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Interest rates on deposits 2020Nov

Les dernières parutions

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Stability of the average interest rate on bank deposits

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

In November 2020, the average interest rate on bank deposits is 0.46%, unchanged since August 2020.

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	Nov- 2019	Sep- 2020	Oct- 2020 (e)	Nov- 2020 (f)
Average interest rates on bank deposits	0.58	0.46	0.46	0.46
Households	0.83	0.69	0.68	0.68
of which : - overnight deposits	0.02	0.02	0.02	0.02
- accounts with agreed maturity up to 2 years (g)	0.71	0.57	0.55	0.54
- accounts with agreed maturity over 2 years (g)	1.28	1.06	1.05	1.03
- 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	0.17	0.12	0.12	0.12
- home savings plans	2.65	2.63	2.62	2.62
NFC	0.22	0.16	0.17	0.16
of which : - overnight deposits	0.10	0.08	0.09	0.08
- accounts with agreed maturity up to 2 years (g)	0.19	0.15	0.16	0.17
- accounts with agreed maturity over 2 years (g)	1.13	0.97	0.96	0.94
For information :				
minimum bid rate in the Eurosystem tenders	0.00	0.00	0.00	0.00
3-month Euribor (c)	-0.40	-0.49	-0.51	-0.52
performance of the Constant Maturity Rate of 5 years (c), (d)	-0.43	-0.60	-0.65	-0.65

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 PFC deposits (in %)

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

Households and PFC 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

RECHERCHE, Non financial corporations and households

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