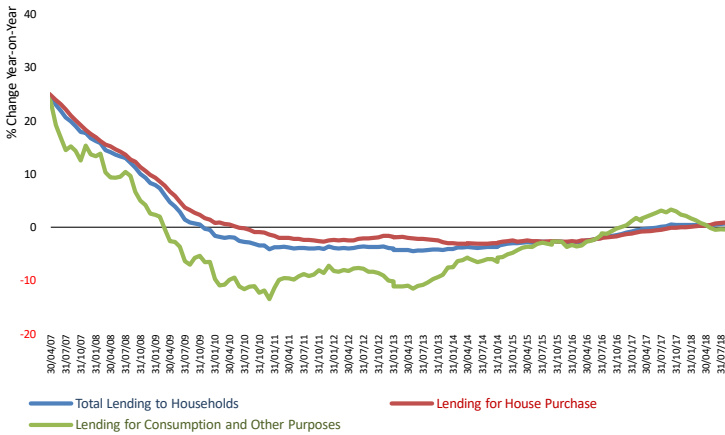




Chart 1: Lending to Irish Resident Households



Definition: Lending to Irish households covers developments in lending for house purchase, and lending for consumption and other purposes by banks within Ireland.

Summary: The pace of expansion in lending to Irish households in the pre-crisis years was among the highest in the euro area. The subsequent decline was particularly large for consumer lending which started to show year-on-year declines in early 2009. However, this trend has reversed in recent years, with consumer lending now recording positive annual growth. Meanwhile, total lending, which had been contracting on an annual basis since late 2009, also recently began to show positive growth. The extent of the contraction in household lending in Ireland had been more pronounced than in the euro area as a whole.

[Full Data Set Available Here \(See Table A.1\)](#)

Chart 2: Lending to Irish Resident Non-Financial Corporations



Definition: Lending to Irish non-financial corporations (NFCs) covers developments in lending to all non-financial enterprises by banks within Ireland.

Summary: The pace of expansion in lending to Irish NFCs in the pre-crisis years was among the highest in the euro area and mainly driven by property-related lending. The post-crisis decline in NFC lending was initially concentrated in longer-term loans, while short-term loans including the use of overdrafts continued to increase, albeit at a much slower pace, before turning negative in 2012. Longer-term NFC lending, which had been declining from Q3 2013, turned positive in mid-2017. From mid-2013 the pace of decline in medium-term loans slowed, with lending turning positive in late 2014. It has since generally continued to increase on an annual basis.

[Full Data Set Available Here \(See Table A.5\)](#)

Chart 3: Lending to Irish Non-Financial Enterprises



Definition: Credit to Irish non-financial enterprises (NFEs) covers all credit to non-financial businesses, irrespective of legal form, by banks within Ireland. Small- and medium-sized enterprises (SMEs) are identified based on standard EU definitions.

Summary: The majority of credit advanced to NFEs continues to be to SMEs. These enterprises are more likely to be indigenous and have a higher reliance on funding from the Irish resident banking system than larger and multinational enterprises.

[Full Data Set Available Here \(See Table A.14 and Table A.14.1\)](#)



Financial Statistics Summary Chart Pack

Chart 4: Irish Resident and Non-Resident Private-Sector Deposits



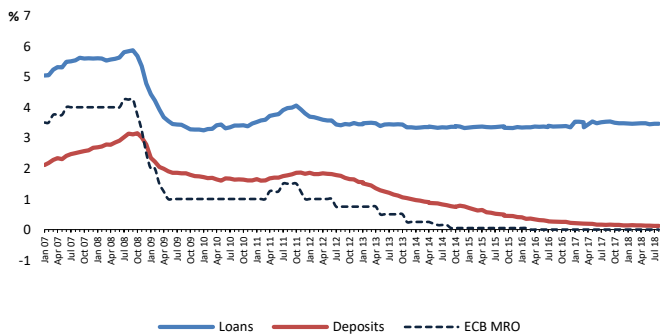
Definition: Deposits by the non-MFI private sector held in banks within Ireland.

Summary: Following a period of strong growth, inflows of deposits from the Irish resident and non-resident private sector declined sharply from early 2007 onwards. The annual rate of change in both series turned negative towards the end of 2008, and as deposit outflows continued to accelerate, the annual rate of decline in Irish resident private-sector deposits reached 11 per cent in late 2011, while the contraction in non-resident private-sector deposits was even more pronounced. The annual rate of change in Irish resident private-sector deposits turned negative again in Q1 2014, following a period of positive growth from 2012. Tentative signs of growth were observed in May 2015, and annual deposit flows have broadly remained positive since. Non-resident private-sector deposit growth turned positive in 2017 but has seen declines in the most recent months.

Note: This series refers to deposits in all credit institutions, including those in the IFSC. Breakdowns of certain deposit categories by type of bank are available on the Central Bank website.

[Full Data Set Available Here \(See Table A.1 and Table A.12.2\)](#)

Chart 5: Interest Rates on Household Loans and Deposits

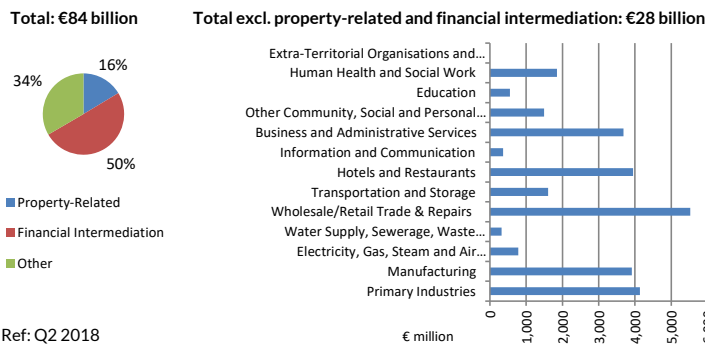


Definition: Weighted average interest rate between Irish resident banks and households on loans and deposits.

Summary: Interest rates on mortgage loans (which account for about 85 per cent of total outstanding loans to households) have typically reflected changes to the ECB's main refinancing rate, due to the high proportion of tracker and other variable rate products in the Irish market. However, over the last number of years, Irish rates have decoupled from their traditional correlation with the MRO benchmark. Irish rates remain higher than equivalent euro area interest rates.

[Full Data Set Available Here \(Table B.1.1 and Table B.1.2\)](#)

Chart 6: Credit Advanced by Sector



Definition: Credit to Irish enterprises covers all credit to businesses, irrespective of legal form, by credit institutions within Ireland. Sector classifications are based on NACE Rev.2.

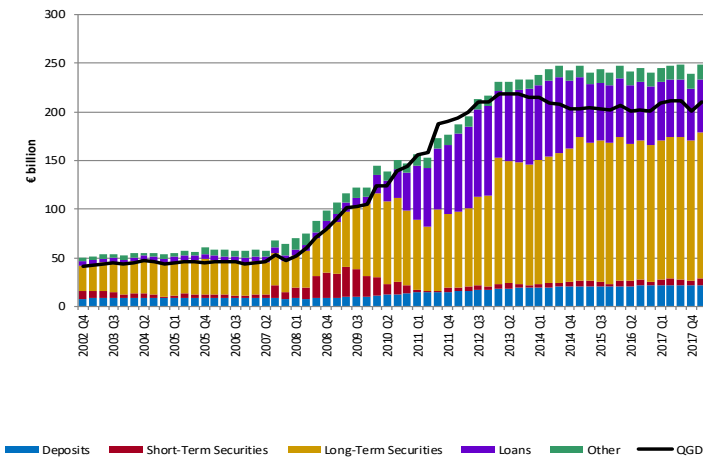
Summary: Financial Intermediation (including FVCs) and the property-related sectors of Real Estate and Construction activities account for close to 70 per cent of total credit advanced. Of the remaining 30 per cent, Wholesale/Retail Trade & Repairs, Hotels & Restaurants, Business & Administrative Services, Primary, and Manufacturing industries are the main sectors accessing credit from Irish resident credit institutions.

[Full Data Set Available Here \(See Table A.14\)](#)



Financial Statistics Summary Chart Pack

Chart 10: Government Liabilities



Definition: Government liabilities differ from the Excessive Deficit Procedure (EDP) measure of debt as it is calculated on a non-consolidated basis, and is measured at a market value. The chart also shows Quarterly Government Debt (QGD), which is the standard quarterly measure of debt consistent with EDP methodology.

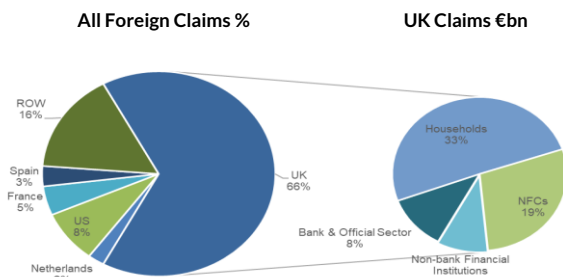
Summary: Government liabilities have grown substantially since 2008. The expansion has been largely driven by an increase in loans and securities. The promissory note issued to IBRC is classified as loans in financial accounts. The funding from the EU/IMF programme is also classified as loans.

[Full Data Set Available Here](#)

[Information Release Available Here](#)

Note: QGD available from: <http://epp.eurostat.ec.europa.eu/>

Chart 11: Foreign Claims of Irish-Owned Banks



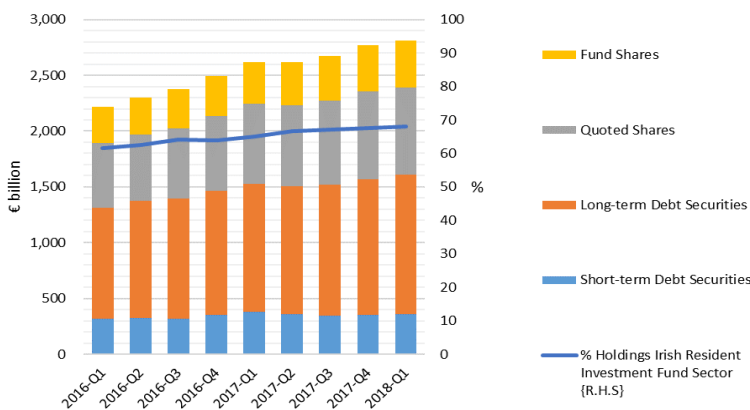
Ref: Q2 2018

Definition: The consolidated banking statistics detail the claims of the domestic banks on non-residents, by counterpart country and sector on an ultimate risk basis i.e. according to the country and sector where the ultimate guarantor of the risk resides.

Summary: Domestic banks' largest foreign claims were on the United Kingdom (including Northern Ireland), with exposures of €51.4 billion at end-June 2018. These claims are predominantly vis-à-vis the household and NFC sectors, while exposures to banks and the official sector are relatively small in comparison.

[Full Data Set Available Here](#)

Chart 12: Securities Holdings Statistics



Definition: Statistics on holdings of securities across resident institutional sectors are published by the Central Bank of Ireland on a quarterly basis. These statistics show the trends in the market value of holdings (stock) at each quarter-end and cover debt securities, quoted shares and investment fund shares/units.

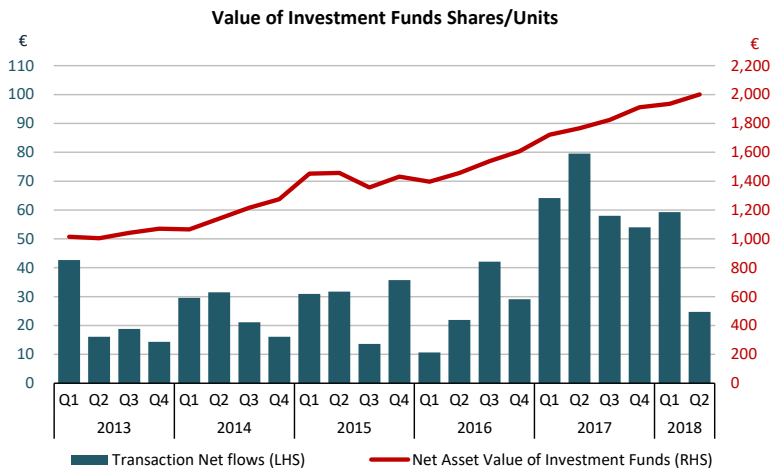
Summary: The market value of holdings of securities by Irish residents stood at €2,814 billion at end-Q1 2018, an increase of 1.6 per cent over the quarter. Holdings of debt securities stood at €1,612 billion at end-Q1 2018. Holdings of government issued securities was €643 billion (or 40 per cent) in Q1 2018, with UK Government debt accounting for €250 billion (or 39 per cent). The securities holdings of Irish-resident households with domestic custodians was €8,783 million in Q1 2018. This represents just 0.3 per cent of the total holdings of Irish residents.

[Full Data Set Available Here](#)



Financial Statistics Summary Chart Pack

Chart 13: Value of Irish Resident Investment Fund Shares/Units



Source: Investment Funds Statistics, Central Bank of Ireland.
Note: In Q3 2015, there was a reclassification of funds from Bond to Money Market funds resulting in a decrease of €30 billion in bond funds total assets

Definition: The value of Irish resident investment funds and inflows from investors.

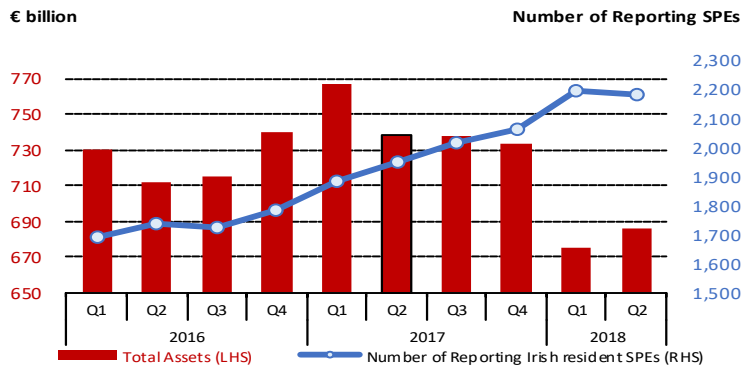
Summary: The net asset value (NAV) of investment funds (IFs) resident in Ireland increased by 3.4 per cent (€65bn) over Q2 2018, reaching €2,000bn. The total value of assets held by IFs increased by €66bn during Q2 2018 to €2,379bn.

Q2 2018 saw investor inflows of €24bn, taking the total investment for 2018 to €84bn.

The total amount of equity holdings of all funds as well as shareholdings in other funds amounted to €1,057bn at end-Q2 2018, increasing by €53bn from Q1 2018. Equity funds recorded the largest inflow of €47bn and hedge funds recorded the largest valuation loss of €27bn

[Full Data Set Available Here](#)

Chart 14: Total Assets and Number of Reporting Irish Resident SPEs



Source: Special Purpose Entity Statistics, Central Bank of Ireland.

Definition: A Special Purpose Entity (SPE) is a legal entity created to fulfil narrow, specific or temporary objectives. Financial Vehicle Corporations (FVCs) are SPEs that are set up for the purpose of carrying out securitisation activities, where these vehicles transfer the credit risk of an asset. Other Special Purpose Entities (other SPEs) are vehicles not engaged in securitisation.

Summary: Total assets of Irish-resident SPE vehicles increased in Q2 2018 by €10.6bn to €686.1bn. Exchange rate movements played a significant role in the growth of assets. An underlying trend of increasing diversification in the activities in the Irish SPE sector remains evident.

Securitisation SPEs, or FVCs, saw an increase in total assets of €14.2bn to €416.9bn, mostly driven by exchange rate movements and re-designated SPEs.

The 'Other' category, which includes a very diverse range of activities, expanded strongly. The number of vehicles increased strongly to 1,051 from 989 in the previous quarter.

Other SPEs, or non-securitisation SPEs, saw a decline in total assets of €3.6bn to €269.2bn, mainly driven by re-designated SPEs. Strong growth in fund-linked investment activity evident last year has tapered off since Q4 2017. The number of vehicles declined for the first time since Q3 2016, by 21 to 1,129.

[Full Data Set Available Here](#)