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## Interest rates on deposits 2023Feb

Les dernières parutions

[Taux de rémunération des dépôts bancaires Jan 2024](#) [Taux de rémunération des dépôts bancaires Déc 2023](#)

[Taux de rémunération des dépôts bancaires Nov 2023](#)

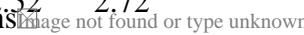
[Toutes les parutions](#)

The revaluation of the passbook A rate drives up the remuneration of household's deposits

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

	Outstanding amount (EUR bn)	Remuneration rate			
		Feb- 2023 (g)	Feb- 2022 (f)	Dec- 2022 (f)	Jan- 2023 (g)
<ul style="list-style-type: none"><li>• The revaluation of the passbook A rate by 3% on February 1st leads to a rise in the interest rate on households bank deposits, which reaches 1.60% in February, up from 1.23% in January.</li><li>• The NFC deposits rate stands at 0.91% in February, up from 0.75% in January.</li></ul>					
Bank deposits (b)	3,128	0.51	0.95	1.04	1.32
of which Households	1,853	0.80	1.18	1.23	1.60
- overnight deposits	604	0.01	0.03	0.03	0.03
- deposits with agreed maturity up to 2 years (h)	25	0.37	1.67	2.04	2.25
- deposits with agreed maturity over 2 years (h)	62	0.78	0.80	0.93	1.06
- regulated savings deposits (c)	616	1.07	2.17	2.17	3.21
which : passbooks A	357	1.00	2.00	2.00	3.00
- ordinary savings passbooks	268	0.09	0.33	0.45	0.50
- home savings plans	278	2.59	2.57	2.59	2.58
of which NFC	881	0.09	0.60	0.75	0.91
- overnight deposits	612	0.04	0.21	0.24	0.34
- deposits with agreed maturity up to 2 years (h)	212	0.13	1.68	2.05	2.27
- deposits with agreed maturity over 2 years (h)	57	0.62	1.41	1.67	1.89
For information :					
Minimum bid rate in the Eurosystem tenders		0.00	2.50	2.50	3.00
3-month Euribor (d)		-0.53	2.06	2.35	2.64

## Performance of the Constant Maturity Rate

5 years (d), (e) deposits with monetary financial institutions 0.16 2.36 2.52 2.72  
Source: French Bond Association. 

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 ordinary savings passbooks 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 BANQUE DE FRANCE deposits, they correspond to the average conditions practiced during the

month under review. [The following table details the methodology](#) (non-financial corporations and

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

7. In addition to the previous categories of deposits, the gross deposit portfolio also includes some

investments in public debt (other general government, insurance corporations, non-monetary market funds,

investment funds and securitization vehicles). [Apple](#) and [Android](#)

STATINFO - February 2023: Regulated rates passbooks include passbooks A, blue passbooks, sustainable development passbooks,

interest rates on bank deposits, interest rates on bank deposits and people's savings passbooks.

[Constant Maturity Rate](#)

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

f. Revised data.

g. Provisional data.

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