

**Daylight Overdrafts of Depository Institutions and Related Fees<sup>1</sup>**  
(in millions of dollars)

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
12/28/11	\$1,043	\$15,820	\$7,358	\$11,380	\$1,045	\$930	\$115	\$15,608	99%	\$990	95%
12/14/11	\$501	\$18,880	\$5,527	\$17,428	\$1,112	\$947	\$165	\$18,456	98%	\$1,034	93%
11/30/11	\$428	\$18,580	\$5,300	\$17,545	\$1,145	\$934	\$211	\$18,414	99%	\$1,046	91%
11/16/11	\$4,446	\$13,993	\$4,875	\$11,485	\$1,055	\$879	\$176	\$12,427	89%	\$891	84%
11/02/11	\$919	\$10,930	\$2,704	\$10,574	\$594	\$481	\$113	\$10,903	100%	\$528	89%
10/19/11	\$707	\$12,174	\$2,320	\$11,626	\$508	\$403	\$105	\$12,108	99%	\$460	91%
10/05/11	\$650	\$9,817	\$2,761	\$8,647	\$571	\$460	\$111	\$9,767	99%	\$526	92%
09/21/11	\$399	\$22,044	\$2,415	\$21,523	\$805	\$490	\$314	\$21,933	99%	\$717	89%
09/07/11	\$84	\$7,782	\$2,036	\$6,996	\$512	\$371	\$142	\$7,691	99%	\$442	86%
08/24/11	\$430	\$10,743	\$5,674	\$5,836	\$1,091	\$896	\$196	\$10,665	99%	\$1,053	97%
08/10/11	\$364	\$4,191	\$3,500	\$1,871	\$626	\$595	\$30	\$4,102	98%	\$592	95%
07/27/11	\$204	\$4,986	\$2,416	\$3,597	\$415	\$376	\$38	\$4,915	99%	\$375	90%
07/13/11	\$1,937	\$22,189	\$4,883	\$21,117	\$1,018	\$667	\$351	\$17,789	80%	\$840	83%
06/29/11	\$2,351	\$34,198	\$5,076	\$33,934	\$1,431	\$895	\$536	\$30,210	88%	\$1,333	93%
06/15/11	\$3,557	\$33,079	\$4,281	\$33,004	\$1,131	\$476	\$655	\$28,788	87%	\$1,063	94%
06/01/11	\$8,511	\$30,104	\$5,822	\$29,861	\$1,291	\$651	\$640	\$25,309	84%	\$1,174	91%
05/18/11	\$5,104	\$33,127	\$7,196	\$32,401	\$1,456	\$655	\$801	\$28,223	85%	\$1,368	94%
05/04/11	\$1,826	\$24,604	\$5,911	\$23,500	\$1,279	\$755	\$523	\$22,298	91%	\$1,221	95%
04/20/11	\$7,809	\$45,852	\$5,450	\$45,545	\$1,783	\$778	\$1,005	\$38,508	84%	\$1,677	94%
04/06/11	\$7,579	\$50,016	\$7,389	\$49,199	\$2,347	\$1,000	\$1,347	\$38,739	77%	\$2,183	93%
03/23/11	\$46,184	\$47,916	\$7,321	\$46,573	\$2,274	\$1,148	\$1,126				
03/09/11	\$66,634	\$44,598	\$7,955	\$43,794	\$2,399	\$968	\$1,431				
02/23/11	\$82,016	\$57,094	\$11,651	\$55,305	\$4,275	\$2,254	\$2,021				
02/09/11	\$205,814	\$62,517	\$10,365	\$61,497	\$4,754	\$1,448	\$3,305				
01/26/11	\$243,447	\$77,576	\$11,572	\$75,533	\$6,496	\$2,182	\$4,314				
01/12/11	\$194,754	\$55,563	\$9,807	\$54,060	\$5,002	\$1,674	\$3,328				
12/29/10	\$82,563	\$44,796	\$12,136	\$41,197	\$4,404	\$1,983	\$2,421				
12/15/10	\$224,810	\$65,337	\$14,656	\$62,368	\$6,385	\$2,596	\$3,789				
12/01/10	\$313,873	\$62,554	\$12,641	\$60,669	\$7,356	\$2,400	\$4,957				
11/17/10	\$324,385	\$71,808	\$18,443	\$69,454	\$8,594	\$3,275	\$5,319				
11/03/10	\$264,279	\$70,721	\$17,526	\$68,862	\$6,971	\$2,736	\$4,234				
10/20/10	\$187,537	\$69,209	\$14,948	\$67,313	\$6,782	\$2,865	\$3,917				
10/06/10	\$404,702	\$83,023	\$14,882	\$80,890	\$8,966	\$2,553	\$6,413				
09/22/10	\$372,278	\$82,569	\$16,155	\$79,266	\$8,788	\$2,560	\$6,228				
09/08/10	\$288,325	\$87,275	\$11,522	\$86,015	\$7,275	\$1,912	\$5,363				
08/25/10	\$235,610	\$69,884	\$12,444	\$68,235	\$6,408	\$1,573	\$4,835				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
08/11/10	\$307,955	\$60,286	\$11,648	\$59,146	\$6,310	\$2,076	\$4,234				
07/28/10	\$328,386	\$59,412	\$12,416	\$58,066	\$6,062	\$1,691	\$4,371				
07/14/10	\$154,960	\$44,706	\$11,847	\$43,032	\$4,679	\$2,054	\$2,625				
06/30/10	\$162,000	\$42,983	\$13,900	\$40,628	\$5,341	\$2,285	\$3,055				
06/16/10	\$196,824	\$69,679	\$9,952	\$68,339	\$5,340	\$1,864	\$3,476				
06/02/10	\$263,644	\$56,964	\$13,033	\$54,154	\$7,528	\$3,100	\$4,428				
05/19/10	\$216,644	\$61,969	\$10,514	\$60,401	\$5,710	\$1,987	\$3,723				
05/05/10	\$300,969	\$68,673	\$12,527	\$66,356	\$6,887	\$2,319	\$4,568				
04/21/10	\$291,281	\$57,265	\$11,342	\$55,269	\$6,828	\$2,343	\$4,484				
04/07/10	\$170,479	\$50,073	\$13,873	\$48,300	\$5,222	\$2,514	\$2,708				
03/24/10	\$119,125	\$44,187	\$12,067	\$42,105	\$4,531	\$2,520	\$2,012				
03/10/10	\$216,148	\$49,170	\$12,811	\$48,188	\$5,455	\$2,524	\$2,930				
02/24/10	\$109,317	\$45,747	\$11,731	\$44,404	\$4,219	\$2,231	\$1,987				
02/10/10	\$188,910	\$41,568	\$14,919	\$35,792	\$6,467	\$3,840	\$2,626				
01/27/10	\$162,083	\$47,444	\$13,572	\$43,169	\$5,983	\$3,129	\$2,854				
01/13/10	\$198,182	\$46,666	\$11,784	\$43,784	\$5,643	\$2,597	\$3,046				
12/30/09	\$47,176	\$34,972	\$13,226	\$31,507	\$3,982	\$2,984	\$998				
12/16/09	\$142,970	\$44,195	\$15,951	\$40,532	\$5,198	\$2,944	\$2,254				
12/02/09	\$187,383	\$50,601	\$12,326	\$44,712	\$5,788	\$2,724	\$3,065				
11/18/09	\$125,492	\$47,744	\$18,831	\$44,668	\$5,613	\$3,177	\$2,436				
11/04/09	\$122,783	\$45,752	\$18,430	\$42,693	\$5,471	\$3,197	\$2,275				
10/21/09	\$153,962	\$42,516	\$16,995	\$36,129	\$6,140	\$3,936	\$2,204				
10/07/09	\$178,535	\$59,310	\$23,689	\$50,579	\$9,042	\$6,007	\$3,035				
09/23/09	\$122,776	\$62,550	\$27,239	\$54,345	\$10,131	\$5,878	\$4,253				
09/09/09	\$219,600	\$66,095	\$31,036	\$53,968	\$11,428	\$6,805	\$4,623				
08/26/09	\$231,129	\$64,542	\$31,246	\$52,258	\$10,874	\$7,297	\$3,577				
08/12/09	\$311,891	\$58,211	\$32,713	\$44,533	\$12,542	\$7,835	\$4,707				
07/29/09	\$201,446	\$52,315	\$33,434	\$41,932	\$10,404	\$7,577	\$2,827				
07/15/09	\$144,455	\$45,304	\$28,117	\$29,328	\$8,519	\$6,557	\$1,962				
07/01/09	\$346,507	\$63,187	\$46,161	\$45,677	\$14,231	\$10,876	\$3,355				
06/17/09	\$209,526	\$50,024	\$32,183	\$29,960	\$9,880	\$8,178	\$1,702				
06/03/09	\$291,731	\$48,019	\$36,223	\$33,560	\$11,281	\$7,950	\$3,331				
05/20/09	\$45,934	\$40,724	\$23,439	\$30,899	\$6,061	\$5,019	\$1,042				
05/06/09	\$256,745	\$58,526	\$48,564	\$32,228	\$11,996	\$10,114	\$1,761				
04/22/09	\$61,648	\$49,364	\$36,606	\$38,917	\$7,541	\$5,431	\$2,109				
04/08/09	\$90,817	\$61,333	\$38,830	\$48,784	\$11,052	\$6,317	\$4,735				
03/25/09	\$82,179	\$72,874	\$47,058	\$60,771	\$12,322	\$8,626	\$3,651				
03/11/09	\$129,234	\$67,784	\$43,249	\$56,925	\$15,656	\$9,565	\$6,088				
02/25/09	\$145,840	\$73,718	\$48,930	\$51,867	\$15,509	\$10,074	\$5,429				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
02/11/09	\$85,108	\$59,677	\$48,067	\$38,078	\$13,493	\$9,795	\$3,684				
01/28/09	\$87,740	\$60,025	\$52,466	\$39,165	\$11,487	\$9,396	\$2,048				
01/14/09	\$81,770	\$52,292	\$38,704	\$31,990	\$8,943	\$6,549	\$2,392				
12/31/08	\$83,901	\$54,234	\$46,009	\$26,282	\$9,341	\$7,387	\$1,954				
12/17/08	\$120,784	\$71,843	\$60,784	\$39,926	\$13,573	\$10,219	\$3,353				
12/03/08	\$151,963	\$90,651	\$78,049	\$43,803	\$21,357	\$16,232	\$5,107				
11/19/08	\$261,509	\$101,230	\$81,622	\$53,547	\$25,110	\$17,310	\$7,799				
11/05/08	\$731,115	\$155,642	\$135,944	\$73,504	\$52,428	\$38,924	\$13,503				
10/22/08	\$1,050,048	\$222,901	\$194,425	\$88,534	\$80,262	\$60,059	\$20,183				
10/08/08	\$1,507,069	\$275,563	\$245,744	\$102,774	\$105,203	\$83,213	\$21,669				
09/24/08	\$2,346,457	\$232,333	\$200,998	\$94,791	\$80,081	\$60,464	\$19,617				
09/10/08	\$2,160,300	\$156,771	\$131,559	\$74,535	\$60,196	\$46,816	\$13,379				
08/27/08	\$2,112,222	\$148,492	\$133,446	\$68,397	\$57,689	\$47,443	\$10,245				
08/13/08	\$2,404,779	\$162,501	\$127,109	\$87,937	\$59,592	\$43,120	\$16,473				
07/30/08	\$2,252,996	\$153,309	\$133,902	\$74,310	\$58,418	\$45,068	\$13,350				
07/16/08	\$1,981,264	\$152,103	\$133,339	\$72,683	\$58,014	\$45,496	\$12,518				
07/02/08	\$2,619,420	\$174,500	\$150,779	\$68,157	\$65,135	\$52,876	\$12,259				
06/18/08	\$2,523,498	\$181,293	\$143,984	\$90,950	\$66,796	\$52,009	\$14,787				
06/04/08	\$2,287,540	\$175,603	\$147,532	\$84,814	\$67,860	\$52,399	\$15,461				
05/21/08	\$2,705,323	\$184,350	\$151,691	\$81,583	\$71,800	\$56,698	\$15,102				
05/07/08	\$2,913,305	\$191,377	\$154,229	\$92,839	\$73,383	\$55,749	\$17,634				
04/23/08	\$2,589,163	\$194,721	\$162,012	\$86,981	\$72,493	\$58,078	\$14,415				
04/09/08	\$3,023,759	\$215,379	\$170,428	\$96,371	\$82,633	\$61,737	\$20,895				
03/26/08	\$3,125,882	\$203,548	\$170,914	\$84,852	\$78,729	\$60,951	\$17,777				
03/12/08	\$3,092,725	\$177,543	\$141,168	\$99,469	\$68,524	\$48,693	\$19,831				
02/27/08	\$2,500,773	\$174,437	\$140,554	\$83,917	\$65,463	\$51,687	\$13,776				
02/13/08	\$2,856,971	\$170,871	\$143,947	\$90,338	\$65,080	\$48,062	\$17,018				
01/30/08	\$2,632,911	\$174,461	\$148,532	\$86,125	\$67,081	\$52,177	\$14,904				
01/16/08	\$2,428,396	\$162,356	\$140,630	\$73,913	\$61,897	\$47,807	\$14,090				
01/02/08	\$2,243,550	\$173,584	\$150,865	\$66,313	\$65,542	\$52,511	\$13,031				
12/19/07	\$2,775,747	\$169,635	\$146,040	\$74,339	\$65,338	\$51,886	\$13,452				
12/05/07	\$2,577,911	\$168,624	\$157,380	\$72,885	\$65,783	\$52,445	\$13,338				
11/21/07	\$2,652,282	\$174,202	\$155,604	\$82,553	\$67,715	\$52,054	\$15,660				
11/07/07	\$3,069,480	\$169,217	\$149,689	\$87,598	\$67,215	\$51,151	\$16,064				
10/24/07	\$2,791,077	\$161,951	\$145,451	\$84,022	\$63,874	\$48,695	\$15,179				
10/10/07	\$2,580,615	\$172,473	\$162,539	\$79,044	\$63,762	\$49,295	\$14,467				
09/26/07	\$2,548,635	\$162,504	\$137,226	\$74,129	\$61,032	\$46,667	\$14,365				
09/12/07	\$2,804,304	\$171,296	\$151,431	\$91,290	\$66,867	\$48,037	\$18,830				
08/29/07	\$2,701,495	\$163,166	\$141,126	\$81,985	\$62,960	\$47,004	\$15,956				

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		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
08/15/07	\$2,706,985	\$160,425	\$131,956	\$86,882	\$60,620	\$43,856	\$16,764				
08/01/07	\$2,382,920	\$154,017	\$134,761	\$83,185	\$58,454	\$44,146	\$14,309				
07/18/07	\$2,390,022	\$153,042	\$129,738	\$78,232	\$58,859	\$45,493	\$13,365				
07/04/07	\$2,418,859	\$160,441	\$148,515	\$75,207	\$62,692	\$49,092	\$13,600				
06/20/07	\$2,262,597	\$147,216	\$125,041	\$68,079	\$56,639	\$44,838	\$11,801				
06/06/07	\$2,330,680	\$153,946	\$137,199	\$80,179	\$59,954	\$45,692	\$14,262				
05/23/07	\$2,364,103	\$154,521	\$136,787	\$81,311	\$57,500	\$45,177	\$12,323				
05/09/07	\$2,231,610	\$148,107	\$128,035	\$76,975	\$55,805	\$42,112	\$13,693				
04/25/07	\$2,337,434	\$149,971	\$125,453	\$73,041	\$56,803	\$44,465	\$12,338				
04/11/07	\$2,221,197	\$139,428	\$119,000	\$66,881	\$53,820	\$42,230	\$11,590				
03/28/07	\$2,354,910	\$152,605	\$126,206	\$71,804	\$56,567	\$44,626	\$11,941				
03/14/07	\$2,620,850	\$156,599	\$117,188	\$87,960	\$57,612	\$41,031	\$16,582				
02/28/07	\$2,397,128	\$159,799	\$133,305	\$82,204	\$60,052	\$46,784	\$13,267				
02/14/07	\$2,439,565	\$147,440	\$118,326	\$76,146	\$54,767	\$40,997	\$13,769				
01/31/07	\$2,505,838	\$155,164	\$123,628	\$73,281	\$56,953	\$44,388	\$12,565				
01/17/07	\$2,075,377	\$144,577	\$113,884	\$70,796	\$54,152	\$41,896	\$12,256				
01/03/07	\$1,899,242	\$153,959	\$130,258	\$62,966	\$55,595	\$44,290	\$11,305				
12/20/06	\$2,636,707	\$159,037	\$126,675	\$65,483	\$57,675	\$45,215	\$12,460				
12/06/06	\$2,316,636	\$153,033	\$126,465	\$75,551	\$56,965	\$42,750	\$14,215				
11/22/06	\$2,389,038	\$150,418	\$119,214	\$74,773	\$54,866	\$41,535	\$13,331				
11/08/06	\$2,547,600	\$148,653	\$114,816	\$84,277	\$54,623	\$38,763	\$15,860				
10/25/06	\$2,498,472	\$154,081	\$112,317	\$79,723	\$55,179	\$40,738	\$14,442				
10/11/06	\$2,471,468	\$157,535	\$123,491	\$79,341	\$59,078	\$44,103	\$14,974				
09/27/06	\$2,636,902	\$163,278	\$127,490	\$82,087	\$58,386	\$44,561	\$13,825				
09/13/06	\$2,396,784	\$152,966	\$113,806	\$97,475	\$56,609	\$38,997	\$17,612				
08/30/06	\$2,492,641	\$152,738	\$122,448	\$85,246	\$55,831	\$41,347	\$14,484				
08/16/06	\$2,645,535	\$152,157	\$117,883	\$86,423	\$56,385	\$40,691	\$15,694				
08/02/06	\$2,586,252	\$159,532	\$116,636	\$89,288	\$56,619	\$40,716	\$15,903				
07/19/06	\$1,926,362	\$133,844	\$107,653	\$67,343	\$48,407	\$36,033	\$12,374				
07/05/06	\$2,184,233	\$144,278	\$133,635	\$53,804	\$54,364	\$44,291	\$10,074				
06/21/06	\$2,047,858	\$130,538	\$114,945	\$59,107	\$49,220	\$38,669	\$10,552				
06/07/06	\$1,676,447	\$132,392	\$115,858	\$59,545	\$48,058	\$36,671	\$11,387				
05/24/06	\$1,963,636	\$136,729	\$111,169	\$64,692	\$48,821	\$36,441	\$12,380				
05/10/06	\$1,937,070	\$131,761	\$118,239	\$61,924	\$48,203	\$37,117	\$11,087				
04/26/06	\$1,753,303	\$124,944	\$113,274	\$45,096	\$45,077	\$36,789	\$8,289				
04/12/06	\$1,747,521	\$122,329	\$107,830	\$59,149	\$44,229	\$33,247	\$10,981				
03/29/06	\$1,760,205	\$121,199	\$108,440	\$52,988	\$44,435	\$34,418	\$10,017				
03/15/06	\$1,761,521	\$125,934	\$100,530	\$67,541	\$43,169	\$31,515	\$11,654				
03/01/06	\$1,556,852	\$142,243	\$130,057	\$59,858	\$46,115	\$34,408	\$11,708				

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		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
02/15/06	\$1,825,447	\$111,821	\$99,591	\$56,756	\$42,533	\$32,200	\$10,333				
02/01/06	\$1,815,950	\$125,759	\$113,160	\$52,751	\$44,007	\$33,948	\$10,059				
01/18/06	\$1,548,219	\$124,364	\$115,844	\$55,667	\$43,862	\$33,326	\$10,536				
01/04/06	\$1,397,148	\$132,149	\$123,274	\$41,003	\$43,693	\$35,795	\$7,898				
12/21/05	\$1,876,203	\$127,787	\$116,477	\$46,139	\$45,085	\$36,292	\$8,793				
12/07/05	\$1,528,624	\$123,167	\$114,378	\$47,230	\$43,080	\$33,920	\$9,161				
11/23/05	\$1,497,039	\$126,907	\$114,304	\$53,740	\$43,212	\$33,429	\$9,783				
11/09/05	\$1,620,132	\$124,930	\$116,023	\$47,248	\$41,601	\$33,101	\$8,501				
10/26/05	\$1,771,684	\$130,380	\$122,662	\$51,813	\$43,160	\$34,435	\$8,724				
10/12/05	\$1,615,052	\$128,868	\$119,193	\$60,151	\$42,892	\$32,444	\$10,448				
09/28/05	\$1,907,266	\$135,560	\$130,192	\$47,358	\$44,594	\$36,269	\$8,325				
09/14/05	\$1,813,975	\$122,267	\$107,677	\$69,153	\$44,713	\$31,397	\$13,316				
08/31/05	\$1,706,536	\$120,900	\$105,685	\$64,200	\$42,052	\$30,446	\$11,606				
08/17/05	\$1,871,783	\$123,157	\$111,931	\$61,002	\$42,801	\$31,323	\$11,479				
08/03/05	\$1,625,616	\$117,742	\$109,404	\$58,693	\$41,017	\$30,933	\$10,083				
07/20/05	\$1,499,417	\$113,118	\$102,955	\$54,619	\$39,718	\$30,525	\$9,194				
07/06/05	\$1,709,597	\$135,218	\$127,757	\$58,486	\$45,067	\$34,965	\$10,102				
06/22/05	\$1,742,989	\$122,106	\$99,686	\$61,350	\$42,359	\$30,344	\$12,015				
06/08/05	\$1,280,590	\$107,669	\$93,346	\$57,176	\$37,741	\$26,964	\$10,777				
05/25/05	\$1,429,203	\$114,134	\$99,663	\$48,316	\$38,154	\$28,943	\$9,210				
05/11/05	\$1,576,542	\$118,339	\$109,973	\$51,260	\$40,251	\$30,865	\$9,385				
04/27/05	\$1,354,915	\$108,623	\$94,896	\$62,079	\$37,803	\$27,677	\$10,126				
04/13/05	\$1,640,737	\$113,279	\$96,221	\$69,882	\$40,377	\$27,186	\$13,191				
03/30/05	\$1,519,720	\$114,716	\$104,194	\$63,462	\$39,000	\$27,492	\$11,508				
03/16/05	\$1,659,791	\$110,497	\$97,088	\$74,001	\$39,954	\$26,816	\$13,138				
03/02/05	\$1,658,455	\$120,244	\$107,971	\$72,604	\$42,298	\$29,500	\$12,798				
02/16/05	\$1,736,304	\$114,738	\$98,040	\$72,888	\$40,925	\$27,622	\$13,304				
02/02/05	\$1,625,214	\$112,017	\$102,794	\$68,888	\$39,054	\$27,796	\$11,258				
01/19/05	\$1,447,799	\$118,421	\$101,048	\$74,860	\$39,763	\$27,322	\$12,441				
01/05/05	\$1,216,991	\$107,738	\$99,678	\$50,679	\$34,247	\$26,155	\$8,091				
12/22/04	\$1,681,529	\$117,241	\$108,138	\$65,175	\$40,856	\$30,188	\$10,668				
12/08/04	\$1,396,485	\$112,332	\$104,884	\$60,010	\$38,425	\$28,438	\$9,987				
11/24/04	\$1,509,333	\$122,242	\$108,607	\$63,816	\$41,052	\$29,104	\$11,948				
11/10/04	\$1,460,346	\$107,674	\$99,596	\$61,919	\$37,563	\$26,730	\$10,833				
10/27/04	\$1,438,955	\$104,635	\$89,325	\$65,023	\$36,673	\$25,517	\$11,156				
10/13/04	\$1,306,196	\$107,667	\$98,963	\$63,934	\$37,275	\$26,514	\$10,760				
09/29/04	\$1,336,135	\$112,590	\$105,247	\$57,544	\$36,284	\$26,766	\$9,518				
09/15/04	\$1,024,151	\$101,475	\$93,187	\$54,041	\$33,090	\$24,369	\$8,720				
09/01/04	\$997,036	\$95,728	\$89,618	\$45,427	\$30,819	\$23,250	\$7,569				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
08/18/04	\$1,246,933	\$107,062	\$97,199	\$43,463	\$33,931	\$26,676	\$7,255				
08/04/04	\$1,036,270	\$96,690	\$87,690	\$45,444	\$30,594	\$22,768	\$7,826				
07/21/04	\$1,253,245	\$99,629	\$93,163	\$53,101	\$34,223	\$25,351	\$8,872				
07/07/04	\$1,323,491	\$114,894	\$108,288	\$45,516	\$37,547	\$29,447	\$8,099				
06/23/04	\$1,070,909	\$99,309	\$88,365	\$38,061	\$32,134	\$25,020	\$7,114				
06/09/04	\$1,145,516	\$102,194	\$85,884	\$48,594	\$34,206	\$24,068	\$10,137				
05/26/04	\$1,099,559	\$93,929	\$88,823	\$38,120	\$33,122	\$26,263	\$6,859				
05/12/04	\$1,441,358	\$104,963	\$97,422	\$43,718	\$35,555	\$27,532	\$8,024				
04/28/04	\$1,167,529	\$98,049	\$87,382	\$41,463	\$32,388	\$25,119	\$7,269				
04/14/04	\$1,133,455	\$89,469	\$80,840	\$40,425	\$35,944	\$26,926	\$9,018				
03/31/04	\$1,260,123	\$100,672	\$92,740	\$42,758	\$39,190	\$29,934	\$9,256				
03/17/04	\$1,322,512	\$90,306	\$82,153	\$45,339	\$39,176	\$29,458	\$9,719				
03/03/04	\$1,362,283	\$100,051	\$85,383	\$45,715	\$39,950	\$28,473	\$11,477				
02/18/04	\$1,391,870	\$101,340	\$85,159	\$48,138	\$42,375	\$30,910	\$11,465				
02/04/04	\$1,353,003	\$99,199	\$89,815	\$43,335	\$39,988	\$30,614	\$9,374				
01/21/04	\$1,271,501	\$101,576	\$86,758	\$50,321	\$41,667	\$31,221	\$10,446				
01/07/04	\$898,233	\$99,913	\$89,823	\$29,035	\$37,621	\$30,796	\$6,824				
12/24/03	\$1,183,820	\$94,726	\$86,881	\$40,412	\$37,879	\$30,056	\$7,823				
12/10/03	\$1,091,765	\$99,832	\$87,317	\$36,728	\$37,902	\$28,680	\$9,221				
11/26/03	\$1,219,186	\$100,763	\$94,581	\$34,918	\$38,963	\$31,360	\$7,603				
11/12/03	\$1,145,436	\$97,431	\$87,198	\$35,180	\$38,738	\$30,668	\$8,069				
10/29/03	\$1,293,581	\$99,491	\$90,356	\$39,019	\$39,048	\$29,622	\$9,426				
10/15/03	\$1,129,674	\$97,682	\$90,285	\$40,272	\$39,794	\$31,088	\$8,705				
10/01/03	\$1,207,575	\$106,007	\$97,940	\$31,374	\$39,223	\$32,117	\$7,107				
09/17/03	\$1,301,164	\$104,081	\$94,072	\$36,839	\$40,695	\$32,614	\$8,081				
09/03/03	\$1,003,905	\$100,672	\$92,880	\$41,696	\$36,978	\$28,758	\$8,220				
08/20/03	\$1,454,808	\$111,122	\$102,947	\$46,962	\$42,992	\$33,379	\$9,613				
08/06/03	\$1,351,645	\$103,226	\$92,729	\$43,733	\$40,392	\$30,032	\$10,360				
07/23/03	\$1,169,114	\$96,971	\$86,489	\$39,475	\$36,738	\$28,052	\$8,686				
07/09/03	\$1,557,758	\$121,048	\$106,015	\$42,310	\$45,829	\$34,534	\$11,296				
06/25/03	\$1,457,409	\$109,548	\$98,675	\$40,797	\$41,903	\$32,551	\$9,352				
06/11/03	\$1,408,986	\$99,189	\$88,879	\$46,683	\$40,716	\$29,997	\$10,718				
05/28/03	\$1,219,458	\$103,455	\$90,301	\$41,446	\$40,164	\$30,976	\$9,188				
05/14/03	\$1,462,442	\$104,234	\$89,944	\$33,161	\$41,325	\$32,906	\$8,419				
04/30/03	\$1,083,849	\$95,499	\$86,831	\$29,588	\$35,652	\$28,983	\$6,669				
04/16/03	\$1,163,630	\$92,821	\$81,565	\$36,637	\$36,940	\$28,659	\$8,281				
04/02/03	\$1,289,076	\$98,552	\$88,272	\$44,633	\$39,040	\$29,472	\$9,568				
03/19/03	\$1,355,638	\$103,179	\$94,925	\$38,718	\$40,362	\$31,516	\$8,847				
03/05/03	\$1,377,726	\$103,196	\$92,746	\$44,338	\$40,228	\$29,752	\$10,476				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
02/19/03	\$1,110,809	\$97,950	\$86,007	\$39,746	\$38,037	\$28,856	\$9,181				
02/05/03	\$1,098,150	\$90,865	\$80,430	\$39,356	\$35,495	\$27,157	\$8,338				
01/22/03	\$1,126,590	\$97,490	\$90,080	\$29,140	\$37,086	\$30,775	\$6,311				
01/08/03	\$945,908	\$95,338	\$86,955	\$30,340	\$35,669	\$28,968	\$6,701				
12/25/02	\$916,734	\$90,265	\$84,204	\$26,314	\$35,216	\$29,627	\$5,588				
12/11/02	\$1,105,406	\$97,167	\$84,833	\$33,833	\$38,106	\$29,536	\$8,570				
11/27/02	\$1,317,495	\$100,482	\$91,266	\$39,052	\$38,826	\$30,919	\$7,907				
11/13/02	\$1,399,391	\$103,537	\$90,495	\$45,980	\$42,158	\$30,543	\$11,615				
10/30/02	\$1,160,188	\$91,563	\$82,335	\$35,893	\$36,129	\$27,659	\$8,470				
10/16/02	\$1,071,575	\$92,127	\$85,548	\$33,928	\$37,395	\$29,927	\$7,469				
10/02/02	\$1,087,634	\$92,943	\$86,687	\$32,871	\$36,171	\$28,386	\$7,785				
09/18/02	\$839,145	\$83,035	\$75,811	\$30,061	\$32,339	\$26,030	\$6,309				
09/04/02	\$822,241	\$87,148	\$78,084	\$36,207	\$32,545	\$24,569	\$7,976				
08/21/02	\$1,145,791	\$97,227	\$80,491	\$47,229	\$35,538	\$25,043	\$10,495				
08/07/02	\$936,522	\$81,866	\$73,836	\$35,444	\$32,361	\$24,452	\$7,909				
07/24/02	\$975,579	\$86,316	\$76,128	\$34,766	\$32,835	\$24,458	\$8,377				
07/10/02	\$976,109	\$88,428	\$80,037	\$34,313	\$34,024	\$26,138	\$7,886				
06/26/02	\$952,847	\$85,193	\$76,950	\$35,273	\$32,425	\$24,843	\$7,582				
06/12/02	\$936,867	\$85,353	\$76,187	\$27,666	\$31,888	\$25,217	\$6,671				
05/29/02	\$813,051	\$83,097	\$76,743	\$32,727	\$31,593	\$24,825	\$6,768				
05/15/02	\$863,945	\$79,401	\$71,970	\$29,796	\$29,835	\$23,390	\$6,445				
05/01/02	\$832,921	\$83,284	\$75,931	\$31,334	\$30,084	\$23,639	\$6,445				
04/17/02	\$846,711	\$78,191	\$69,544	\$34,904	\$29,678	\$22,306	\$7,371				
04/03/02	\$858,990	\$86,981	\$77,633	\$29,741	\$30,077	\$23,348	\$6,729				
03/20/02	\$860,271	\$87,985	\$80,298	\$25,362	\$30,671	\$25,255	\$5,416				
03/06/02	\$981,946	\$88,771	\$76,983	\$27,831	\$31,432	\$24,570	\$6,862				
02/20/02	\$917,161	\$88,183	\$80,943	\$28,179	\$31,655	\$25,353	\$6,302				
02/06/02	\$1,090,452	\$90,041	\$78,428	\$28,746	\$31,745	\$24,157	\$7,588				
01/23/02	\$908,119	\$87,120	\$78,963	\$29,456	\$30,934	\$24,655	\$6,278				
01/09/02	\$792,729	\$87,882	\$81,058	\$23,634	\$29,618	\$24,737	\$4,881				
12/26/01	\$957,782	\$92,858	\$86,923	\$27,842	\$32,599	\$27,282	\$5,317				
12/12/01	\$1,216,434	\$98,269	\$87,463	\$30,668	\$34,122	\$25,846	\$8,276				
11/28/01	\$975,592	\$97,937	\$88,619	\$30,204	\$32,487	\$25,480	\$7,008				
11/14/01	\$1,181,034	\$101,011	\$90,013	\$34,567	\$34,827	\$26,122	\$8,705				
10/31/01	\$998,008	\$92,003	\$83,978	\$25,652	\$30,712	\$24,994	\$5,717				
10/17/01	\$1,051,590	\$98,335	\$90,285	\$36,212	\$33,039	\$25,630	\$7,409				
10/03/01	\$1,229,454	\$115,119	\$105,912	\$41,102	\$40,931	\$30,866	\$10,066				
09/19/01	\$373,082	\$116,881	\$102,323	\$29,442	\$40,246	\$32,424	\$7,822				
09/05/01	\$927,524	\$95,235	\$89,282	\$27,373	\$32,099	\$25,930	\$6,169				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
08/22/01	\$1,124,165	\$92,359	\$84,869	\$33,163	\$33,169	\$25,436	\$7,733				
08/08/01	\$1,064,507	\$91,443	\$84,131	\$30,800	\$32,483	\$25,232	\$7,251				
07/25/01	\$1,145,421	\$95,369	\$89,285	\$35,311	\$33,931	\$26,422	\$7,509				
07/11/01	\$1,161,095	\$104,589	\$95,474	\$35,703	\$36,191	\$27,851	\$8,340				
06/27/01	\$1,124,044	\$98,429	\$93,121	\$29,645	\$34,194	\$28,142	\$6,052				
06/13/01	\$1,082,523	\$96,245	\$88,043	\$31,804	\$32,785	\$25,233	\$7,552				
05/30/01	\$902,468	\$100,053	\$92,653	\$27,294	\$32,021	\$25,879	\$6,142				
05/16/01	\$991,318	\$101,387	\$96,369	\$26,814	\$32,288	\$26,922	\$5,367				
05/02/01	\$1,072,799	\$101,303	\$94,676	\$23,502	\$32,742	\$27,654	\$5,088				
04/18/01	\$951,604	\$90,871	\$85,391	\$23,477	\$30,590	\$25,726	\$4,864				
04/04/01	\$1,338,271	\$105,627	\$94,530	\$36,007	\$36,222	\$27,501	\$8,720				
03/21/01	\$1,221,668	\$99,127	\$92,901	\$28,984	\$34,575	\$28,453	\$6,123				
03/07/01	\$1,239,550	\$99,421	\$89,915	\$25,892	\$33,972	\$27,303	\$6,669				
02/21/01	\$1,113,416	\$98,304	\$92,302	\$26,350	\$34,611	\$28,944	\$5,667				
02/07/01	\$1,196,465	\$98,866	\$93,104	\$24,950	\$33,042	\$27,337	\$5,705				
01/24/01	\$1,221,561	\$106,172	\$98,476	\$25,968	\$35,321	\$28,736	\$6,585				
01/10/01	\$1,048,750	\$95,965	\$88,631	\$24,901	\$31,953	\$25,859	\$6,095				
12/27/00	\$943,015	\$96,153	\$91,034	\$22,124	\$31,133	\$26,764	\$4,369				
12/13/00	\$1,124,366	\$93,789	\$85,045	\$29,047	\$31,240	\$24,802	\$6,438				
11/29/00	\$826,076	\$91,509	\$85,906	\$26,453	\$29,110	\$25,161	\$3,949				
11/15/00	\$945,515	\$84,491	\$78,867	\$23,862	\$28,578	\$23,671	\$4,907				
11/01/00	\$978,591	\$92,521	\$85,145	\$28,186	\$29,625	\$24,563	\$5,062				
10/18/00	\$950,418	\$94,804	\$88,047	\$24,207	\$31,021	\$25,620	\$5,401				
10/04/00	\$957,437	\$91,136	\$86,064	\$22,295	\$29,111	\$24,354	\$4,758				
09/20/00	\$1,001,009	\$89,194	\$84,797	\$26,846	\$30,336	\$25,087	\$5,249				
09/06/00	\$864,933	\$82,921	\$76,775	\$28,570	\$29,115	\$22,969	\$6,146				
08/23/00	\$863,437	\$80,745	\$76,398	\$30,109	\$27,899	\$22,812	\$5,087				
08/09/00	\$925,780	\$79,830	\$74,152	\$29,927	\$28,471	\$22,498	\$5,974				
07/26/00	\$1,053,970	\$86,710	\$83,436	\$34,569	\$30,342	\$24,683	\$5,660				
07/12/00	\$999,965	\$90,351	\$83,844	\$29,271	\$31,169	\$24,661	\$6,508				
06/28/00	\$1,092,975	\$97,772	\$94,286	\$28,633	\$31,179	\$26,110	\$5,068				
06/14/00	\$1,010,374	\$94,280	\$87,518	\$31,047	\$29,975	\$23,100	\$6,875				
05/31/00	\$846,627	\$91,279	\$87,262	\$29,899	\$29,648	\$24,566	\$5,081				
05/17/00	\$926,000	\$87,093	\$82,174	\$28,886	\$28,782	\$22,894	\$5,888				
05/03/00	\$928,328	\$84,462	\$78,480	\$27,484	\$27,824	\$22,440	\$5,383				
04/19/00	\$1,025,014	\$78,547	\$74,465	\$36,445	\$29,402	\$22,264	\$7,138				
04/05/00	\$1,114,310	\$87,329	\$80,863	\$33,967	\$31,358	\$23,923	\$7,435				
03/22/00	\$1,016,304	\$86,247	\$81,154	\$33,250	\$30,383	\$23,786	\$6,597				
03/08/00	\$1,067,703	\$81,928	\$76,071	\$39,337	\$30,522	\$22,718	\$7,804				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
02/23/00	\$1,007,314	\$82,086	\$75,867	\$41,105	\$31,110	\$22,348	\$8,761				
02/09/00	\$1,031,693	\$78,526	\$72,916	\$35,152	\$29,539	\$22,198	\$7,341				
01/26/00	\$829,986	\$80,429	\$76,680	\$32,861	\$28,625	\$22,355	\$6,270				
01/12/00	\$824,373	\$67,619	\$61,172	\$25,579	\$25,309	\$19,478	\$5,830				
12/29/99	\$817,772	\$66,573	\$60,751	\$24,159	\$24,834	\$19,390	\$5,444				
12/15/99	\$932,991	\$70,790	\$62,366	\$33,735	\$27,242	\$19,694	\$7,549				
12/01/99	\$933,974	\$81,774	\$74,018	\$30,340	\$29,864	\$22,798	\$7,066				
11/17/99	\$980,039	\$82,587	\$76,744	\$33,038	\$30,111	\$22,855	\$7,256				
11/03/99	\$955,668	\$73,583	\$68,718	\$31,177	\$27,859	\$20,848	\$7,010				
10/20/99	\$1,012,915	\$75,489	\$67,757	\$44,849	\$30,124	\$21,116	\$9,008				
10/06/99	\$1,084,615	\$77,158	\$69,071	\$42,849	\$29,545	\$21,209	\$8,335				
09/22/99	\$953,414	\$72,477	\$65,650	\$44,707	\$28,210	\$19,752	\$8,458				
09/08/99	\$858,573	\$69,660	\$63,461	\$47,952	\$27,441	\$18,489	\$8,951				
08/25/99	\$943,155	\$75,970	\$68,891	\$42,279	\$28,451	\$20,498	\$7,953				
08/11/99	\$889,240	\$66,945	\$59,101	\$40,045	\$26,311	\$18,198	\$8,113				
07/28/99	\$936,829	\$69,086	\$63,681	\$43,004	\$26,936	\$19,187	\$7,748				
07/14/99	\$1,023,028	\$76,228	\$65,935	\$46,773	\$29,940	\$19,743	\$10,197				
06/30/99	\$973,302	\$76,598	\$72,924	\$34,674	\$28,173	\$21,887	\$6,286				
06/16/99	\$982,424	\$72,860	\$66,440	\$39,288	\$28,047	\$19,707	\$8,340				
06/02/99	\$932,212	\$74,289	\$67,424	\$49,666	\$28,845	\$19,653	\$9,191				
05/19/99	\$1,060,314	\$72,625	\$61,232	\$51,067	\$28,288	\$18,745	\$9,543				
05/05/99	\$1,048,129	\$68,923	\$61,230	\$49,770	\$27,646	\$18,786	\$8,860				
04/21/99	\$1,088,500	\$70,115	\$58,077	\$52,445	\$28,154	\$18,584	\$9,570				
04/07/99	\$1,140,098	\$73,230	\$61,580	\$45,513	\$28,353	\$19,020	\$9,333				
03/24/99	\$1,112,140	\$75,701	\$63,295	\$53,701	\$29,043	\$19,089	\$9,954				
03/10/99	\$1,203,431	\$76,728	\$63,583	\$49,628	\$30,443	\$19,596	\$10,847				
02/24/99	\$1,022,196	\$74,641	\$68,767	\$46,821	\$29,410	\$20,992	\$8,417				
02/10/99	\$1,158,630	\$72,574	\$66,603	\$47,948	\$29,194	\$20,057	\$9,137				
01/27/99	\$1,024,602	\$73,457	\$67,563	\$45,634	\$28,997	\$20,845	\$8,152				
01/13/99	\$1,096,804	\$77,125	\$67,896	\$45,731	\$29,668	\$20,564	\$9,104				
12/30/98	\$1,087,808	\$74,068	\$63,263	\$48,374	\$28,996	\$19,936	\$9,060				
12/16/98	\$1,269,401	\$76,682	\$63,612	\$54,537	\$30,420	\$20,128	\$10,293				
12/02/98	\$1,171,471	\$75,606	\$66,635	\$52,564	\$31,339	\$20,726	\$10,613				
11/18/98	\$1,238,298	\$78,771	\$67,877	\$52,274	\$31,943	\$21,847	\$10,096				
11/02/98	\$1,266,691	\$75,010	\$64,586	\$49,001	\$30,181	\$20,482	\$9,699				
10/21/98	\$1,220,461	\$81,338	\$68,271	\$56,032	\$31,986	\$21,295	\$10,691				
10/07/98	\$1,424,822	\$81,587	\$62,973	\$56,553	\$32,059	\$19,906	\$12,154				
09/23/98	\$1,373,082	\$79,275	\$63,369	\$59,669	\$31,667	\$20,102	\$11,565				
09/09/98	\$1,327,237	\$86,179	\$59,732	\$67,402	\$32,400	\$18,325	\$14,075				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
08/26/98	\$1,230,777	\$74,269	\$63,361	\$54,624	\$30,022	\$19,072	\$10,950				
08/12/98	\$1,189,476	\$72,185	\$59,686	\$50,669	\$28,784	\$18,213	\$10,571				
07/29/98	\$1,225,269	\$73,329	\$60,664	\$59,190	\$29,210	\$18,717	\$10,493				
07/15/98	\$1,227,039	\$70,659	\$60,261	\$52,248	\$28,927	\$18,303	\$10,624				
07/01/98	\$1,436,511	\$80,455	\$67,615	\$55,412	\$32,804	\$21,086	\$11,719				
06/17/98	\$1,307,095	\$76,209	\$62,938	\$57,847	\$30,760	\$19,494	\$11,266				
06/03/98	\$1,125,318	\$72,059	\$63,278	\$53,970	\$30,155	\$19,078	\$11,076				
05/20/98	\$1,227,393	\$73,564	\$60,337	\$56,083	\$29,250	\$19,215	\$10,036				
05/06/98	\$1,346,418	\$79,345	\$62,438	\$59,763	\$30,973	\$19,477	\$11,496				
04/22/98	\$1,291,466	\$77,486	\$53,462	\$61,016	\$29,043	\$17,112	\$11,931				
04/08/98	\$1,432,893	\$81,254	\$61,298	\$65,486	\$31,702	\$18,535	\$13,167				
03/25/98	\$1,388,789	\$79,663	\$62,504	\$62,632	\$31,304	\$19,598	\$11,706				
03/11/98	\$1,411,061	\$80,439	\$61,385	\$62,795	\$31,293	\$18,007	\$13,286				
02/25/98	\$1,089,869	\$75,484	\$63,310	\$58,682	\$29,314	\$18,704	\$10,610				
02/11/98	\$1,258,498	\$73,518	\$59,726	\$57,264	\$29,071	\$17,870	\$11,202				
01/28/98	\$1,161,118	\$76,461	\$64,301	\$55,060	\$30,363	\$19,611	\$10,752				
01/14/98	\$1,031,092	\$73,256	\$59,542	\$55,303	\$28,441	\$17,453	\$10,989				
12/31/97	\$1,043,908	\$74,097	\$57,796	\$55,736	\$28,346	\$17,898	\$10,447				
12/17/97	\$1,103,466	\$70,524	\$56,052	\$54,588	\$32,235	\$19,907	\$12,328				
12/03/97	\$1,117,266	\$76,397	\$58,120	\$60,130	\$53,230	\$31,659	\$21,571				
11/19/97	\$1,120,279	\$76,180	\$59,651	\$56,452	\$52,504	\$32,401	\$20,103				
11/05/97	\$1,324,069	\$80,224	\$56,186	\$62,364	\$53,351	\$29,987	\$23,364				
10/22/97	\$1,049,524	\$74,554	\$57,027	\$56,836	\$50,758	\$31,379	\$19,379				
10/08/97	\$1,228,972	\$71,794	\$59,080	\$56,569	\$51,371	\$31,048	\$20,323				
09/24/97	\$1,093,776	\$69,095	\$54,431	\$53,140	\$48,332	\$29,976	\$18,356				
09/10/97	\$990,147	\$68,838	\$54,679	\$54,926	\$48,201	\$29,365	\$18,836				
08/27/97	\$1,062,479	\$69,784	\$54,108	\$57,631	\$47,734	\$30,047	\$17,687				
08/13/97	\$1,119,996	\$70,295	\$52,213	\$59,083	\$47,773	\$27,742	\$20,031				
07/30/97	\$1,044,437	\$69,210	\$51,649	\$57,276	\$46,654	\$27,884	\$18,770				
07/16/97	\$875,991	\$61,736	\$54,009	\$44,847	\$45,176	\$29,885	\$15,291				
07/02/97	\$1,078,945	\$67,905	\$60,558	\$46,378	\$48,499	\$32,405	\$16,094				
06/18/97	\$1,077,778	\$66,822	\$55,883	\$47,133	\$47,422	\$30,570	\$16,852				
06/04/97	\$999,464	\$68,465	\$56,508	\$49,838	\$49,018	\$30,406	\$18,612				
05/21/97	\$1,023,161	\$65,562	\$58,560	\$45,006	\$46,335	\$30,892	\$15,443				
05/07/97	\$997,072	\$63,366	\$54,394	\$45,668	\$44,804	\$28,680	\$16,124				
04/23/97	\$877,838	\$58,033	\$50,955	\$42,609	\$41,581	\$27,769	\$13,812				
04/09/97	\$1,131,710	\$66,920	\$51,920	\$51,519	\$47,085	\$27,855	\$19,230				
03/26/97	\$1,119,461	\$66,138	\$54,316	\$50,203	\$47,692	\$30,660	\$17,032				
03/12/97	\$1,184,133	\$69,059	\$51,182	\$56,190	\$48,881	\$28,649	\$20,232				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
02/26/97	\$1,082,960	\$72,460	\$52,914	\$59,335	\$49,966	\$29,564	\$20,401				
02/12/97	\$1,132,590	\$67,615	\$51,114	\$56,849	\$47,348	\$27,758	\$19,590				
01/29/97	\$1,039,098	\$67,730	\$54,847	\$51,520	\$49,007	\$30,307	\$18,700				
01/15/97	\$1,105,379	\$63,660	\$55,294	\$46,839	\$46,548	\$29,615	\$16,933				
01/01/97	\$788,095	\$63,139	\$52,705	\$47,592	\$43,119	\$27,457	\$15,662				
12/18/96	\$1,142,388	\$68,815	\$49,407	\$53,151	\$47,175	\$27,696	\$19,479				
12/04/96	\$1,126,741	\$68,926	\$53,014	\$52,217	\$49,802	\$28,938	\$20,864				
11/20/96	\$1,048,428	\$71,402	\$52,581	\$59,304	\$47,783	\$28,119	\$19,664				
11/06/96	\$1,072,705	\$67,348	\$46,397	\$57,279	\$44,514	\$24,690	\$19,823				
10/23/96	\$917,076	\$63,123	\$48,961	\$50,893	\$43,649	\$26,955	\$16,694				
10/09/96	\$1,145,672	\$66,540	\$49,244	\$52,250	\$46,205	\$26,492	\$19,713				
09/25/96	\$923,219	\$58,523	\$49,770	\$44,036	\$41,345	\$27,014	\$14,331				
09/11/96	\$1,020,329	\$63,783	\$49,288	\$52,144	\$46,252	\$26,519	\$19,733				
08/28/96	\$1,046,820	\$66,613	\$49,215	\$55,955	\$43,963	\$26,408	\$17,555				
08/14/96	\$1,081,207	\$65,464	\$46,944	\$54,448	\$43,888	\$25,120	\$18,768				
07/31/96	\$1,038,354	\$63,035	\$48,013	\$50,287	\$43,830	\$26,043	\$17,787				
07/17/96	\$956,733	\$63,673	\$48,478	\$52,788	\$45,074	\$26,003	\$19,071				
07/03/96	\$1,115,497	\$64,222	\$52,362	\$53,891	\$45,852	\$26,611	\$19,240				
06/19/96	\$1,041,401	\$64,059	\$44,753	\$54,697	\$43,229	\$23,788	\$19,440				
06/05/96	\$1,035,685	\$68,523	\$47,599	\$60,879	\$46,085	\$24,438	\$21,646				
05/22/96	\$1,001,636	\$61,924	\$48,881	\$53,795	\$42,803	\$24,550	\$18,254				
05/08/96	\$1,069,337	\$61,982	\$49,630	\$51,898	\$43,983	\$24,720	\$19,264				
04/24/96	\$1,154,162	\$67,936	\$48,563	\$58,262	\$45,728	\$24,767	\$20,961				
04/10/96	\$1,175,072	\$71,269	\$48,942	\$54,784	\$46,638	\$25,552	\$21,086				
03/27/96	\$1,147,785	\$70,779	\$49,026	\$58,135	\$46,453	\$24,737	\$21,716				
03/13/96	\$1,313,650	\$78,075	\$49,289	\$67,035	\$50,447	\$25,414	\$25,033				
02/28/96	\$1,193,651	\$77,946	\$52,162	\$66,875	\$50,983	\$27,331	\$23,651				
02/14/96	\$1,102,168	\$66,984	\$48,631	\$61,186	\$45,145	\$23,680	\$21,465				
01/31/96	\$1,268,347	\$74,481	\$51,507	\$63,870	\$49,376	\$26,014	\$23,362				
01/17/96	\$1,111,290	\$73,570	\$49,044	\$62,586	\$48,779	\$25,124	\$23,655				
01/03/96	\$925,686	\$68,744	\$46,963	\$61,831	\$45,077	\$22,768	\$22,310				
12/20/95	\$1,276,762	\$78,013	\$49,216	\$68,944	\$49,075	\$24,784	\$24,291				
12/06/95	\$1,137,280	\$77,893	\$47,439	\$68,313	\$48,724	\$22,993	\$25,732				
11/22/95	\$1,096,260	\$71,287	\$43,967	\$64,191	\$44,610	\$22,660	\$21,950				
11/08/95	\$1,016,413	\$66,950	\$45,618	\$59,081	\$42,544	\$22,177	\$20,367				
10/25/95	\$1,055,544	\$66,718	\$46,792	\$59,736	\$43,816	\$22,647	\$21,169				
10/11/95	\$1,090,043	\$72,932	\$49,572	\$66,671	\$46,948	\$24,289	\$22,658				
09/27/95	\$1,096,920	\$71,770	\$48,131	\$66,312	\$44,669	\$22,986	\$21,683				
09/13/95	\$1,010,447	\$72,925	\$45,410	\$67,452	\$44,799	\$21,785	\$23,014				

Reserve Maintenance Period	Aggregate Fees (dollars)	Intraday Peak Overdrafts <sup>2</sup> (million \$)			Average Overdrafts <sup>3</sup> (million \$)			Collateralized Overdrafts <sup>4</sup> (million \$)			
		Total	Funds	Book-entry	Total	Funds	Book-entry	Peak	% of Total	Average	% of Total
08/30/95	\$985,850	\$66,648	\$46,735	\$62,724	\$41,328	\$22,198	\$19,131				
08/16/95	\$1,017,343	\$70,194	\$44,945	\$66,087	\$41,899	\$21,759	\$20,140				
08/02/95	\$1,089,331	\$68,903	\$48,804	\$65,260	\$44,171	\$23,283	\$20,888				
07/19/95	\$1,074,798	\$68,698	\$50,652	\$64,270	\$44,052	\$23,816	\$20,235				
07/05/95	\$1,029,200	\$69,979	\$47,521	\$65,513	\$44,797	\$22,265	\$22,532				
06/21/95	\$1,079,596	\$72,674	\$44,715	\$68,537	\$43,087	\$21,444	\$21,643				
06/07/95	\$1,090,718	\$74,623	\$47,001	\$69,265	\$46,875	\$22,714	\$24,162				
05/24/95	\$1,060,085	\$67,885	\$45,195	\$64,132	\$42,619	\$22,170	\$20,449				
05/10/95	\$981,653	\$62,328	\$42,003	\$58,704	\$40,222	\$20,343	\$19,879				
04/26/95	\$855,770	\$54,986	\$43,605	\$49,116	\$36,635	\$20,627	\$16,008				
04/12/95	\$760,791	\$69,180	\$45,217	\$64,337	\$44,178	\$22,043	\$22,136				
03/29/95	\$640,989	\$62,882	\$41,285	\$59,166	\$38,888	\$19,990	\$18,898				
03/15/95	\$746,700	\$67,457	\$43,958	\$62,952	\$42,896	\$21,260	\$21,635				
03/01/95	\$685,962	\$64,789	\$45,654	\$57,889	\$44,079	\$22,229	\$21,849				
02/15/95	\$726,262	\$59,281	\$47,861	\$55,102	\$42,173	\$23,099	\$19,075				
02/01/95	\$716,532	\$59,699	\$51,047	\$52,110	\$42,430	\$23,732	\$18,698				
01/18/95	\$630,555	\$60,822	\$49,145	\$54,586	\$42,001	\$22,893	\$19,108				
01/04/95	\$553,912	\$61,999	\$47,815	\$53,479	\$41,539	\$21,744	\$19,794				
12/21/94	\$715,900	\$66,675	\$43,796	\$61,933	\$42,408	\$20,438	\$21,970				
12/07/94	\$645,067	\$65,546	\$40,025	\$60,987	\$42,006	\$18,964	\$23,042				
11/23/94	\$660,652	\$71,137	\$45,914	\$67,297	\$43,247	\$21,067	\$22,179				
11/09/94	\$680,195	\$68,574	\$41,751	\$66,333	\$40,448	\$18,957	\$21,491				
10/26/94	\$696,804	\$66,946	\$42,034	\$63,379	\$41,106	\$19,607	\$21,499				
10/12/94	\$661,073	\$66,703	\$45,176	\$60,871	\$42,796	\$20,328	\$22,468				
09/28/94	\$655,227	\$65,659	\$42,553	\$60,106	\$39,381	\$19,985	\$19,397				
09/14/94	\$652,983	\$72,359	\$38,382	\$69,433	\$41,419	\$17,380	\$24,039				
08/31/94	\$767,339	\$73,181	\$40,332	\$69,780	\$43,273	\$18,730	\$24,543				
08/17/94	\$750,314	\$72,889	\$41,612	\$67,402	\$42,443	\$18,656	\$23,788				
08/03/94	\$764,542	\$68,477	\$44,170	\$63,636	\$43,144	\$19,517	\$23,627				
07/20/94	\$762,412	\$69,086	\$45,032	\$64,467	\$43,160	\$20,577	\$22,583				
07/06/94	\$718,203	\$72,143	\$42,139	\$66,169	\$43,903	\$19,808	\$24,095				
06/22/94	\$745,570	\$72,397	\$42,034	\$66,560	\$42,299	\$20,339	\$21,960				
06/08/94	\$759,520	\$75,772	\$38,692	\$71,971	\$45,343	\$18,632	\$26,711				
05/25/94	\$871,823	\$78,689	\$42,296	\$70,506	\$46,397	\$19,677	\$26,719				
05/11/94	\$799,911	\$71,069	\$39,740	\$65,495	\$44,009	\$18,983	\$25,026				
04/27/94	\$699,681	\$64,234	\$39,261	\$53,617	\$38,923	\$19,100	\$19,822				

## Footnotes

1. Data are updated quarterly. Aggregate values and fees are subject to minor changes due to charge adjustments and other periodic changes. Data will be adjusted to reflect actual values as needed.
2. The peak daylight overdraft for a given day is the greatest value reached by the sum of the daylight overdrafts for all institutions at the end of each operating minute of the day. The figures stated in the table are the average of the daily peak overdrafts over the period.
3. The average per-minute daylight overdraft for a given day is the sum of the average per-minute daylight overdrafts for all institutions on that day.
4. An institution's collateralized daylight overdraft is the amount of its per-minute overdraft covered by its pledge of collateral. The Board began collecting this data on March 24, 2011, pursuant to the [changes to the Federal Reserve Policy on Payment System Risk](#).
5. As a result of the September 11, 2001 terrorist attacks, some institutions experienced significant processing problems and difficulty funding their Federal Reserve accounts. The Federal Reserve took many steps to alleviate liquidity concerns during this time period, including waiving daylight overdraft fees for all institutions from September 11 to September 21. From September 11 to September 19, the amount of daylight overdraft fees waived totaled \$1,278,419 and on September 20 and September 21, the amount of fees waived totaled \$414,609.

### Note 1:

Beginning with December 8, 1997, average overdrafts are calculated based on an 18-hour Fedwire operating day.

Based on a 10-hour Fedwire operating day, average overdrafts are as follows:

17-Dec-97: 49,747(total), 31,319(funds), 18,428(book-entry)

31-Dec-97: 50,985(total), 32,193(funds), 18,791(book-entry)

### Note 2:

Beginning with May 17, 2004, average overdrafts are calculated based on an 21.5-hour Fedwire operating day.