280.7	36,880.8	53,399.9	1,049.9	773.8
AUGUST	95,177.9	39,525.3	55,652.6	1,146.2	770.7
SEPTEMBER	94,480.0	37,986.3	56,493.7	1,165.4	707.8

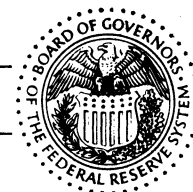
Average Deposits Outstanding (Billions of dollars)				
	Demand deposits <sup>1</sup>			ATS/NOW accounts <sup>2</sup>
	all banks	New York City	other banks	Savings deposits <sup>3</sup>
1981-SEPTEMBER	278.0	30.6	247.4	57.5
OCTOBER	278.4	30.5	247.9	57.6
NOVEMBER	282.0	30.3	251.7	60.0
DECEMBER	284.6	30.5	254.1	62.1
1982-JANUARY	288.1	30.6	257.5	65.7
FEBRUARY	280.3	29.2	251.0	67.4
MARCH	277.9	28.6	249.3	68.6
APRIL	278.8	28.6	250.3	70.3
MAY	277.4	28.9	248.5	68.8
JUNE	274.9	27.6	247.3	69.1
JULY	277.8	29.1	248.6	68.8
AUGUST	278.6	27.8	250.9	71.0
SEPTEMBER	277.1	29.6	247.4	73.1

Annual Rate of Deposit Turnover				
	Demand deposits <sup>1</sup>			ATS/NOW accounts <sup>2, 4</sup>
	all banks	New York City	other banks	Savings deposits <sup>3, 4</sup>
1981-SEPTEMBER	308.4	1,237.3	193.5	15.0
OCTOBER	300.6	1,165.8	194.2	14.1
NOVEMBER	310.1	1,161.1	207.6	13.8
DECEMBER	305.4	1,119.1	207.7	14.4
1982-JANUARY	297.9	1,148.1	196.9	11.4
FEBRUARY	308.5	1,256.5	198.1	12.7
MARCH	307.5	1,250.4	199.4	13.0
APRIL	311.2	1,296.6	198.8	13.0
MAY	319.3	1,287.8	206.6	13.1
JUNE	318.7	1,295.9	209.8	14.2
JULY	325.0	1,265.7	214.8	15.3
AUGUST	341.6	1,424.2	221.8	16.2
SEPTEMBER	341.0	1,282.5	228.3	15.9

- 1/ REPRESENTS ACCOUNTS OF INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS AND OF STATES AND POLITICAL SUBDIVISIONS.
- 2/ 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.
- 3/ EXCLUDES ATS AND NOW ACCOUNTS AS WELL AS SPECIAL CLUB ACCOUNTS, SUCH AS CHRISTMAS AND VACATION CLUBS.
- 4/ SEASONALLY ADJUSTED TURNOVER AND DEBITS FIGURES FOR ATS/NOW ACCOUNTS AND SAVINGS ACCOUNTS ARE REVISED REFLECTING CHANGES IN SEASONAL FACTORS.

NOTE: HISTORICAL DATA FOR DEMAND DEPOSITS ARE AVAILABLE BACK TO 1970 ESTIMATED IN PART FROM THE DEBITS SERIES FOR 233 SMSA'S WHICH WERE AVAILABLE THROUGH JUNE 1977. HISTORICAL DATA FOR ATS/NOW AND SAVINGS DEPOSITS ARE AVAILABLE BACK TO JULY 1977. BACK DATA ARE AVAILABLE ON REQUEST FROM BANKING SECTION, DIVISION OF RESEARCH AND STATISTICS, BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, WASHINGTON, D.C. 20551.



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Debits During the Month (Annual rate, billions of dollars)					
	To demand deposits <sup>1</sup>			To ATS/NOW accounts <sup>2</sup>	To savings deposits <sup>3</sup>
	all banks	New York City	other banks		
1981-SEPTEMBER	86,573.5	38,594.6	47,978.9	817.6	639.5
OCTOBER	84,194.9	35,156.0	49,038.8	807.2	671.2
NOVEMBER	81,145.2	32,463.6	48,681.6	753.1	600.7
DECEMBER	95,906.7	38,750.0	57,156.7	868.1	680.4
1982-JANUARY	84,895.8	34,653.1	50,242.7	894.5	677.5
FEBRUARY	78,096.3	33,314.1	44,782.3	790.9	658.2
MARCH	90,758.4	37,708.0	53,050.4	904.5	740.5
APRIL	88,169.8	37,073.9	51,095.9	1,034.1	737.5
MAY	82,913.9	34,585.7	48,328.2	891.7	680.8
JUNE	92,867.2	38,286.7	54,580.6	1,046.0	694.4
JULY	91,318.9	37,502.5	53,816.4	1,021.0	778.2
AUGUST	94,968.5	39,126.7	55,841.8	1,020.5	763.7
SEPTEMBER	95,557.1	39,634.0	55,923.1	1,097.3	695.2

Average Deposits Outstanding (Billions of dollars)					
	Demand deposits <sup>1</sup>			ATS/NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>
	all banks	New York City	other banks		
1981-SEPTEMBER	279.6	30.7	248.9	57.8	157.3
OCTOBER	280.5	30.8	249.7	58.2	155.4
NOVEMBER	285.3	30.5	254.9	60.4	155.9
DECEMBER	293.1	31.6	261.5	63.3	156.8
1982-JANUARY	297.3	32.7	264.5	66.8	158.2
FEBRUARY	273.7	28.8	245.0	65.5	156.5
MARCH	271.0	28.3	242.7	67.0	157.3
APRIL	279.7	28.1	251.6	71.1	158.3
MAY	272.3	28.4	243.9	67.5	157.7
JUNE	273.5	28.1	245.4	68.8	157.4
JULY	278.3	28.7	249.5	69.2	157.4
AUGUST	273.8	26.6	247.2	70.6	156.6
SEPTEMBER	276.7	29.1	247.6	73.3	156.8

Annual Rate of Deposit Turnover					
	Demand deposits <sup>1</sup>			ATS/NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>
	all banks	New York City	other banks		
1981-SEPTEMBER	309.6	1,255.5	192.8	14.1	4.1
OCTOBER	300.2	1,141.8	196.4	13.9	4.3
NOVEMBER	284.4	1,065.9	191.0	12.5	3.9
DECEMBER	327.3	1,227.6	218.6	13.7	4.3
1982-JANUARY	285.6	1,059.2	189.9	13.4	4.3
FEBRUARY	285.3	1,157.6	182.8	12.1	4.2
MARCH	334.9	1,330.7	218.6	13.5	4.7
APRIL	315.3	1,320.5	203.1	14.6	4.7
MAY	304.5	1,218.1	198.1	13.2	4.3
JUNE	339.6	1,361.3	222.5	15.2	4.4
JULY	328.2	1,305.8	215.7	14.8	4.9
AUGUST	346.9	1,472.8	225.9	14.4	4.9
SEPTEMBER	345.3	1,362.5	225.8	15.0	4.4

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