

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

Interest rates on deposits 2022Jul

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](#)

Unchanged average deposit interest rate in July

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

	juil. 2021	May- 2022	Jun- 2022 (e)	juil. 2022 (f)
Average interest rates on bank deposits	0.41	0.50	0.50	0.50
Households	0.64	0.78	0.78	0.77
of which : - overnight deposits	0.01	0.01	0.01	0.01
- deposits with agreed maturity up to 2 years (g)	0.42	0.39	0.39	0.44
- deposits with agreed maturity over 2 years (g)	0.84	0.70	0.70	0.68
- regulated savings deposits (b)	0.53	1.07	1.07	1.07
which : passbooks A	0.50	1.00	1.00	1.00
- ordinary savings passbooks	0.10	0.09	0.09	0.09
- home savings plans	2.60	2.58	2.58	2.57
NFC	0.10	0.09	0.09	0.10
of which : - overnight deposits	0.04	0.04	0.04	0.05
- deposits with agreed maturity up to 2 years (g)	0.13	0.09	0.11	0.14
- deposits with agreed maturity over 2 years (g)	0.69	0.61	0.62	0.62
For information :				
Minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.50
3-month Euribor (c)	-0.55	-0.39	-0.24	0.04
Performance of the Constant Maturity Rate of 5 years (c), (d)	-0.51	0.94	1.50	1.14

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.

Provisional data.

Source: BANQUE DE FRANCE - DIRECTION GÉNÉRALE DES STATISTIQUES, DES ÉTUDES ET DE

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

debt securities from the 1990s onwards. [File name: SI-TauxInteretDepots_202207_EN.pdf](#)

Revised data.

Source: BANQUE DE FRANCE - DIRECTION GÉNÉRALE DES STATISTIQUES, DES ÉTUDES ET DE

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

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