

# FEDERAL RESERVE statistical release



G.6

For Immediate Release

September 13, 1985

## DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

Not Seasonally Adjusted

Debits During the Month (Annual rate, billions of dollars)						
	To demand deposits <sup>1</sup>			To ATS/NOW accounts <sup>2</sup>	To MMDA <sup>3</sup>	To savings deposits <sup>4</sup>
	all banks	New York City	other banks			
1984-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
1985-JANUARY	148,880.1	68,203.1	80,677.0	1,838.9	1,103.9	544.7
-FEBRUARY	129,297.2	57,337.4	71,959.8	1,524.4	980.9	455.5
-MARCH	143,154.3	64,188.9	78,965.4	1,624.7	1,032.5	552.9
-APRIL	151,536.1	67,422.3	84,113.8	1,946.1	1,221.4	644.4
-MAY	151,342.3	67,249.3	84,093.0	1,775.5	1,146.7	621.1
-JUNE	148,651.5	67,999.4	80,652.1	1,744.0	1,077.9	549.7
-JULY	157,898.2	70,496.1	87,402.1	1,807.5	1,183.3	586.0
Average Deposits Outstanding (Billions of dollars)						
	Demand deposits <sup>1</sup>			ATS/NOW accounts <sup>2</sup>	MMDA <sup>3</sup>	Savings deposits <sup>4</sup>
	all banks	New York City	other banks			
1984-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
1985-JANUARY	306.3	33.7	272.6	107.3	278.7	119.3
-FEBRUARY	295.8	32.2	263.6	106.7	287.4	118.3
-MARCH	297.7	32.2	265.5	109.0	292.3	118.4
-APRIL	304.2	31.5	272.7	113.2	294.1	118.5
-MAY	299.4	30.5	268.9	109.5	296.3	119.0
-JUNE	309.3	32.0	277.3	112.8	305.2	120.2
-JULY	309.9	32.3	277.6	114.0	310.6	121.0
Annual Rate of Deposit Turnover						
	Demand deposits <sup>1</sup>			ATS/NOW accounts <sup>2</sup>	MMDA <sup>3</sup>	Savings deposits <sup>4</sup>
	all banks	New York City	other banks			
1984-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
1985-JANUARY	486.0	2,025.9	295.9	17.1	4.0	4.6
-FEBRUARY	437.2	1,780.6	273.0	14.3	3.4	3.9
-MARCH	480.9	1,990.7	297.5	14.9	3.5	4.7
-APRIL	498.1	2,138.6	308.4	17.2	4.2	5.4
-MAY	505.5	2,205.8	312.7	16.2	3.9	5.2
-JUNE	480.6	2,125.9	290.8	15.5	3.5	4.6
-JULY	509.5	2,185.9	314.8	15.9	3.8	4.8

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.

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## DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

Seasonally Adjusted

September 13, 1985

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		
1984-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	579.1
-DECEMBER	137,512.0	62,341.0	75,171.0	1,677.5	486.0
1985-JANUARY	140,678.6	64,474.7	76,203.9	1,552.0	501.3
-FEBRUARY	143,281.5	63,157.0	80,124.5	1,618.6	499.8
-MARCH	139,608.3	62,523.7	77,084.6	1,567.0	539.2
-APRIL	156,513.2	70,621.4	85,891.8	1,689.3	589.0
-MAY	149,252.8	66,394.3	82,858.4	1,771.1	636.4
-JUNE	146,714.9	66,615.5	80,099.4	1,614.3	544.4
-JULY	157,128.3	69,952.8	87,175.5	1,870.1	584.3
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		
1984-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	101.8	123.5
-DECEMBER	303.3	32.8	270.5	103.2	122.9
1985-JANUARY	300.2	32.1	268.1	106.4	119.7
-FEBRUARY	303.9	33.2	270.7	107.9	119.3
-MARCH	306.0	31.8	274.2	108.9	118.1
-APRIL	303.7	32.3	271.3	109.8	117.2
-MAY	308.0	31.9	276.1	110.3	117.7
-JUNE	311.2	31.6	279.6	112.1	118.9
-JULY	310.3	32.8	277.5	114.0	119.8
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		
1984-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
1985-JANUARY	468.6	2,008.6	284.2	14.6	4.2
-FEBRUARY	471.4	1,902.2	295.9	15.0	4.2
-MARCH	456.3	1,967.0	281.1	14.4	4.6
-APRIL	515.4	2,183.9	316.5	15.4	5.0
-MAY	484.6	2,079.6	300.2	16.1	5.4
-JUNE	471.4	2,104.9	286.5	14.4	4.6
-JULY	506.4	2,131.4	314.2	16.4	4.9

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