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Interest rates on deposits 2023Jan

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 bank deposits keep growing in January

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

	Outstanding amount (billion EUR)	Remuneration rate			
		Jan- 2023 (g)	Jan- 2022 (f)	Nov- 2022 (f)	Dec- 2022 (f)
<div><div>• The average remuneration of bank deposits rises by 9 basis points in January to 1.04%, crossing the symbolic 1% threshold for the first time since 2015.</div><div>• The increase is more pronounced for NFC deposits, whose remuneration stands at 0.76% after 0.60% in December.</div><div>• The household deposit rate is 1.23% in January, after 1.18% in December.</div></div>					
Bank deposits (b)	3,130	0.40	0.88	0.95	1.04
of which Households	1,851	0.62	1.17	1.18	1.23
- overnight deposits	612	0.01	0.02	0.03	0.03
- deposits with agreed maturity up to 2 years (h)	20	0.38	1.31	1.67	2.00
- deposits with agreed maturity over 2 years (h)	60	0.75	0.74	0.80	0.93
- regulated savings deposits (c)	604	0.52	2.16	2.17	2.17
which : passbooks A	351	0.50	2.00	2.00	2.00
- ordinary savings passbooks	273	0.09	0.33	0.33	0.45
- home savings plans	282	2.54	2.57	2.57	2.58
of which NFC	879	0.09	0.45	0.60	0.76
- overnight deposits	620	0.04	0.17	0.21	0.24
- deposits with agreed maturity up to 2 years (h)	203	0.13	1.30	1.68	2.08
- deposits with agreed maturity over 2 years (h)	56	0.62	1.09	1.41	1.74
For information :					
Minimum bid rate in the Eurosystem tenders		0.00	2.00	2.50	2.50
3-month Euribor (d)		-0.56	1.83	2.06	2.35

Performance of the Constant Maturity Rate

5 years (d), (e) deposits with monetary financial institutions -0.21 2.27 2.36 2.52
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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 is 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 deposits include some

deposits in the sectors (other general government, insurance corporations, non-monetary market funds,

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

STATINFO January 2023

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

interest rates on bank deposits

Home savings plans, year passbooks and people's savings passbooks.

[e. 5 years Constant Maturity Rate.](#)

[f. Revised data.](#)

[g. Provisional data.](#)
[h. Including taxed saving books, other special saving accounts, people saving plans \(PEP\) and subordinated loans](#)