

1. [Accueil](#)
2. Entity Print

Interest rates on deposits 2023May

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 rises by 4 basis points, up to 1.48% in May.
- The average rate of remuneration on household deposits reaches 1.68%.
- The remuneration of NFC deposits stands at 1.20%, driven by both the rise in rates on term accounts and the more limited rise in rates on overnight deposits.

	May-2023	May-2022	Mar-2023	Apr-2023 (f)	May-2023 (g)
Bank deposits (b)	3,102	0.50	1.38	1.44	1.48
of which Households	1,857	0.79	1.63	1.66	1.68
- overnight deposits	592	0.01	0.03	0.04	0.04
- deposits with agreed maturity up to 2 years (h)	41	0.38	2.48	2.65	2.81
- deposits with agreed maturity over 2 years (h)	66	0.69	1.12	1.20	1.29
- regulated savings deposits (c)	632	1.07	3.22	3.22	3.22
which : passbooks A	366	1.00	3.00	3.00	3.00
- ordinary savings passbooks	257	0.09	0.54	0.60	0.65
- home savings plans	269	2.58	2.56	2.60	2.55
of which NFC	857	0.09	1.01	1.13	1.20
- overnight deposits	581	0.04	0.37	0.43	0.45
- deposits with agreed maturity up to 2 years (h)	218	0.09	2.45	2.67	2.87
- deposits with agreed maturity over 2 years (h)	57	0.63	1.92	2.18	2.39
For information :					
Minimum bid rate in the Eurosystem tenders		0.00	3.50	3.50	3.75
3-month Euribor (d)		-0.39	2.91	3.18	3.37

Performance of the Constant Maturity Rate

Revised data (d) (e) deposits with monetary financial institutions 0.94 2.79 2.73 2.69
Image not found or type unknown

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 EN FRANCE, including step-up 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 also includes some

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

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

STATINFO May 2023. Regulated rates passbooks include passbooks A, blue passbooks, sustainable development passbooks,

interest rates on bank deposits, interest rates on bank deposits and people's savings passbooks.

[STATINFO](#) May 2023. [STATINFO](#) May 2023.

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

f. Revised data.

g. Provisional data.

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