

1. [Accueil](#)
2. Entity Print

Interest rates on deposits 2020Apr

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](#)

Interest rates on outstanding amounts of deposits in percentage and seasonally adjusted (a).
 In April 2020, the average interest rate on bank deposits stands at 0.49%, down one basis point from March. This slight decrease is explained by the decline in the interest paid on deposits with agreed maturity held by households and NFCs.

	Apr- 2019	Feb- 2020	Mar - 2020 (e)	Apr - 2020 (f)
Average interest rates on bank deposits	0.62	0.52	0.50	0.49
Households	0.87	0.73	0.73	0.72
of which : - overnight deposits	0.03	0.02	0.02	0.02
- accounts with agreed maturity up to 2 years (g)	0.79	0.64	0.62	0.58
- accounts with agreed maturity over 2 years (g)	1.47	1.19	1.17	1.15
- 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	0.14
- home savings plans	2.67	2.59	2.65	2.64
NFC	0.25	0.21	0.20	0.18
of which : - overnight deposits	0.10	0.10	0.09	0.09
- accounts with agreed maturity up to 2 years (g)	0.23	0.21	0.21	0.20
- accounts with agreed maturity over 2 years (g)	1.27	1.03	1.01	0.96
For information :				
minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.31	-0.41	-0.42	-0.25
performance of the Constant Maturity Rate of 5 years (c), (d)	-0.25	-0.52	-0.41	-0.30

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, people's savings plans, deposits with books and people's savings passbooks.

Monthly average of

Households and NFC's deposits (in %)

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

Revised data

Passbooks A* and Ordinary savings passbooks

Home savings plans PEL

Including fixed saving books, other special saving accounts, people saving plans (PEP) and subordinated

source: BANQUE DE FRANCE - DIRECTION GENERALE DES STATISTIQUES, DES ETUDES ET DE

TAU REM DEP BAN 2219 en SI-TauxInteretDepots_202004_EN.pdf (PDF - 175 Ko)

Publication available on mobile devices : [Apple](#) and [Android](#)

STAT INFO - April 2020

Interest rates on bank deposits

[Contact Stat Info](#)