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Interest rates on deposits 2021Oct

Les dernières parutions

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The average interest rate on bank deposits remain unchanged in October

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

	Oct- 2020	Aug- 2021	Sept- 2021 (e)	Oct- 2021 (f)
Average interest rates on bank deposits	0.46	0.41	0.41	0.41
Households	0.68	0.63	0.63	0.63
of which : - overnight deposits	0.02	0.01	0.01	0.01
- deposits with agreed maturity up to 2 years (g)	0.54	0.42	0.41	0.39
- deposits with agreed maturity over 2 years (g)	1.05	0.84	0.82	0.80
- regulated savings deposits (b)	0.53	0.53	0.53	0.53
which : passbooks A	0.50	0.50	0.50	0.50
- ordinary savings passbooks	0.12	0.09	0.09	0.09
- home savings plans	2.63	2.60	2.59	2.58
NFC	0.16	0.10	0.10	0.09
of which : - overnight deposits	0.09	0.04	0.04	0.04
- deposits with agreed maturity up to 2 years (g)	0.16	0.13	0.13	0.12
- deposits with agreed maturity over 2 years (g)	0.95	0.68	0.67	0.65
For information :				
Minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.51	-0.55	-0.55	-0.55
Performance of the Constant Maturity Rate of 5 years (c), (d)	-0.65	-0.59	-0.48	-0.35

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.

Regulated rate passbooks include passbooks A, blue passbooks, sustainable development passbooks, home savings plans, youth passbooks, and people's savings passbooks.

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

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

Revised data

Home savings plans PEL

Provisional data

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

RECHERCHES ÉCONOMIQUES

including tax-protected savings books, other special savings accounts, people saving plans (PEP) and subordinated

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STAT INFO - October 2021

Interest rates on bank deposits

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