

FEDERAL RESERVE statistical release



G.6

For Immediate Release

DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

February 12, 1985

Not Seasonally Adjusted

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

	To demand deposits ¹			To ATS/NOW accounts ²	To MMDA ³	To savings deposits ⁴
	all banks	New York City	other banks			
1983-DECEMBER	122,558.3	52,418.5	70,139.7	1,465.4	745.8	647.1
1984-JANUARY	123,567.2	52,895.2	70,672.0	1,601.5	793.4	672.5
-FEBRUARY	114,721.3	50,724.8	63,996.5	1,389.5	682.1	649.9
-MARCH	124,088.6	54,301.1	69,787.5	1,504.3	790.3	711.9
-APRIL	121,514.4	53,514.4	68,000.0	1,670.1	918.9	665.7
-MAY	132,521.7	60,214.5	72,307.2	1,599.0	883.6	673.8
-JUNE	128,522.3	57,168.1	71,354.3	1,621.7	894.8	686.2
-JULY	124,604.3	54,060.5	70,543.8	1,598.5	891.7	686.3
-AUGUST	133,844.2	59,743.8	74,100.3	1,629.4	888.2	680.3
-SEPTEMBER	120,120.8	54,329.0	65,791.8	1,523.7	821.6	543.1
-OCTOBER	141,249.5	64,790.2	76,459.2	1,665.7	901.1	616.2
-NOVEMBER	131,791.6	61,148.7	70,643.0	1,524.8	819.7	538.7
-DECEMBER	140,166.0	64,498.9	75,667.1	1,625.4	899.7	470.6

Average Deposits Outstanding (Billions of dollars)

	Demand deposits ¹			ATS/NOW accounts ²	MMDA ³	Savings deposits ⁴
	all banks	New York City	other banks			
1983-DECEMBER	301.1	32.5	268.6	97.1	228.4	131.1
1984-JANUARY	299.7	33.4	266.2	98.6	232.5	130.0
-FEBRUARY	284.9	31.3	253.6	97.1	236.5	128.4
-MARCH	287.4	30.2	257.2	99.1	240.8	128.3
-APRIL	295.8	30.2	265.6	102.1	243.5	128.4
-MAY	290.1	30.2	260.0	99.0	242.2	127.5
-JUNE	299.9	31.9	268.0	100.3	242.9	127.0
-JULY	298.0	31.1	266.9	99.7	241.8	126.1
-AUGUST	287.4	29.8	257.7	99.4	240.4	123.3
-SEPTEMBER	293.8	30.4	263.4	100.0	241.5	121.3
-OCTOBER	294.3	30.6	263.8	100.5	246.7	120.4
-NOVEMBER	300.3	31.4	268.9	102.3	256.5	121.1
-DECEMBER	313.5	33.8	279.8	105.2	266.4	120.3

Annual Rate of Deposit Turnover

	Demand deposits ¹			ATS/NOW accounts ²	MMDA ³	Savings deposits ⁴
	all banks	New York City	other banks			
1983-DECEMBER	407.0	1,613.6	261.1	15.1	3.3	4.9
1984-JANUARY	412.3	1,581.5	265.4	16.2	3.4	5.2
-FEBRUARY	402.7	1,618.7	252.4	14.3	2.9	5.1
-MARCH	431.8	1,795.5	271.4	15.2	3.3	5.5
-APRIL	410.8	1,770.2	256.0	16.4	3.8	5.2
-MAY	456.8	1,997.1	278.1	16.1	3.6	5.3
-JUNE	428.6	1,792.0	266.3	16.2	3.7	5.4
-JULY	418.1	1,738.1	264.3	16.0	3.7	5.4
-AUGUST	465.7	2,008.0	287.6	16.4	3.7	5.5
-SEPTEMBER	408.9	1,786.4	249.8	15.2	3.4	4.5
-OCTOBER	479.9	2,120.7	289.9	16.6	3.7	5.1
-NOVEMBER	438.8	1,944.6	262.7	14.9	3.2	4.4
-DECEMBER	447.1	1,910.8	270.5	15.4	3.4	3.9

- 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/ MONEY MARKET DEPOSIT ACCOUNTS.
- 4/ EXCLUDES ATS AND NOW ACCOUNTS, MMDA, AND SPECIAL CLUB ACCOUNTS, SUCH AS CHRISTMAS AND VACATION CLUBS.

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.



FEDERAL RESERVE statistical release

G.6

For Immediate Release

DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

Seasonally Adjusted

February 12, 1985

Debits During the Month (Annual rate, billions of dollars)					
	To demand deposits ¹			To ATS/NOW accounts ²	To savings deposits ³
	all banks	New York City	other banks		
1983-DECEMBER	115,381.5	48,255.7	67,125.8	1,499.6	661.4
1984-JANUARY	120,954.6	51,952.5	69,002.2	1,345.1	620.8
-FEBRUARY	126,749.9	55,776.7	70,973.1	1,491.1	708.3
-MARCH	116,416.7	50,765.2	65,651.5	1,464.9	688.9
-APRIL	129,229.4	57,868.3	71,361.1	1,432.1	606.5
-MAY	131,456.9	60,351.3	71,105.6	1,608.9	688.8
-JUNE	121,488.2	53,147.7	68,340.4	1,515.8	677.9
-JULY	128,299.3	55,340.6	72,958.7	1,658.9	682.4
-AUGUST	128,141.9	57,096.5	71,045.4	1,851.9	694.5
-SEPTEMBER	124,117.4	55,591.4	68,526.0	1,640.6	566.8
-OCTOBER	142,907.2	67,488.7	75,418.5	1,698.6	597.2
-NOVEMBER	134,016.3	60,992.8	73,023.5	1,678.5	575.1
-DECEMBER	137,512.0	62,341.0	75,171.0	1,677.5	486.0

Average Deposits Outstanding (Billions of dollars)					
	Demand deposits ¹			ATS/NOW accounts ²	Savings deposits ³
	all banks	New York City	other banks		
1983-DECEMBER	291.6	31.3	260.3	94.5	132.5
1984-JANUARY	292.0	31.5	260.5	97.3	130.9
-FEBRUARY	291.6	31.9	259.7	99.3	128.5
-MARCH	294.8	30.8	264.0	99.9	127.0
-APRIL	292.6	28.8	263.8	97.9	126.5
-MAY	296.9	31.1	265.8	100.5	125.8
-JUNE	302.3	31.9	270.4	100.7	125.4
-JULY	296.3	31.2	265.1	100.0	124.5
-AUGUST	293.4	31.1	262.3	101.1	123.2
-SEPTEMBER	292.4	30.5	261.9	101.1	122.4
-OCTOBER	293.6	30.7	262.9	100.7	121.7
-NOVEMBER	299.0	31.8	267.2	101.9	123.5
-DECEMBER	303.3	32.8	270.5	103.2	122.9

Annual Rate of Deposit Turnover					
	Demand deposits ¹			ATS/NOW accounts ²	Savings deposits ³
	all banks	New York City	other banks		
1983-DECEMBER	395.7	1,541.4	257.9	15.9	5.0
1984-JANUARY	414.2	1,650.9	264.9	13.8	4.7
-FEBRUARY	434.7	1,747.7	273.3	15.0	5.5
-MARCH	394.9	1,649.5	248.7	14.7	5.4
-APRIL	441.7	2,012.5	270.5	14.6	4.8
-MAY	442.7	1,938.7	267.5	16.0	5.5
-JUNE	401.8	1,665.2	252.7	15.1	5.4
-JULY	433.0	1,774.3	275.2	16.6	5.5
-AUGUST	436.7	1,834.6	270.9	18.3	5.6
-SEPTEMBER	424.5	1,822.5	261.7	16.2	4.6
-OCTOBER	486.8	2,199.6	286.9	16.9	4.9
-NOVEMBER	448.2	1,917.5	273.3	16.5	4.7
-DECEMBER	453.4	1,903.0	277.8	16.3	4.0

- 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, MMDA, AND SPECIAL CLUB ACCOUNTS, SUCH AS CHRISTMAS AND VACATION CLUBS.

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.