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## Interest rates on deposits 2020Dec

Les dernières parutions

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[Taux de rémunération des dépôts bancaires Nov 2023](#)

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The average interest rate on bank deposits is stable in December

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

In December 2020, the average interest rate on bank deposits was 0.46%. This rate decreased by 12 basis points between December 2019 (0.58%) and August 2020 (0.46%) and has remained unchanged since then.

This year-on-year decline is mainly attributable to the change in the Livret A passbook savings account rate in February 2020 (0.75% to 0.5%) as well as lower interest rates on deposits with agreed maturity (for both households and NFCs).

Average interest rates on bank deposits	2019 (a)	2020 (b)	2020 (c)	2020 (d)
Households	0.82	0.68	0.68	0.67
of which : - overnight deposits	0.02	0.02	0.02	0.02
- accounts with agreed maturity up to 2 years (g)	0.71	0.54	0.53	0.51
- accounts with agreed maturity over 2 years (g)	1.26	1.04	1.03	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	0.12
- home savings plans	2.65	2.62	2.62	2.61
NFC	0.22	0.17	0.16	0.16
of which : - overnight deposits	0.10	0.09	0.08	0.08
- accounts with agreed maturity up to 2 years (g)	0.22	0.16	0.17	0.15
- accounts with agreed maturity over 2 years (g)	1.09	0.96	0.93	0.92
For information :				
minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.40	-0.51	-0.52	-0.54
performance of the Constant Maturity Rate of 5 years (c), (d)	-0.40	-0.65	-0.65	-0.66

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.

Revised data for 2019 are available for the following series: [Household deposits](#) - type unknown

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

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

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

Monthly averages

Passbooks A and Ordinary savings passbooks

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

Home savings plans PEP

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