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## Interest rates on deposits 2023Jul

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 continues to rise at 1.57%, up from 1.53% in June.

- The average interest rate on non-financial corporations' deposits reaches 1.72%; it is almost stable compared with June (1.71%).

- The average interest rate on non-financial corporations' deposits stands at 1.43%, driven especially by the rise in interest rates on deposits with agreed maturity.

	Outstanding amount (EUR bn)	Remuneration rate (%)			
	July-2023 (g)	July- 2022	May- 2023	Jun- 2023	July- 2023
Bank deposits (b)	3,111	0.48	1.48	1.53	1.57
of which Households	1,867	0.77	1.68	1.71	1.72
- overnight deposits	591	0.01	0.04	0.04	0.05
- deposits with agreed maturity up to 2 years (h)	52	0.42	2.81	2.97	3.04
- deposits with agreed maturity over 2 years (h)	70	0.70	1.29	1.37	1.47
- regulated savings deposits (c)	639	1.07	3.22	3.22	3.22
which : passbooks A	369	1.00	3.00	3.00	3.00
- ordinary savings passbooks	251	0.09	0.64	0.68	0.71
- home savings plans	264	2.57	2.60	2.60	2.60
of which NFC	860	0.11	1.20	1.33	1.43
- overnight deposits	566	0.05	0.45	0.48	0.52
- deposits with agreed maturity up to 2 years (h)	237	0.14	2.89	3.11	3.25
- deposits with agreed maturity over 2 years (h)	57	0.69	2.34	2.59	2.83
For information :					
Minimum bid rate in the Eurosystem tenders		0.50	3.50	3.75	4.00
3-month Euribor (d)		0.04	3.37	3.54	3.67

## Performance of the Constant Maturity Rate

5 years (d) (e) deposits with monetary financial institutions 1.14 2.69 2.79 2.93  
e. 5 years Constant Maturity Rate. Source: French Bond Association.

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 includes some

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

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

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

interest rates on bank deposits

Monthly averages.

Revised data.

Provisional data.

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