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Interest rates on deposits 2022Dec

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In 2022, households benefit most from the increase in interest rates on bank deposits, as yields of the savings passbooks rise

	Outstanding amount (EUR bl)	Remuneration rate			
		Dec-21	Oct-22	Nov-22	Dec-22
<ul style="list-style-type: none"> The global average interest rate on bank deposits continues to rise to 0.95% in December, leading to an increase of 54 basis points over one year (including 45 basis points between July and December). 					
Bank deposits (b)	3,150	0.41	0.80	0.88	0.95
<ul style="list-style-type: none"> The interest rate on households' deposits almost doubled over one year to 1.18%, driven in particular by two successive increases in the passbook A rate during the year. 					
of which Households	1,837	0.63	1.15	1.17	1.18
- overnight deposits	623	0.01	0.02	0.02	0.03
<ul style="list-style-type: none"> The interest rate on non-financial corporations' deposits, which was almost null at the end of 2021, stands at 0.59% (h) pushed up by both the rise in rates on deposits with agreed maturity and on overnight deposits 					
- deposits with agreed maturity up to 2 years (h)	16	0.40	0.98	1.31	1.70
- deposits with agreed maturity over 2 years (h)	59	0.76	0.72	0.74	0.80
- regulated savings deposits (c)	586	0.52	2.16	2.16	2.17
which : passbooks A	343	0.50	2.00	2.00	2.00
- ordinary savings passbooks	274	0.09	0.28	0.33	0.33
- home savings plans	280	2.59	2.58	2.57	2.57
of which NFC	917	0.09	0.28	0.45	0.59
- overnight deposits	666	0.04	0.10	0.17	0.21
- deposits with agreed maturity up to 2 years (h)	195	0.13	0.81	1.30	1.67
- deposits with agreed maturity over 2 years (h)	56	0.62	0.85	1.09	1.41
For information :					
Minimum bid rate in the Eurosystem tenders		0.00	1.25	2.00	2.50
3-month Euribor (d)		-0.58	1.43	1.83	2.06
Performance of the Constant Maturity Rate of 5 years (d), (e)		-0.42	2.34	2.27	2.36

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 security institutions on deposits of non-financial corporations and households (including non-profit institutions serving households) residents.

In addition to the households' and NEC's deposits, the global deposits remuneration rate includes other money holding sectors (other general government, insurance corporations, non-monetary market funds, investment funds and securitization vehicle)

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

Monthly averages in PDF document:

For more information, see the French Bond Association EN 101 [Votrebancquedefrance](https://www.votrebancquedefrance.fr/revue-de-presses/taux-et-taux-interet-depots)
Revised M3 PEP_BAN_2261_en_SI-TauxInteretDepots_202212_EN.pdf (PDF - 205 Ko)

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