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FEDERAL RESERVE statistical release

G.6

For Immediate Release

DEBITS AND DEPOSIT TURNOVER AT COMMERCIAL BANKS

April 14, 1989

Seasonally Adjusted

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		
1988-JANUARY	213,270.8	98,733.8	114,537.0	2,352.7	534.9
-FEBRUARY	221,057.3	104,568.3	116,489.0	2,730.3	596.0
-MARCH	218,986.7	101,161.0	117,825.7	2,856.8	640.7
-APRIL	213,971.5	100,695.1	113,276.4	2,557.9	543.7
-MAY	224,052.3	109,714.7	114,337.6	2,664.9	574.7
-JUNE	230,198.8	111,402.1	118,796.6	2,786.0	597.1
-JULY	224,512.7	107,336.7	117,176.0	2,570.4	538.3
-AUGUST	228,898.2	110,150.0	118,748.2	2,963.6	609.6
-SEPTEMBER	227,617.3	108,741.8	118,875.5	2,871.2	578.6
-OCTOBER	235,980.5	114,876.4	121,104.1	2,820.2	521.3
-NOVEMBER	238,497.5	112,071.8	126,425.7	2,897.2	574.9
-DECEMBER	245,617.5	111,115.5	134,502.0	3,020.8	640.7
1989-JANUARY	252,226.7	109,875.9	142,350.8	2,976.2	647.4
-FEBRUARY	255,774.3	121,770.1	134,004.2	3,054.9	649.2

Average Deposits Outstanding (Billions of dollars)

	Demand deposits ¹			ATS/NOW accounts ²	Savings deposits ³
	all banks	New York City	other banks		
1988-JANUARY	354.0	38.0	316.0	180.4	175.9
-FEBRUARY	351.9	36.8	315.1	182.9	178.2
-MARCH	348.2	36.0	312.3	183.9	181.0
-APRIL	356.5	37.3	319.2	185.6	182.4
-MAY	355.2	38.1	317.1	187.2	183.9
-JUNE	354.2	38.3	316.0	188.2	185.9
-JULY	360.5	38.5	322.1	189.9	187.4
-AUGUST	354.5	37.5	317.0	190.1	187.9
-SEPTEMBER	349.6	35.1	314.6	190.5	187.5
-OCTOBER	357.7	37.2	320.5	190.7	186.3
-NOVEMBER	352.5	36.9	315.6	191.4	188.1
-DECEMBER	351.6	35.4	316.3	191.4	187.7
1989-JANUARY	352.1	35.3	316.8	190.3	186.5
-FEBRUARY	346.3	33.7	314.6	191.3	186.5

Annual Rate of Deposit Turnover

	Demand deposits ¹			ATS/NOW accounts ²	Savings deposits ³
	all banks	New York City	other banks		
1988-JANUARY	602.5	2,600.3	362.5	13.0	3.0
-FEBRUARY	628.2	2,844.8	369.7	14.9	3.3
-MARCH	628.8	2,811.0	377.3	15.5	3.5
-APRIL	600.2	2,700.6	354.9	13.8	3.0
-MAY	630.9	2,881.3	360.6	14.2	3.1
-JUNE	649.8	2,911.0	376.0	14.8	3.2
-JULY	622.7	2,789.6	363.8	13.5	2.9
-AUGUST	645.8	2,939.3	374.6	15.6	3.2
-SEPTEMBER	651.0	3,102.4	377.9	15.1	3.1
-OCTOBER	659.7	3,086.1	377.9	14.8	2.8
-NOVEMBER	676.6	3,034.6	400.6	15.1	3.1
-DECEMBER	698.5	3,140.7	425.3	15.8	3.4
1989-JANUARY	716.3	3,113.7	449.3	15.6	3.5
-FEBRUARY	734.4	3,618.0	425.9	16.0	3.5

- 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 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 AND MONEY MARKET STATISTICS SECTION, DIVISION OF MONETARY AFFAIRS, BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, WASHINGTON, D.C. 20551.

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Not Seasonally Adjusted

April 14, 1989

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			
1988-JANUARY	240,029.1	97,840.1	112,189.0	2,565.2	2,305.6	552.5
-FEBRUARY	208,899.2	98,106.5	110,792.7	2,468.6	2,102.8	526.3
-MARCH	233,286.6	109,557.8	123,728.8	2,825.0	2,337.5	616.5
-APRIL	214,848.8	101,141.9	113,706.9	2,745.3	2,372.8	603.2
-MAY	222,685.5	106,335.6	116,349.9	2,601.3	2,341.0	566.4
-JUNE	241,133.2	117,287.7	123,845.5	2,851.4	2,557.1	598.3
-JULY	217,350.7	103,561.2	113,789.6	2,536.6	2,399.0	566.2
-AUGUST	237,459.0	112,054.6	124,804.4	2,828.0	2,530.0	615.9
-SEPTEMBER	224,089.2	107,115.7	116,973.5	2,951.1	2,409.4	570.1
-OCTOBER	227,485.2	111,019.4	116,465.8	2,805.4	2,325.8	540.9
-NOVEMBER	228,743.0	108,689.1	120,053.9	2,714.1	2,539.7	523.7
-DECEMBER	258,119.4	117,470.7	140,648.8	3,163.8	2,940.5	655.6
1989-JANUARY	257,649.6	112,480.2	145,169.4	3,245.1	3,072.5	668.7
-FEBRUARY	231,347.8	110,047.2	121,300.6	2,762.1	2,622.4	573.3

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			
1988-JANUARY	362.9	40.3	322.7	184.6	356.3	176.3
-FEBRUARY	342.2	36.8	305.4	182.4	356.5	177.2
-MARCH	340.9	36.5	304.5	184.2	357.8	180.3
-APRIL	357.0	37.4	319.6	191.1	357.1	182.6
-MAY	348.7	36.7	312.0	185.0	354.7	184.3
-JUNE	354.8	37.6	317.3	187.5	357.3	186.6
-JULY	362.3	38.9	323.4	188.6	356.9	188.0
-AUGUST	348.4	35.5	312.9	187.5	353.4	187.2
-SEPTEMBER	348.6	35.2	313.4	188.7	350.2	185.8
-OCTOBER	355.5	36.3	319.2	188.0	348.9	185.7
-NOVEMBER	355.6	36.2	319.4	190.4	350.1	189.8
-DECEMBER	369.2	38.4	330.8	193.9	348.7	188.4
1989-JANUARY	361.0	37.5	323.5	194.8	344.2	186.9
-FEBRUARY	338.7	33.8	304.9	190.8	337.6	185.4

Annual Rate of Deposit Turnover

	Demand deposits ¹			ATS/NOW accounts ²	MMDA ³	Savings deposits ⁴
	all banks	New York City	other banks			
1988-JANUARY	578.7	2,430.3	347.7	13.9	6.5	3.1
-FEBRUARY	610.5	2,664.6	362.8	13.5	5.9	3.0
-MARCH	684.3	3,005.7	406.4	15.3	6.5	3.4
-APRIL	601.8	2,706.2	355.7	14.4	6.6	3.3
-MAY	638.6	2,895.6	372.9	14.1	6.6	3.1
-JUNE	679.5	3,121.4	390.3	15.2	7.2	3.2
-JULY	599.9	2,660.7	351.9	13.4	6.7	3.0
-AUGUST	681.6	3,170.3	398.9	15.1	7.2	3.3
-SEPTEMBER	642.9	3,046.4	373.3	15.6	6.9	3.1
-OCTOBER	639.8	3,059.1	364.8	14.9	6.7	2.9
-NOVEMBER	643.3	2,998.6	375.9	14.3	7.3	2.8
-DECEMBER	699.1	3,058.1	425.2	16.3	8.4	3.5
1989-JANUARY	713.7	2,998.6	448.7	16.7	8.9	3.6
-FEBRUARY	683.1	3,255.7	397.8	14.5	7.8	3.1

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