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Interest rates on deposits 2022Aug

Les dernières parutions

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The Livret A passbook rate increase boosts the return on household deposits

Interest rates on outstanding amounts of deposits in percentage and seasonally adjusted (a)

- The revaluation of the Livret A passbook rate to 2% on 1st August leads to a significant rise in the interest rate on households bank deposits, which reaches 1.12% in August, up from 0.77% in July.

Average interest rates on bank deposits

	2022 Jan	2022 Jul	2022 Aug	2022 Aug
Households	0.63	0.78	0.77	1.12
of which : - overnight deposits	0.01	0.01	0.01	0.01
- deposits with agreed maturity up to 2 years (g)	0.42	0.39	0.42	0.42
- deposits with agreed maturity over 2 years (g)	0.83	0.70	0.69	0.69
- regulated savings deposits (b)	0.53	1.07	1.07	2.15
which : passbooks A	0.50	1.00	1.00	2.00
- ordinary savings passbooks	0.09	0.09	0.09	0.17
- home savings plans	2.60	2.58	2.57	2.58
NFC	0.10	0.09	0.10	0.11
of which : - overnight deposits	0.04	0.04	0.05	0.05
- deposits with agreed maturity up to 2 years (g)	0.13	0.11	0.14	0.22
- deposits with agreed maturity over 2 years (g)	0.67	0.62	0.62	0.63

For information :

Minimum bid rate in the Eurosystem tenders	0.00	0.00	0.50	0.50
3-month Euribor (c)	-0.55	-0.24	0.04	0.40
Performance of the Constant Maturity Rate of 5 years (c), (d)	-0.59	1.50	1.14	1.11

Note: Due to rounding, the sum may differ slightly from the total of the components

a. Interest rates presented here are effective rates calculated by dividing the accrued interest flows for the months under review by the monthly averages of the corresponding outstanding amounts. For the different types of deposits, including step-up deposits, they correspond to the average conditions practiced during the

month under review by the French credit institutions on deposits of non-financial corporations and

households (including non-profit institutions serving households) residents.

Researcher's note: Deposits of non-financial corporations and households are broken down by type unknown

Regulated rates on deposits include passbooks A, blue passbooks, sustainable development passbooks,

household and NFC deposits (in %)

home savings plans, youth passbooks and people's savings passbooks

Households and NFC deposits with agreed maturity by duration (in %)

Monthly averages

Passbooks A and Ordinary savings passbooks

5 years Constant Maturity Rate. Source: French Bond Association.

Home savings plans PEP

Revised data

Source: BANQUE DE FRANCE - DIRECTION GÉNÉRALE DES STATISTIQUES, DES ÉTUDES ET DE

la Prévision

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