

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

Interest rates on deposits 2021Jan

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 unchanged in January

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

 Image not found or type unknown

In January 2021, the average interest rate on bank deposits Dec 2020 Jan 21 0.45%

	20	20	(e)	(f)
Average interest rates on bank deposits	0.58	0.46	0.45	0.45
Households	0.83	0.68	0.67	0.68
of which : - overnight deposits	0.02	0.02	0.02	0.02
- accounts with agreed maturity up to 2 years (g)	0.68	0.53	0.51	0.47
- accounts with agreed maturity over 2 years (g)	1.21	1.03	1.01	1.01
- regulated savings accounts (b)	0.78	0.53	0.53	0.53
of which : passbooks A	0.75	0.50	0.50	0.50
- ordinary savings passbooks	0.16	0.12	0.12	0.11
- home savings plans	2.65	2.62	2.61	2.61
NFC	0.22	0.16	0.16	0.15
of which : - overnight deposits	0.10	0.08	0.08	0.08
- accounts with agreed maturity up to 2 years (g)	0.22	0.17	0.15	0.14
- accounts with agreed maturity over 2 years (g)	1.08	0.93	0.92	0.88
For information :				
minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.39	-0.52	-0.54	-0.55
performance of the Constant Maturity Rate of 5 years (c), (d)	-0.41	-0.65	-0.66	-0.63

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 for special savings, new bonds of type unknown, 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

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

TAUx REM DEP BAN 2023 en SI-TauxInteretDepots_202101_EN.pdf (PDF - 70 Ko)

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

STAT INFO - January 2021

Interest rates on bank deposits

[Contact Stat Info](#)