

## Micro Report Series Description

<b>Series Mnemonic</b>	STSD
<b>Series Name</b>	Survey of Time and Savings Deposits; FR 2296
<b>Starting Date</b>	July 28, 1976
<b>Ending Date</b>	January 27, 1982
<b>Frequency</b>	Quarterly, as of the close of business on the last Wednesday of January, April, July, and October

### **Reporting Panel**

Approximately 558 insured commercial banks. 320 members and 238 nonmembers. The panel was drawn from all banks with time and savings deposits in excess of \$400 million as of December 31, 1975 (approx. 117 banks) as well as a stratified sample of smaller banks.

### **Major Changes to Reporting Panel**

None

### **Data Mode**

One-day figure

Thousands of dollars; Interest rates carried to two decimal places (rates in vector fields must be divided by 100).

### **Data Availability**

All data available

### **Major Series Changes**

*Beginning October 31, 1981*, the ownership categories under savings deposits; the maturity breaks for all other interest-bearing time certificates and open account deposits in denominations of less than \$100,000 that are subject to fixed ceiling; and the detail on size-of-account for noninterest-bearing time deposits has been eliminated. Two new items were added: the collection of the amount outstanding for all savers certificates; and the collection of information on the new ceiling-free IRA/Keogh time deposit with a minimum maturity of 1 1/2 years.

***Background Information***

There are 23 items that have null data for all time periods for this series. These items were listed on the archival FD but nothing was ever recorded in the MDRM. The numbers have since been assigned to various other reports. They are as follows: 2406, 2477, 2495, 2497, 2499, 2501, 2503, 6649, 6665, 6675, 6700, 6720, 6763, 6765, 6767, 6769, 6773, 6775, 6777, 6817, 6819, and 6821.

***Confidentiality***

Individual respondent data for amounts outstanding are confidential, however, interest rates and names of respondents are not.