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2. Entity Print

## Interest rates on deposits 2022Nov

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The average interest rate on deposits increases by 8 basis points in November

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

<ul style="list-style-type: none"><li>• The average interest rate on bank deposits rises by 8 basis points to 0.88% in November, up from 0.80% in October (i.e. an average monthly increase by 4.4 basis points over 11 months).</li><li>• The rise in interest rates is mainly driven by NFC deposits, whose remuneration stands at 0.45% after 0.28% in October.</li><li>• The households deposit rate stands at 1.17% in November, after 1.15% in October.</li></ul>						
Bank deposits (b)	3,123	0.41	0.74	0.80	0.88	
of which Households	1,823	0.63	1.13	1.15	1.17	
- overnight deposits	620	0.01	0.01	0.02	0.02	
- deposits with agreed maturity up to 2 years (h)	12	0.40	0.57	0.98	1.27	
- deposits with agreed maturity over 2 years (h)	58	0.78	0.71	0.72	0.73	
- regulated savings deposits (c)	575	0.53	2.16	2.16	2.16	
which : passbooks A	337	0.50	2.00	2.00	2.00	
- ordinary savings passbooks	278	0.09	0.22	0.28	0.33	
- home savings plans	280	2.59	2.56	2.58	2.57	
of which NFC	892	0.09	0.16	0.28	0.45	
- overnight deposits	662	0.04	0.07	0.10	0.17	
- deposits with agreed maturity up to 2 years (h)	174	0.13	0.39	0.81	1.29	
- deposits with agreed maturity over 2 years (h)	56	0.63	0.71	0.85	1.10	

For information :

Minimum bid rate in the Eurosystem tenders	0.00	1.25	1.25	2.00
3-month Euribor (d)	-0.57	1.01	1.43	1.83
Performance of the Constant Maturity Rate of 5 years (d), (e)	-0.41	1.95	2.34	2.27

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 security institutions on deposits of non-financial corporations and households (including non-profit institutions serving households) residents.

In addition to the households' and NEC's deposits, the global deposits remuneration rate includes other money holding sectors (other general government, insurance corporations, non-monetary market funds, investment funds and securitization vehicle)

Regulated rates passbooks include passbooks, A blue passbooks, sustainable development passbooks, savings passbooks, youth passbooks and people's savings passbooks.

Monthly averages in PDF window documents:

For more information, see the French Bond Association EN 101 [Wolfram Barstad de France](https://www.votrebancard.fr/revue-de-presses/le-revenu-de-presses/le-revenu-de-presses)  
Revised MPEP\_BAN\_2260\_en\_SI-TauxInteretDepots\_202211\_EN.pdf (PDF - 73 Ko)

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