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Interest rates on deposits 2023Mar

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](#)

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

- The average interest rate on bank deposits rose again to 1.38% in March.
 Outstanding amount (EUR bl) Remuneration rate
- The average rate of return on household deposits more than doubled over one year to 1.63%, impacted in particular by the two significant increases in the Livret A rate in August 2022 and February 2023.
 Mar-2023 (g) Jan-2023 Feb-2023 Mar-2023
- The remuneration of NFC deposits, which was almost zero in March 2022, stood at 1.02%, driven by both the rise in rates on term accounts and the more limited rise in rates on overnight deposits.
 Mar-2022 (f) Mar-2023 (g)

| | | | | | |
|---|-------|-------|------|------|------|
| Bank deposits (b) | 3,151 | 0.50 | 1.04 | 1.32 | 1.38 |
| of which Households | 1,854 | 0.79 | 1.23 | 1.60 | 1.63 |
| - overnight deposits | 598 | 0.01 | 0.03 | 0.03 | 0.03 |
| - deposits with agreed maturity up to 2 years (h) | 30 | 0.40 | 2.04 | 2.25 | 2.47 |
| - deposits with agreed maturity over 2 years (h) | 63 | 0.72 | 0.96 | 1.05 | 1.14 |
| - regulated savings deposits (c) | 624 | 1.07 | 2.17 | 3.21 | 3.22 |
| which : passbooks A | 361 | 1.00 | 2.00 | 3.00 | 3.00 |
| - ordinary savings passbooks | 263 | 0.09 | 0.45 | 0.50 | 0.54 |
| - home savings plans | 275 | 2.59 | 2.58 | 2.58 | 2.56 |
| of which NFC | 881 | 0.09 | 0.75 | 0.90 | 1.02 |
| - overnight deposits | 595 | 0.04 | 0.24 | 0.34 | 0.37 |
| - deposits with agreed maturity up to 2 years (h) | 228 | 0.13 | 2.10 | 2.29 | 2.45 |
| - deposits with agreed maturity over 2 years (h) | 58 | 0.60 | 1.54 | 1.76 | 2.00 |
| For information : | | | | | |
| Minimum bid rate in the Eurosystem tenders | | 0.00 | 2.50 | 3.00 | 3.50 |
| 3-month Euribor (d) | | -0.50 | 2.35 | 2.64 | 2.91 |

Performance of the Constant Maturity Rate

5 years (d), (e) deposits with monetary financial institutions  Image not found or type unknown

Households and NFC's deposits (in %). Differ slightly from the total of the components

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

Passbooks A and Ordinary savings passbooks

Rate of interest on ordinary savings passbooks calculated by dividing the accrued interest flows for the month under review by the monthly averages of the corresponding outstanding amounts. For the different

types of BANQUE DE FRANCE DEPOSITS, they correspond to the average conditions practiced during the

month under review. [The following table details the methodology](#) (non-financial corporations and

households (including non-profit institutions serving households) residents.

7. In addition to the previous categories of deposits, the gross deposit portfolio also includes some

investments in public debt (other general government, insurance corporations, non-monetary market funds,

investment funds and securitization vehicles). [Apple](#) and [Android](#)

STATINFO March 2023

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

interest rates on bank deposits

Home savings plans, year passbooks and people's savings passbooks.

[e. 5 years Constant Maturity Rate](#).

f. Revised data.

g. Provisional data.

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

loans