September 2nd 2026

# Interest rates on bank deposits – France • July 2026

- In July 2026, the average interest rate on outstanding bank deposits increased slightly for non-financial corporations (NFCs) at 1.21% (after 1.19% in June) and remained unchanged for households at 1.22%.
- The remuneration of new term deposits kept increasing for households and for NFCs, for all agreed maturities.

## 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 | | |
|---|---|---|---|---|---|---|---|---|
| | Jul-26 (p) | Jul-25 | Jun-26 (r) | Jul-26 (p) | Jul-26 (p) | Jul-25 | Jun-26 (r) | Jul-26 (p) |
| **NFCs' and households' bank deposits** | **2,610** | **1.48** | **1.21** | **1.22** | | | | |
| **Of which households** | **1,883** | **1.59** | **1.22** | **1.22** | | | | |
| of which: - overnight deposits (b) | 555 | 0.05 | 0.04 | 0.04 | | | | |
| - regulated savings deposits (b,c) | 721 | 2.48 | 1.60 | 1.60 | | | | |
| *of which : "Livret A"* | 405 | 2.40 | 1.50 | 1.50 | | | | |
| - ordinary savings passbooks | 230 | 0.83 | 0.75 | 0.75 | | | | |
| - deposits with agreed maturity up to 2 years (d) | 73 | 2.58 | 2.26 | 2.29 | 15 | 2.01 | 2.30 | 2.37 |
| - deposits with agreed maturity over 2 years (d) | 118 | 2.39 | 2.45 | 2.46 | 2 | 2.47 | 2.85 | 2.90 |
| - home savings plans (PEL) | 186 | 2.64 | 2.63 | 2.64 | 1 | 1.75 | 2.00 | 2.00 |
| **Of which NFCs** | **726** | **1.21** | **1.19** | **1.21** | | | | |
| of which: - overnight deposits (b) | 496 | 0.49 | 0.49 | 0.48 | | | | |
| - deposits with agreed maturity up to 2 years (d) | 138 | 2.57 | 2.41 | 2.49 | 39 | 2.14 | 2.45 | 2.52 |
| - deposits with agreed maturity over 2 years (d) | 92 | 3.37 | 3.24 | 3.25 | 3 | 2.70 | 2.90 | 3.08 |

| *For information :* | | | |
|---|---|---|---|
| *Minimum bid rate in the Eurosystem tenders* | *2,15* | *2,40* | *2,40* |
| *3-month Euribor €* | *1,99* | *2,34* | *2,43* |
| *Performance of the Constant Maturity Rate of 2 years (e), (f)* | *2,02* | *2,76* | *2,86* |
| *Performance of the Constant Maturity Rate of 5 years (e), (f)* | *2,61* | *3,05* | *3,20* |

*Notes :*

- *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 credit institutions on deposits of non-financial corporations and households (including non-profit institutions serving households) residents.*
b. *For overnight deposits and savings accounts, the rate on new contracts is assumed to be equal to the rate on outstanding amounts.*
c. *Regulated rates passbooks include "Livrets A", blue passbooks, sustainable development passbooks, home savings plans, youth passbooks and people's savings passbooks.*
d. *Including taxed saving books, other special saving accounts, people saving plans (PEP) and subordinated loans Monthly averages.*
e. *Monthly averages.*
f. *2 and 5 years Constant Maturity Rate. Source: French Bond Association.*
r. *Revised data.*
p. *Provisional data*



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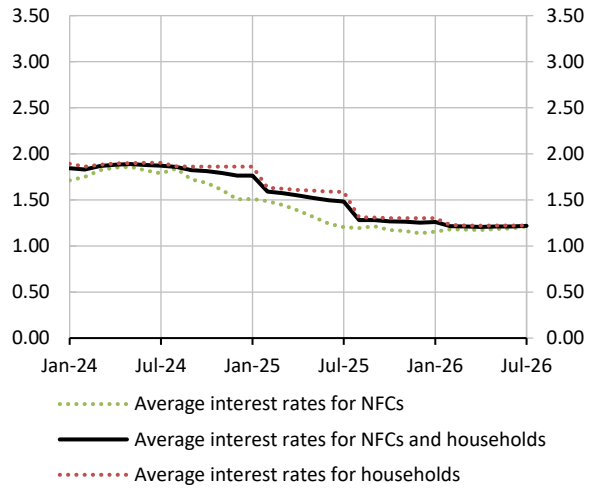
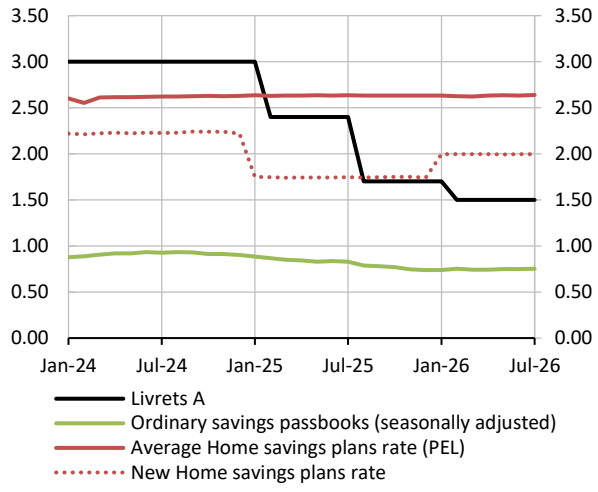
*More information : methodology, time series, Calendar*
*All statistical time series published by the Banque de France can be accessed on Webstat Banque de France*

## Remuneration on deposits with monetary financial institutions

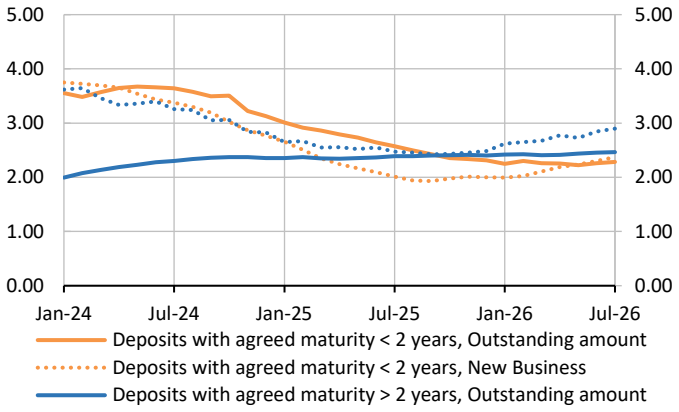
### Households' and NFCs' deposits (in %, all duration)



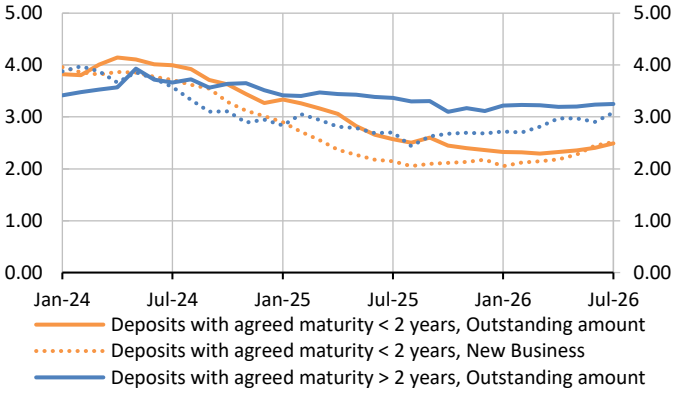

### "Livret A", Ordinary savings passbooks and "PEL" (in %)




### 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**