

4th February 2026

Interest rates on bank deposits – France • December 2025

- In December 2025, the average remuneration on outstanding bank deposits held by households and non-financial corporations (NFCs) slightly was almost stable and reached 1.25%.
- Meanwhile, the remuneration of new deposits rose very slightly for deposits with agreed maturity held by households (over two years) and NFCs (up to two years).

Interest rates on deposits in percentage and seasonally adjusted

	Outstanding amount (€bn)	Remuneration rate on outstanding amounts (a)			New business (€bn)	Remuneration rate on new contracts		
		Dec-25 (p)	Dec-24	Nov-25 (r)		Dec-25 (p)	Dec-24	Nov-25 (r)
NFCs' and households' bank deposits	2,627	1.76	1.26	1.25				
Of which households	1,883	1.86	1.30	1.30				
of which: - overnight deposits (b)	551	0.06	0.04	0.04				
- regulated savings deposits (b,c)	728	3.07	1.80	1.80				
of which : "Livret A"	409	3.00	1.70	1.70				
- ordinary savings passbooks	225	0.90	0.74	0.73				
- deposits with agreed maturity up to 2 years (d)	71	3.13	2.34	2.32	13	2.77	2.01	2.01
- deposits with agreed maturity over 2 years (d)	108	2.36	2.41	2.40	2	2.82	2.45	2.48
- home savings plans (PEL)	199	2.63	2.63	2.63	0	2.22	1.75	1.74
Of which NFCs	743	1.51	1.16	1.14				
of which: - overnight deposits (b)	516	0.66	0.47	0.47				
- deposits with agreed maturity up to 2 years (d)	140	3.27	2.40	2.36	40	3.02	2.13	2.17
- deposits with agreed maturity over 2 years (d)	88	3.52	3.17	3.10	3	2.95	2.70	2.70

For information :

Minimum bid rate in the Eurosystem tenders	3.15	2.15	2.15
3-month Euribor €	2.82	2.04	2.05
Performance of the Constant Maturity Rate of 2 years (e), (f)	2.21	2.19	2.29
Performance of the Constant Maturity Rate of 5 years (e), (f)	2.55	2.69	2.81

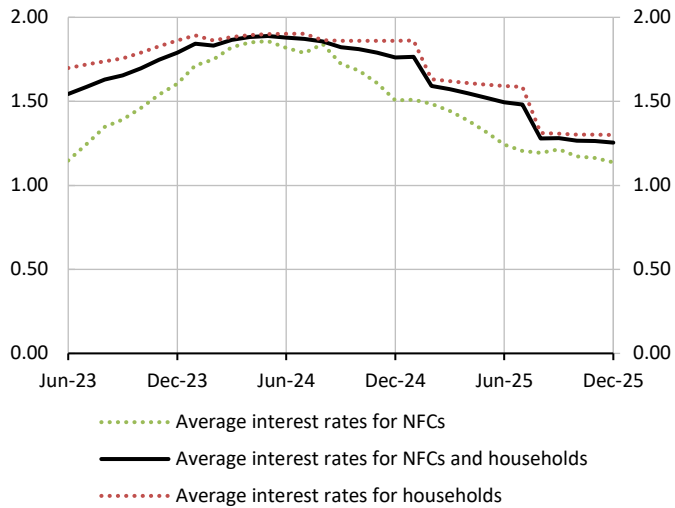
Notes :

- Due to rounding, the sum may differ slightly from the total of the components

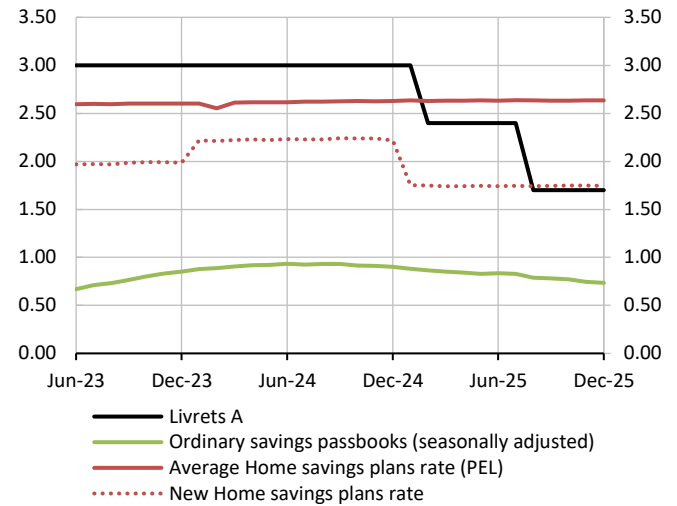
- Interest rates presented here are effective rates calculated by dividing the accrued interest flows for the months under review by the monthly averages of the corresponding outstanding amounts. For the different types of deposits, including step-up deposits, they correspond to the average conditions 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.
- For overnight deposits and savings accounts, the rate on new contracts is assumed to be equal to the rate on outstanding amounts.
- Regulated rates passbooks include "Livrets A", blue passbooks, sustainable development passbooks, home savings plans, youth passbooks and people's savings passbooks.
- Including taxed saving books, other special saving accounts, people saving plans (PEP) and subordinated loans Monthly averages.
- Monthly averages.
- 2 and 5 years Constant Maturity Rate. Source: French Bond Association.
- Revised data.
- Provisional data

Remuneration on deposits with monetary financial institutions

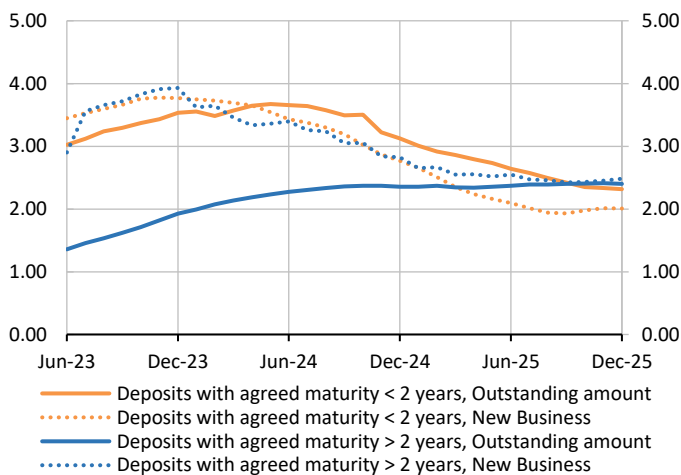
Households' and NFCs' deposits (in %, all duration)



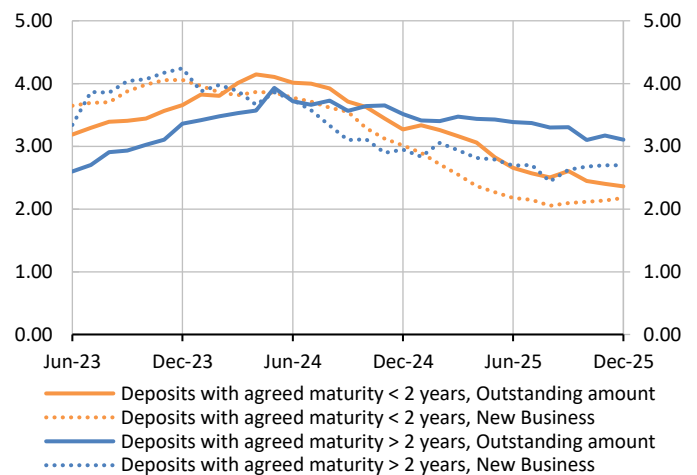
"Livret A", Ordinary savings passbooks and "PEL" (in %)



Households' deposits with agreed maturity by duration



NFCs' deposits with agreed maturity by duration



Source : BANQUE DE FRANCE – DIRECTION GÉNÉRALE DES STATISTIQUES, DES ÉTUDES ET DE L'INTERNATIONAL

