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Interest rates on deposits 2021Aug

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Interest rates on outstanding amounts of deposits in percentage and seasonally adjusted (a)
The average interest rate on different types of bank deposits is unchanged in August

| | Aug- 2020 | Jun- 2021 | jul. 2021 | Aug- 2021 |
|---|--------------|--------------|--------------|--------------|
| Average interest rates on bank deposits | 0.46 | 0.43 | 0.41 | 0.41 |
| Households | 0.69 | 0.65 | 0.64 | 0.64 |
| of which : - overnight deposits | 0.02 | 0.02 | 0.01 | 0.01 |
| - deposits with agreed maturity up to 2 years (g) | 0.57 | 0.43 | 0.43 | 0.43 |
| - deposits with agreed maturity over 2 years (g) | 1.08 | 0.89 | 0.85 | 0.84 |
| - regulated savings deposits (b) | 0.53 | 0.53 | 0.53 | 0.53 |
| of which : passbooks A | 0.50 | 0.50 | 0.50 | 0.50 |
| - ordinary savings passbooks | 0.13 | 0.10 | 0.10 | 0.09 |
| - home savings plans | 2.62 | 2.60 | 2.60 | 2.60 |
| NFC | 0.16 | 0.13 | 0.10 | 0.10 |
| of which : - overnight deposits | 0.08 | 0.08 | 0.04 | 0.04 |
| - deposits with agreed maturity up to 2 years (g) | 0.16 | 0.13 | 0.13 | 0.13 |
| - deposits with agreed maturity over 2 years (g) | 0.98 | 0.73 | 0.70 | 0.68 |
| For information : | | | | |
| Minimum bid rate in the Eurosystem tenders | 0.00 | 0.00 | 0.00 | 0.00 |
| 3-month Euribor (c) | -0.48 | -0.54 | -0.55 | -0.55 |
| Performance of the Constant Maturity Rate of 5 years (c), (d) | -0.56 | -0.41 | -0.51 | -0.59 |

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.

b. Regulated rates passbooks include passbooks A, blue passbooks, sustainable development passbooks, people's savings plans, deposits with books and people's savings passbooks

c. Monthly average of households and NFC's deposits (in %)

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

e. Revised data Passbooks A and Ordinary savings passbooks

f. Provisional data Home savings plans PEL

g. Including fixed saving books, other special saving accounts, people saving plans (PEP) and subordinated bonds: BANQUE DE FRANCE - DIRECTION GENERALE DES STATISTIQUES, DES ETUDES ET DE

RECHERCHES Economie et Finances [Banque de France](#) (PEP and subordinated savings plans)

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STAT INFO - August 2021

Interest rates on bank deposits

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