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Interest rates on deposits 2020Mar

Les dernières parutions

[Taux de rémunération des dépôts bancaires Jan 2024](#) [Taux de rémunération des dépôts bancaires Déc 2023](#)

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Interest rate on outstanding bank deposits decreases slightly again

Interest rate on outstanding amounts of deposits in percentage and seasonally adjusted (a)
In March 2020, the average interest rate on bank deposits sits at 0.50%, compared with 0.52% in February.

This slight decrease is due to the remuneration of the Non-Financial Corporations deposits, and notably to the overnight's ones, whilst the average interest rate for households' deposits remains at 0.73%.

	Mar- 2019	Jan- 2020	Feb- 2020 (e)	Mar - 2020 (f)
Average interest rates on bank deposits	0.62	0.58	0.52	0.50
Households	0.88	0.83	0.73	0.73
of which : - overnight deposits	0.03	0.02	0.02	0.02
- accounts with agreed maturity up to 2 years (g)	0.77	0.68	0.64	0.63
- accounts with agreed maturity over 2 years (g)	1.51	1.22	1.19	1.18
- regulated savings accounts (b)	0.79	0.78	0.53	0.53
of which : passbooks A	0.75	0.75	0.50	0.50
- ordinary savings passbooks	0.26	0.16	0.14	0.14
- home savings plans	2.67	2.65	2.59	2.65
NFC	0.26	0.22	0.22	0.20
of which : - overnight deposits	0.10	0.10	0.10	0.09
- accounts with agreed maturity up to 2 years (g)	0.25	0.21	0.21	0.22
- accounts with agreed maturity over 2 years (g)	1.28	1.07	1.05	1.03
For information :				
minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.31	-0.39	-0.41	-0.42
performance of the Constant Maturity Rate of 5 years (c), (d)	-0.20	-0.41	-0.52	-0.41

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, people's savings plans, deposits with books and people's savings passbooks.

Monthly average of

Households and NFC's deposits (in %)

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

Revised data

Passbooks A* and Ordinary savings passbooks

Home savings plans PEL

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

source: BANQUE DE FRANCE - DIRECTION GENERALE DES STATISTIQUES, DES ETUDES ET DE

STATISTICS INFORMATION [series published in February 2020](#)

Passbooks A interest rate was reduced to .0.50% starting 1st of February 2020.

Scale in general in the PDF with documents.

70% REM DEP BAN 2018 (101) SI-TauxInteretDepots_202003_EN.pdf on [World Bank](#)

[TAU REM DEP BAN 2218_en_SI-TauxInteretDepots_202003_EN.pdf \(PDF - 180 Ko\)](#)

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STAT INFO - March 2020

Interest rates on bank deposits

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