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Interest rates on deposits 2023Apr

Les dernières parutions

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

- The average interest rate on bank deposits rises again to 1.44% in April.
- The average rate of return on household deposits reaches 1.66%.
- The remuneration of NFC deposits stands at 1.13%, driven by both the rise in rates on term accounts and the more limited rise in rates on overnight deposits.

	Apr-2023 (g)	Apr-2022	Feb-2023	Mar-2023 (f)	Apr-2023 (g)
Bank deposits (b)	3,117	0.50	1.32	1.37	1.44
of which Households	1,848	0.79	1.60	1.63	1.66
- overnight deposits	592	0.01	0.03	0.03	0.04
- deposits with agreed maturity up to 2 years (h)	36	0.39	2.25	2.48	2.65
- deposits with agreed maturity over 2 years (h)	64	0.71	1.08	1.15	1.23
- regulated savings deposits (c)	628	1.07	3.21	3.22	3.22
which : passbooks A	364	1.00	3.00	3.00	3.00
- ordinary savings passbooks	258	0.09	0.50	0.53	0.59
- home savings plans	270	2.58	2.59	2.55	2.59
of which NFC	868	0.09	0.90	1.02	1.13
- overnight deposits	586	0.04	0.34	0.37	0.43
- deposits with agreed maturity up to 2 years (h)	225	0.09	2.29	2.45	2.67
- deposits with agreed maturity over 2 years (h)	58	0.61	1.74	1.97	2.26
For information :					
Minimum bid rate in the Eurosystem tenders		0.00	3.00	3.50	3.50
3-month Euribor (d)		-0.45	2.64	2.91	3.18

Performance of the Constant Maturity Rate

5 years (d), (e) deposits with monetary financial institutions 0.79 2.72 2.79 2.73
 (f) deposits with non-monetary financial institutions (g) deposits with non-monetary financial institutions (h) deposits with non-monetary financial institutions

Households and NFC's deposits (in %) differ slightly from the total of the components

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

Passbooks A and Ordinary savings passbooks

Rate of interest on deposits calculated by dividing the accrued interest flows for the month under review by the monthly averages of the corresponding outstanding amounts. For the different

types of deposits, the average conditions practiced during the month under review are taken into account.

For deposits with agreed maturity, the average conditions practiced during the month under review are taken into account.

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