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Interest rates on deposits 2021Sep

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Interest rates on outstanding amounts of deposits in percentage and seasonally adjusted (a)
The average interest rate on bank deposits is almost unchanged in September.

	Sep- 2020	Jul- 2021	Aug- 2021 (e)	Sept- 2021 (f)
Average interest rates on bank deposits	0.46	0.41	0.41	0.41
Households	0.69	0.64	0.64	0.63
of which : - overnight deposits	0.02	0.01	0.01	0.01
- deposits with agreed maturity up to 2 years (g)	0.56	0.43	0.42	0.40
- deposits with agreed maturity over 2 years (g)	1.07	0.85	0.84	0.83
- regulated savings deposits (b)	0.53	0.53	0.53	0.53
of which : passbooks A	0.50	0.50	0.50	0.50
- ordinary savings passbooks	0.12	0.10	0.09	0.09
- home savings plans	2.63	2.60	2.60	2.59
NFC	0.16	0.10	0.10	0.10
of which : - overnight deposits	0.08	0.04	0.04	0.04
- deposits with agreed maturity up to 2 years (g)	0.15	0.13	0.13	0.13
- deposits with agreed maturity over 2 years (g)	0.97	0.70	0.68	0.67
For information :				
Minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.49	-0.55	-0.55	-0.55
Performance of the Constant Maturity Rate of 5 years (c), (d)	-0.60	-0.51	-0.59	-0.48

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.

b. Regulated rates passbooks include passbooks A, blue passbooks, sustainable development passbooks, people's savings plans, deposits with books and people's savings passbooks.

c. Monthly average of households and NFC's deposits (in %)

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

e. Revised data

f. Provisional data

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

home savings plans (PEL) (including non-eligible PELs for the PEPs and subordinated home savings plans)

h. Téléchargement de la version PDF du document :

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STAT INFO - September 2021

Interest rates on bank deposits

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