

# FEDERAL RESERVE statistical release



G.6

For Immediate Release

## DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

December 13, 1985

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 savings deposits <sup>3</sup>
	all banks	New York City	other banks		
1984-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	140,676.6	64,474.7	76,203.9	1,552.0	501.3
-FEBRUARY	143,281.5	63,157.0	80,124.5	1,616.0	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	69,922.8	87,175.5	1,676.1	564.3
-AUGUST	147,455.5	65,645.6	81,809.9	2,008.8	556.7
-SEPTEMBER	159,593.3	72,765.4	86,827.9	2,405.3	509.1
-OCTOBER	162,205.4	76,706.3	85,499.2	2,212.7	562.0

  

	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-OCTOBER	293.6	30.7	262.9	100.7	121.7
-NOVEMBER	299.0	31.8	267.2	101.6	123.5
-DECEMBER	303.3	32.8	270.5	102.2	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
-AUGUST	312.4	31.3	281.1	119.5	120.9
-SEPTEMBER	313.0	31.3	282.5	119.6	121.1
-OCTOBER	316.1	31.7	284.4	120.2	122.3

  

	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-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	502.4	2,131.4	314.2	16.4	4.9
-AUGUST	466.6	1,965.4	291.5	17.1	4.6
-SEPTEMBER	510.9	2,326.3	308.9	20.6	4.2
-OCTOBER	513.2	2,422.2	300.6	18.4	4.6

- 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, MDA, 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 SBA'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

December 13, 1985

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-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	68,202.1	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	1,022.5	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
-AUGUST	152,585.1	68,401.3	84,583.3	1,770.7	1,201.2	538.4
-SEPTEMBER	148,788.8	68,967.9	79,820.9	2,289.9	1,192.2	490.1
-OCTOBER	167,639.3	78,010.5	89,628.8	2,157.7	1,293.0	579.9

  

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-OCTOBER	294.3	30.6	263.8	100.5	246.7	120.4
-NOVEMBER	300.3	31.4	268.9	102.3	250.5	121.1
-DECEMBER	313.5	33.8	279.8	105.2	260.4	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	267.4	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	310.0	121.0
-AUGUST	306.4	31.2	275.1	116.0	315.4	120.4
-SEPTEMBER	313.3	31.1	282.2	118.2	318.8	120.0
-OCTOBER	315.0	31.1	283.9	119.3	322.0	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-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
-AUGUST	499.3	2,189.4	307.4	15.3	3.8	4.5
-SEPTEMBER	475.0	2,216.6	282.9	19.4	3.7	4.1
-OCTOBER	532.1	2,507.4	315.7	18.1	4.0	4.8

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- 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.
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