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Interest rates on deposits 2021Mar

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The average interest rates on bank deposits decreases very slightly

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

The average interest rates on bank deposits lowers from 0.45 % to 0.44 % between February and March

2021. This very slight decrease is driven by interest rates on deposits with agreed maturity, for both households and NFCs.

	Mar- 2020	Jan- 2021	Feb- 2021 (e)	Mar- 2021 (f)
Average interest rates on bank deposits	0.50	0.45	0.45	0.44
Households	0.73	0.68	0.67	0.67
of which : - overnight deposits	0.02	0.02	0.02	0.02
- deposits with agreed maturity up to 2 years (g)	0.63	0.47	0.46	0.44
- deposits with agreed maturity over 2 years (g)	1.18	1.00	0.99	0.97
- regulated savings deposits (b)	0.53	0.53	0.53	0.53
of which : passbooks A	0.50	0.50	0.50	0.50
- ordinary savings passbooks	0.14	0.11	0.11	0.11
- home savings plans	2.64	2.61	2.61	2.61
NFC	0.20	0.15	0.15	0.14
of which : - overnight deposits	0.09	0.08	0.08	0.08
- deposits with agreed maturity up to 2 years (g)	0.22	0.14	0.14	0.13
- deposits with agreed maturity over 2 years (g)	1.04	0.88	0.86	0.84
For information :				
Minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.42	-0.55	-0.54	-0.54
Performance of the Constant Maturity Rate of 5 years (c), (d)	-0.41	-0.63	-0.54	-0.52

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 and NFCs deposits (in %)

Passbooks A and Ordinary savings passbooks

Home savings plans PEL

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

6. Provisional order of the Federal Reserve Board (for the PEthold savings plans)

It includes taxed savings, PEPs and other special saving accounts, people saving plans (PEP) and subordinated

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STAT INFO - March 2021

Interest rates on bank deposits

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