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## Interest rates on deposits 2023Jun

Les dernières parutions

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

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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 by 5 basis points, up to 1.53% in June.
- The average rate of outstanding household deposits reaches 1.70%.
- The remuneration of NFC deposits stands at 1.32%, driven by both the rise in rates on term accounts and the more limited rise in rates on overnight deposits.

	Jun-2023 (g)	Jun-2022	Apr-2023	May-2023 (f)	Jun-2023 (g)
Bank deposits (b)	3,108	0.49	1.44	1.48	1.53
of which Households	1,856	0.78	1.66	1.68	1.70
- overnight deposits	587	0.01	0.04	0.04	0.04
- deposits with agreed maturity up to 2 years (h)	46	0.39	2.65	2.81	2.97
- deposits with agreed maturity over 2 years (h)	68	0.70	1.22	1.30	1.37
- regulated savings deposits (c)	635	1.07	3.22	3.22	3.22
which : passbooks A	367	1.00	3.00	3.00	3.00
- ordinary savings passbooks	253	0.09	0.60	0.65	0.68
- home savings plans	266	2.58	2.59	2.60	2.59
of which NFC	865	0.09	1.13	1.20	1.32
- overnight deposits	576	0.04	0.43	0.45	0.48
- deposits with agreed maturity up to 2 years (h)	232	0.11	2.67	2.87	3.06
- deposits with agreed maturity over 2 years (h)	57	0.66	2.16	2.37	2.63
For information :					
Minimum bid rate in the Eurosystem tenders		0.00	3.50	3.75	4.00
3-month Euribor (d)		-0.24	3.18	3.37	3.54

## Performance of the Constant Maturity Rate

5 years (a) (b) deposits with monetary financial institutions 1.50 2.73 2.69 2.79  
e. 5 years Constant Maturity Rate. 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 presents 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 the following sectors (other general government, insurance corporations, non-monetary market funds,

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

STATINFO June 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.

[Monthly averages](#).