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2. Entity Print

Interest rates on deposits 2020May

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Stability of the average interest rate on bank deposits

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


In May 2020, the average interest rate on bank deposits sets at 0.48%, compared with 0.49% in April. The remuneration of the Non-Financial Corporations deposits with agreed maturity up to 2 years increases slightly from 0.94% in April up to 1.01% in May.

| | May- 2019 | Mar- 2020 | Apr- 2020 | May- 2020 |
|---|--------------|--------------|--------------|--------------|
| Average interest rates on bank deposits | 0.61 | 0.50 | 0.49 | 0.48 |
| Households | 0.86 | 0.73 | 0.72 | 0.71 |
| of which : - overnight deposits | 0.02 | 0.02 | 0.02 | 0.02 |
| - accounts with agreed maturity up to 2 years (g) | 0.77 | 0.63 | 0.58 | 0.58 |
| - accounts with agreed maturity over 2 years (g) | 1.43 | 1.18 | 1.15 | 1.14 |
| - regulated savings accounts (b) | 0.79 | 0.53 | 0.53 | 0.53 |
| of which : passbooks A | 0.75 | 0.50 | 0.50 | 0.50 |
| - ordinary savings passbooks | 0.25 | 0.14 | 0.14 | 0.13 |
| - home savings plans | 2.66 | 2.64 | 2.64 | 2.63 |
| NFC | 0.25 | 0.20 | 0.18 | 0.17 |
| of which : - overnight deposits | 0.10 | 0.09 | 0.09 | 0.08 |
| - accounts with agreed maturity up to 2 years (g) | 0.24 | 0.21 | 0.19 | 0.19 |
| - accounts with agreed maturity over 2 years (g) | 1.24 | 1.04 | 0.94 | 1.01 |
| For information : | | | | |
| minimum bid rate in the Eurosystem tenders | 0.00 | 0.00 | 0.00 | 0.00 |
| 3-month Euribor (c) | -0.31 | -0.42 | -0.25 | -0.27 |
| performance of the Constant Maturity Rate of 5 years (c), (d) | -0.31 | -0.41 | -0.30 | -0.41 |

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,

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

Rem: Monthly average deposits with monetary financial institutions. 

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

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

f. Provisional data.
Passbooks A* and Ordinary savings passbooks

g. Including taxed saving books, other special saving accounts, people saving plans (PEP) and subordinated

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

h. Passbooks: A* interest rate was reduced to 0.50% starting 1st of February 2020.

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TAUx REM DEP BAN 2020 en SI-TauxInteretDepots_202005_EN.pdf on [Webstat Banque de France](#)

percentage point

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STAT INFO - May 2020

Interest rates on bank deposits

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