## FEDERAL RESERVE statistical release



For Immediate Release

## DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

	Debits D	uring the Month (Annual rat	e, billions of dollars)	T + + + 0 (1) (1) (1)	
		To demand deposits 1		To ATS/NOW accounts 2	To savings deposits
	all banks	New York City	other banks		
1000 781	22 222 7	26 200 0			
1982-JULY August	90,280.7 95,177.9	36,880.8	53,399.9	1,049.9	773.8
SEPTEMBER		39,525.3 37,986.3	55,652.6	1, 146.2	770.7
OCTOBER	94,480.0	42,077.9	56,493.7 55,019.1	1,165.4	707.8 637.0
NOVEMPER	95,475.9	38,971.6	56,504.4	1, 224.6	697.1
DECEMBER	97,748.5	42,104.4	55,644.1	1,448.1	889.3
1983-JANUARY	103,333,1	46.353.0	56,980.1	1,262.3	904.3
PEBRUARY	102,743.5	45, 133. 2	57,610.3	1,286.4	827.9
MARCH	102,206.1	44,327.4	57,878.7	1,369.4	903.2
APRIL	103,022.3	46,025.6	56,996.7	1,202.2	714.9
MAY	107,273.3	46,891.2	60,382.1	1,371-5	743.1
JUNE	106,799.4	46,445.4	60,354.1	1,342.1	776.2
JULY	107,884.4	46,978.0	60,906.4	1,390.1	659.4
	Av	erage Deposits Outstanding	(Billions of dollars)	<u> </u>	
	ŀ	Demand deposits 1		ATS/NOW	Savings deposits3
	all banks	New York City	other banks	accounts2	3
				7	
1982-JULY	277.8	29.1	248.6	68.8	155.5
AUGUST	278.6	27.8	250.9	71-0	154.7
SEPTEMBER	277.1	29.6	247.4	73.1	154.6
OCTOBER	283.1	32.4	250.7	75.4	157.9
NOVEMBER	286.0	30.8	255.2	78.5	163.2
DECEMBER 1983-JANUARY	285.3 286.1	30.5 31.7	254.9	78.8	187.6
PEBRUARY	284.4	30.9	254.4 253.5	79.8 85.2	149.8
MARCH	287.0	30.8	256.2	87.6	143.1 140.6
APRIL	286.4	30.6	255.8	86.3	139.3
MAY	289.6	31.9	257.7	90.3	138.6
JUNE	290.6	32. 1	258.6	91.6	137.9
JULY	290_4	32.8	257.6	92.6	136.4
		Annual Rate of Depo	sit Turnover		
		Demand deposits 1	ATS/NOW accounts 2	Savings deposits 3	
	all banks	New York City	other banks	-	
1982-JULY	325.0	1,265.7	214.8	15.3	5.0
AUGUST	341.6	1,424.2	221.8	16.2	5.0 5.0
SEPTEMBER	341.0	1,282.5	228.3	15.9	4.6
OCTOBER	343.0	1,298.7	219.5	14.7	4.0
novener	333.8	1,263.7	221.4	15.6	4.3
DECEMBER	342.6	1,381.2	218.3	18.4	4.7
1983-JANUARY PEBRUARY	361.1	1,462.3	223.9	15.8	6.0
MARCH	361.3 356.1	1,462.5	227-2	15.1	5-8
APRIL	359.7	1,502.8	225.9 222.9	15.6	5.7
MAY	370.4	1,471.5	234.3	13.9 15.2	5.1
JUNE	367.5	1,449-1	233.4	14.7	5.4 5.6
JULY	371.5	1,432.2	236.5	15.0	4.8
					4.0
	1	1	1	ł.	1

<sup>1/</sup> REPRESENTS ACCOUNTS OF INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS AND OF STATES AND POLITICAL SUBDIVISIONS.

NOTE: HISTORICAL DATA FOR DEMAND DEPOSITS ARE AVAILABLE BACK TO 1970 ESTIMATED IN PART FROM THE DEBITS SERIES FOR 233 SHSA'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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<sup>2/</sup> ACCOUNTS AUTHORIZED FOR NEGCTIABLE CRDEES OF WITHDRAWAL (NOW) AND ACCOUNTS AUTHORIZED FOR AUTOMATIC TRANSPER TO DEMAND DEPOSITS (ATS). ATS DATA AVAILABILITY STARTS WITH DECIMBER 1978.

3/ BICLUDES ATS AND NOW ACCOUNTS, HMDA, AND SPECIAL CLUB ACCOUNTS, SUCH AS CHRISTHAS AND VACATION CLUBS.

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## DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

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	To demand deposits 1			To ATS/NOW accounts 2	To MMDA <sup>3</sup>	To savings deposits
	all banks	New York City	other banks			
1982-JULY AUGUST SEPTEMBER OCTOBER NOVEMBER	91,318.9 94,968.5 95,557.1 93,543.3 91,838.3	37,502.5 39,126.7 39,634.0 39,657.6 36,893.5	53,816.4 55,841.8 55,923.1 53,885.7 54,944.8	1,021.0 1,020.5 1,027.3 1,098.0 1,115.0	0.0 0.0 0.0 0.0	778.2 763.7 695.2 672.7 663.3
DECEMBER 1983-JAHUARY PEBRUARY MARCH APRIL HAY	107,454.9 101,566.1 92,654.1 109,166.3 100,117.1 103,947.8	47,576_3 45,657.2 40,937.3 47,496.6 43,678_9 44,942_5	59,878.6 55,908.8 51,716.8 61,669.7 56,438.1 59,005.4	1,411.9 1,525.5 1,198.7 1,398.4 1,405.3 1,353.1	0.0 278.4 324.7 454.9 545.8 505.6	878.0 980.4 754.3 820.4 779.9 722.2
JUNE JULY	113,773.4 105,057.8	50,643.1 45,601.0	63,130.4 59,456.8	1,420.7 1,325.3	714.3	779.3 661.6

	Demand deposits <sup>1</sup>			ATS/NOW accounts2	MMDA <sup>3</sup>	Savings deposits 4
	all banks	New York City	other banks			
1982-JULY	278.3	28.7	249.5	69.2	0.0	157.4
AUGUST	273.8	26.6	247.2	70.6	0.0	156.6
SEPTEMBER	276.7	29-1	247.6	73.3	0.0	156.8
OCTOBER	285.3	32.5	252.8	76.0	0.0	159.9
NOVEREER	287.6	30-8	256.8	79.1	0.0	163.7
DECEMBER	292.6	30.9	261.7	80.8	0.0	187.3
1983-JANUABY	293.4	33.4	260.1	82.1	114.5	148.9
PEBRUARY	276.8	30.0	246.8	83.3	163.6	141-9
MARCH	278.6	30.4	248.2	86.3	186.2	140.4
APRIL	287.8	30-2	257.6	90-3	198.1	140.5
MAY	282.4	30.6	251.8	88.2	208.3	139.5
JUER	289.4	32.4	257. 1	90.3	215.0	138.5
JOLY	293.8	33.0	260.9	91.3	217.0	137.8

	Demand deposits 1			ATS/NOW accounts 2	MMDA <sup>3</sup>	Savings deposits 4
	all banks	New York City	other banks			
982-JUL¥	328.2	1,305.8	215.7	14.8	0.0	4.9
AUGUST	346.9	1,472.8	225.9	14.4	0.0	4.9
SEPTEMBER	345.3	1,362.5	225.8	15.0	0.0	4. 4
OCTOBER	327.8	1,220.8	213.1	14.5	0.0	4.2
MOVEMBER	319.3	1,198.6	213.9	14.1	0.0	4. 1
DECEMBER	367.2	1,540.7	228.8	17.5	0.0	4.7
983-JANUABY	346.1	1,368.1	215.0	18.6	2.4	6.6
P B B R U A R Y	334.8	1,366.7	209.5	14.4	2.0	5.3
MARCH	391.8	1,561.1	248.5	16.2	2.4	5.8
APRIL	347.9	1,446.9	219.1	15.6	2.8	5. 6
MAY	368.1	1,471.0	234.3	15.3	2.4	5.2
JUNE	393.1	1,563.6	245.6	15.7	3.3	5.6
JOLY	357.6	1,383.5	227-9	14.5	2.8	4.8

REPRESENTS ACCOUNTS OF INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS AND OF STATES AND POLITICAL SUBDIVISIONS.

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HOMEY MARKET DEPOSIT ACCOUNTS.
EXCLUDES ATS AND NOW ACCOUNTS, HHDA; AND SPECIAL CLUB ACCOUNTS, SUCH AS CHRISTMAS AND VACATION CLUBS.