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Interest rates on deposits 2022Sep

Les dernières parutions

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The average interest rate on deposits rises slightly in September

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

<ul style="list-style-type: none"> The average interest rate on bank deposits rises slightly to 0.54% in September, up from 0.71% in August. Within deposits, the rise in interest rates has an impact on the short maturities. The interest rate on NFC's deposits with agreed maturity up to two years rises by 17 basis points to 0.39%, the one on households' rises by 14 basis points to 0.56% 	2021	2022	2022 (e)	2022 (f)
Average interest rates on bank deposits	0.41	0.49	0.71	0.74
Households	0.63	0.77	1.12	1.13
of which : - overnight deposits	0.01	0.01	0.01	0.01
- deposits with agreed maturity up to 2 years (g)	0.41	0.42	0.42	0.56
- deposits with agreed maturity over 2 years (g)	0.81	0.69	0.70	0.70
- regulated savings deposits (b)	0.53	1.07	2.15	2.16
which : passbooks A	0.50	1.00	2.00	2.00
- ordinary savings passbooks	0.09	0.09	0.17	0.22
- home savings plans	2.59	2.57	2.58	2.56
NFC	0.10	0.10	0.11	0.16
of which : - overnight deposits	0.04	0.05	0.05	0.07
- deposits with agreed maturity up to 2 years (g)	0.13	0.14	0.22	0.39
- deposits with agreed maturity over 2 years (g)	0.67	0.62	0.66	0.69
For information :				
Minimum bid rate in the Eurosystem tenders	0.00	0.50	0.50	1.25
3-month Euribor (c)	-0.55	0.04	0.40	1.01
Performance of the Constant Maturity Rate of 5 years (c), (d)	-0.48	1.14	1.11	1.95

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.

Researcher's note: Deposits of non-financial corporations and households are not included in the type unknown

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

household and NFC deposits (in %)

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

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

Monthly averages

Passbooks A and Ordinary savings passbooks

5 years Constant Maturity Rate. Source: French Bond Association.

Home savings plans PEP

Revised data

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

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