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## Interest rates on deposits 2021Nov

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 average interest rate on bank deposits is stable in November

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

	Nov- 2020	Sep- 2021	Oct- 2021 (e)	Nov- 2021 (f)
Average interest rates on bank deposits	0.46	0.41	0.41	0.40
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)	0.53	0.41	0.39	0.40
- deposits with agreed maturity over 2 years (g)	1.03	0.82	0.80	0.79
- 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	2.62	2.59	2.59	2.59
NFC	0.16	0.10	0.09	0.09
of which : - overnight deposits	0.08	0.04	0.04	0.04
- deposits with agreed maturity up to 2 years (g)	0.17	0.13	0.13	0.13
- deposits with agreed maturity over 2 years (g)	0.92	0.67	0.65	0.62
For information :				
Minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.52	-0.55	-0.55	-0.57
Performance of the Constant Maturity Rate of 5 years (c), (d)	-0.65	-0.48	-0.35	-0.41

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.

Researcher's note: Deposits of non-financial corporations and households are broken down by type unknown

Regulated rates on deposits include passbooks A, blue passbooks, sustainable development passbooks,

household and PFC deposits (in %)

home savings plans, youth passbooks and people's savings passbooks

Households and PFC deposits with agreed maturity by duration (in %)

Monthly averages

Passbooks A and Ordinary savings passbooks

Home savings plans PEP

Revised data

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

la Prévision, Non confidential, [Data table for the PEP \(home savings plans\)](#)

including taxed saving passbooks, other special saving accounts, people saving plans (PEP) and subordinated

scale management for the PEP with two terms.

TAUX REM DEP BAN 2021 en SI-TauxInteretDepots\_202111\_EN.pdf (PDF - 69 Ko)

Annual average rates 2020 and 2021 by type of deposit and by maturity

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