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## Interest rates on deposits 2020Jun

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Interest rates on outstanding amounts of deposits in percentage and seasonally adjusted (a). In June 2020, the average interest rate on bank deposits stands at 0.47%, almost identical to May (0.48%). The interest rates granted by banks on deposits with agreed maturity over 2 years fall by 3 basis points for households and 2 basis points for NFCs.

	Jun- 2019	Apr- 2020	May- 2020 (e)	Jun- 2020 (f)
Average interest rates on bank deposits	0.60	0.49	0.48	0.47
Households	0.86	0.72	0.71	0.70
of which : - overnight deposits	0.03	0.02	0.02	0.02
- accounts with agreed maturity up to 2 years (g)	0.77	0.59	0.59	0.59
- accounts with agreed maturity over 2 years (g)	1.42	1.15	1.14	1.11
- 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	0.23	0.14	0.13	0.13
- home savings plans	2.66	2.64	2.63	2.63
NFC	0.24	0.18	0.17	0.17
of which : - overnight deposits	0.10	0.09	0.08	0.08
- accounts with agreed maturity up to 2 years (g)	0.21	0.19	0.19	0.18
- accounts with agreed maturity over 2 years (g)	1.22	0.94	1.02	1.00
For information :				
minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.33	-0.25	-0.27	-0.38
performance of the Constant Maturity Rate of 5 years (c), (d)	-0.45	-0.30	-0.41	-0.46

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

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

h. Source: BANQUE DE FRANCE - DIRECTION GENERALE DES STATISTIQUES, DES ETUDES ET DE

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STAT INFO - June 2020

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