

Average Daylight Overdrafts - Quarterly Data

(in billions of dollars)

Date	Total	Funds	Book-entry
1986:Q1	\$13.29	\$7.39	\$5.90
1986:Q2	\$13.91	\$6.64	\$7.27
1986:Q3	\$14.47	\$6.94	\$7.52
1986:Q4	\$14.51	\$6.69	\$7.82
1987:Q1	\$15.28	\$7.13	\$8.16
1987:Q2	\$15.02	\$7.43	\$7.59
1987:Q3	\$15.23	\$7.48	\$7.75
1987:Q4	\$14.75	\$7.51	\$7.24
1988:Q1	\$15.66	\$8.94	\$6.72
1988:Q2	\$14.99	\$8.74	\$6.24
1988:Q3	\$14.27	\$8.24	\$6.04
1988:Q4	\$14.56	\$8.24	\$6.32
1989:Q1	\$14.85	\$8.56	\$6.29
1989:Q2	\$16.02	\$8.99	\$7.04
1989:Q3	\$17.53	\$9.47	\$8.06
1989:Q4	\$18.85	\$9.65	\$9.20
1990:Q1	\$19.81	\$10.32	\$9.49
1990:Q2	\$18.86	\$10.59	\$8.27
1990:Q3	\$20.84	\$10.88	\$9.95
1990:Q4	\$22.51	\$10.75	\$11.76
1991:Q1	\$24.63	\$11.44	\$13.19
1991:Q2	\$23.69	\$10.46	\$13.23
1991:Q3	\$24.92	\$10.37	\$14.55
1991:Q4	\$25.30	\$10.15	\$15.15
1992:Q1	\$28.06	\$10.01	\$18.05
1992:Q2	\$28.96	\$10.29	\$18.68
1992:Q3	\$30.52	\$10.68	\$19.84
1992:Q4	\$30.41	\$10.13	\$20.29
1993:Q1	\$32.78	\$10.69	\$22.08
1993:Q2	\$31.43	\$10.12	\$21.31
1993:Q3	\$33.19	\$10.34	\$22.85
1993:Q4	\$33.33	\$12.25	\$21.08
1994:Q1	\$32.44	\$12.49	\$19.94
1994:Q2	\$21.32	\$9.15	\$12.17
1994:Q3	\$19.75	\$9.00	\$10.75
1994:Q4	\$19.31	\$9.24	\$10.07

Date	Total	Funds	Book-entry
1995:Q1	\$19.71	\$10.38	\$9.34
1995:Q2	\$19.75	\$10.02	\$9.73
1995:Q3	\$20.31	\$10.60	\$9.71
1995:Q4	\$21.21	\$10.75	\$10.46
1996:Q1	\$22.57	\$11.80	\$10.77
1996:Q2	\$20.79	\$11.54	\$9.25
1996:Q3	\$20.73	\$12.26	\$8.47
1996:Q4	\$21.35	\$12.58	\$8.76
1997:Q1	\$22.38	\$13.73	\$8.65
1997:Q2	\$21.52	\$13.82	\$7.70
1997:Q3	\$22.22	\$13.71	\$8.50
1997:Q4	\$24.07	\$14.56	\$9.51
1998:Q1	\$25.21	\$15.58	\$9.63
1998:Q2	\$25.54	\$15.99	\$9.55
1998:Q3	\$25.36	\$15.86	\$9.50
1998:Q4	\$25.83	\$17.18	\$8.65
1999:Q1	\$24.79	\$16.92	\$7.87
1999:Q2	\$23.53	\$16.29	\$7.24
1999:Q3	\$23.38	\$16.31	\$7.08
1999:Q4	\$23.29	\$17.28	\$6.01
2000:Q1	\$24.90	\$18.86	\$6.05
2000:Q2	\$24.73	\$19.77	\$4.96
2000:Q3	\$24.69	\$19.96	\$4.73
2000:Q4	\$24.70	\$20.63	\$4.07
2001:Q1	\$28.66	\$23.28	\$5.37
2001:Q2	\$27.60	\$22.44	\$5.16
2001:Q3	\$29.59	\$23.12	\$6.47
2001:Q4	\$27.67	\$21.72	\$5.96
2002:Q1	\$25.91	\$20.66	\$5.25
2002:Q2	\$26.04	\$20.16	\$5.88
2002:Q3	\$28.09	\$21.33	\$6.76
2002:Q4	\$31.53	\$24.71	\$6.81
2003:Q1	\$32.04	\$24.81	\$7.22
2003:Q2	\$33.31	\$25.92	\$7.39
2003:Q3	\$33.51	\$25.96	\$7.54
2003:Q4	\$32.37	\$25.37	\$7.00
2004:Q1	\$33.69	\$25.26	\$8.43
2004:Q2	\$33.09	\$25.40	\$7.70
2004:Q3	\$33.75	\$25.26	\$8.49
2004:Q4	\$38.11	\$27.63	\$10.48

Date	Total	Funds	Book-entry
2005:Q1	\$39.90	\$27.62	\$12.29
2005:Q2	\$39.93	\$29.24	\$10.69
2005:Q3	\$42.66	\$32.09	\$10.56
2005:Q4	\$43.18	\$34.27	\$8.91
2006:Q1	\$43.78	\$33.03	\$10.75
2006:Q2	\$48.00	\$37.40	\$10.61
2006:Q3	\$55.61	\$40.81	\$14.80
2006:Q4	\$56.27	\$42.42	\$13.86
2007:Q1	\$56.59	\$43.15	\$13.43
2007:Q2	\$56.93	\$44.41	\$12.53
2007:Q3	\$61.72	\$46.15	\$15.57
2007:Q4	\$65.84	\$51.30	\$14.54
2008:Q1	\$68.52	\$52.05	\$16.47
2008:Q2	\$71.04	\$55.43	\$15.61

Note: Average daylight overdrafts are calculated based on an 21.5-hour Fedwire operating day. In December 1997, Fedwire moved from a 10-hour to an 18-hour operating day and in may 2004, Fedwire moved from an 18-hour to an 21.5-hour operating day. For consistency, the data are shown in terms of an 21.5-hour day.