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Interest rates on deposits 2020Jul

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Stability of the average interest rate on bank deposits

In July, the average remuneration of deposits from households (0.69%) and NFC (0.16%) decreases by one basis point, due to lower interest rates granted by banks on deposits with agreed maturity. Overall, the average interest rate on bank deposits is stable at 0.47% due to a rounding effect.

	Jul-19	May-20	Jun-20 (e)	Jul-20 (f)
Average interest rates on bank deposits	0.60	0.48	0.47	0.47
Households	0.84	0.71	0.70	0.69
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	0.58	0.56
- accounts with agreed maturity over 2 years (g)	1.39	1.14	1.12	1.10
- 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	0.22	0.13	0.12	0.12
- home savings plans	2.66	2.63	2.63	2.63
NFC	0.24	0.17	0.17	0.16
of which : - overnight deposits	0.11	0.08	0.08	0.08
- accounts with agreed maturity up to 2 years (g)	0.22	0.19	0.18	0.17
- accounts with agreed maturity over 2 years (g)	1.20	1.02	1.00	0.99
For information :				
minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.37	-0.27	-0.38	-0.44
performance of the Constant Maturity Rate of 5 years (c), (d)	-0.54	-0.41	-0.46	-0.54

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

c. Monthly averages.

5 years Constant Maturity Rate Source: French Bond Association. Page not found or type unknown

Revised data
Households and NFC's deposits (in %)

Provisional data
Households and NFC's deposits with agreed maturity by duration (in %)

Including taxed saving books; other special saving accounts, people saving plans (PEP) and subordinated

passbooks A and Ordinary savings passbooks

Home savings plans PEL

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

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percentage point

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STAT INFO - July 2020

Interest rates on bank deposits

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