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## Interest rates on deposits 2023Aug

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

- The average interest rate on bank deposits continues to rise at 1.61%, up from 1.57% in July.

- The average interest rate on households' deposits is 1.74%, slightly higher when compared with July (1.72%), led by a higher increase of the remuneration for deposits with agreed maturity (+14bp on deposits with agreed maturity up to 2 years).

Outstanding amount (€ bn)		Remuneration rate			
		Aug-22	June-23	July-23 (f)	Aug-23 (g)
Bank deposits (b)	3,102	0.70	1.53	1.57	1.62
• of which Households	1,872	1.12	1.71	1.72	1.74
exclusively by the rise in interest rates on deposits with agreed maturity.					
- overnight deposits	587	0.01	0.04	0.05	0.06
- deposits with agreed maturity up to 2 years (h)	57	0.42	2.97	3.04	3.18
- deposits with agreed maturity over 2 years (h)	71	0.71	1.36	1.46	1.52
- regulated savings deposits (c)	643	2.15	3.22	3.22	3.22
which : passbooks A	371	2.00	3.00	3.00	3.00
- ordinary savings passbooks	251	0.17	0.68	0.71	0.73
- home savings plans	262	2.58	2.60	2.60	2.60
of which NFC	857	0.11	1.31	1.41	1.49
- overnight deposits	558	0.05	0.48	0.52	0.55
- deposits with agreed maturity up to 2 years (h)	241	0.22	3.06	3.21	3.33
- deposits with agreed maturity over 2 years (h)	58	0.66	2.57	2.69	2.87

For information :

Minimum bid rate in the Eurosystem tenders	0.50	4.00	4.00	4.25
3-month Euribor (d)	0.40	3.54	3.67	3.78
Performance of the Constant Maturity Rate of 5 years (d), (e)	1.11	2.79	2.93	2.92

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, savings passbooks, youth passbooks and people's savings passbooks.

Monthly averages PDF document:

For more information, see the French Bond Association EN 101 [Votrebancard / Revised-MAP\\_BAN\\_2274\\_en\\_SI-TauxInteretDepots\\_202308\\_EN.pdf](https://www.votrebancard.fr/Revised-MAP_BAN_2274_en_SI-TauxInteretDepots_202308_EN.pdf) (PDF - 988 Ko)

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