



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Money and Banking Statistical Release

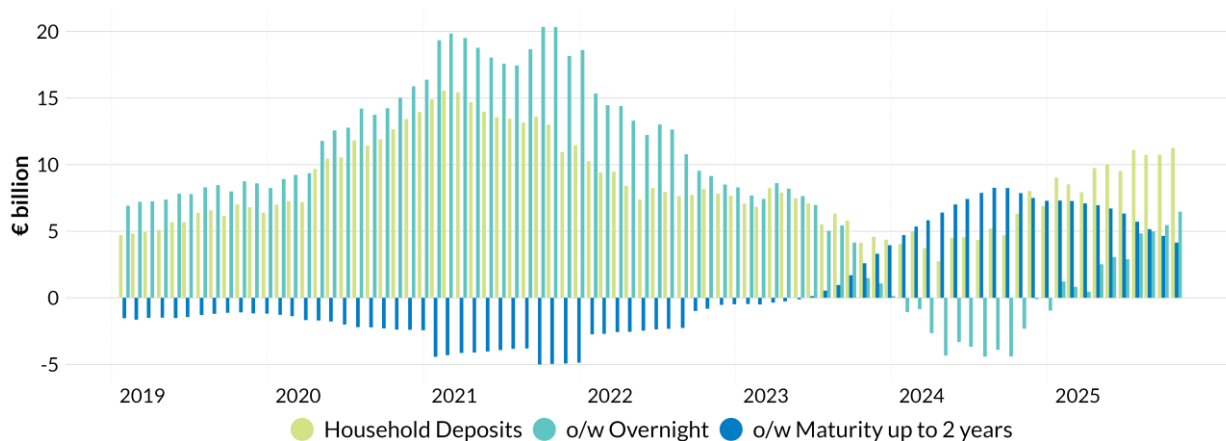
October 2025

28 November 2025

Money and Banking Statistics

Highlights in October 2025

Annual Flows of Household Deposits



Source: Money and Banking [Table A.11.1](#)

- ❖ Annual **household deposit** flows remained positive at €11.3 billion in the year to end-October 2025.
- ❖ **Deposits with an agreed maturity up to 2 years** increased by €4.2 billion in the year to end-October 2025, remaining positive but on a continued reduced pace. This follows the trend observed in previous months and is consistent with observed declining interest rates.
- ❖ Annual **overnight deposits** flows, on the other hand, have been positive since January 2025, increasing by €6.5 billion in the year to end-October 2025, which is a new high in the year so far, continuing the upwards trend. After surpassing **deposits with an agreed maturity up to 2 years** in September, **overnight deposits** flows remained higher in October.

Section 1: Loans to Households by Lending Purpose (excluding securitised loans)

Chart 1a – monthly flows

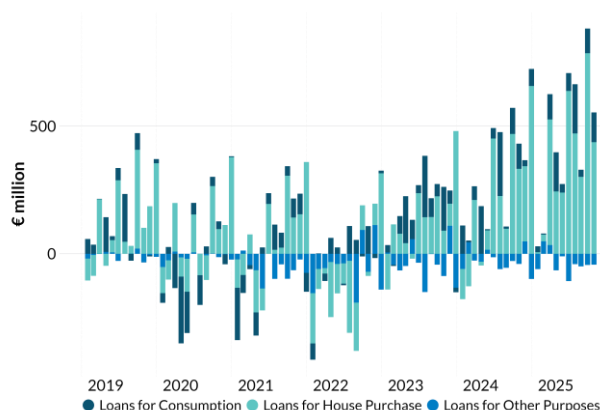
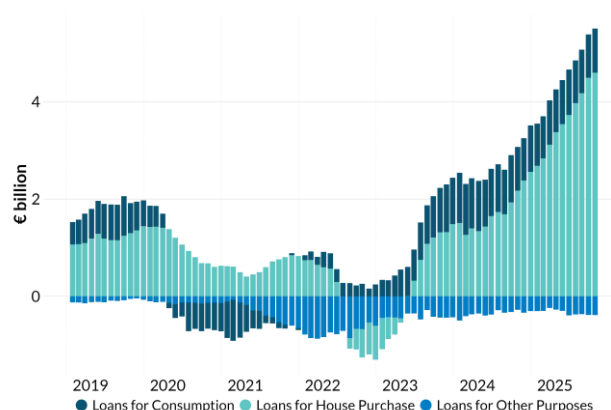


Chart 1b – annual flows



Source: Money and Banking [Table A.1](#)

Net lending to households was €511 million in October 2025, lower than in the previous month but in line with similar behaviour on the same month in past years (*Chart 1a*). This movement was mostly driven by **loans for house purchase**, with a €438 million flow in the month. **Loans for consumption** contributed with a €116 million increase, while **loans for other purposes** recorded a negative flow worth €43 million in the month.

In annual terms, **lending to households** increased by €5.1 billion, or 4.9 per cent, in the year to end-October 2025 (*Chart 1b*). This falls to 4.8 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, **loans for house purchase** were the main driver, recording €4.6 billion in the period. **Loans for consumption** contributed with €907 million, while **loans for other purposes** dropped by €387 million in the same period.

The annual change in **loans for house purchase**¹, including both on-balance sheet and securitised loans, was 5.2 per cent in the year to end-October 2025 (see [Table A.6](#)).

¹ See Note 4

Section 2: Deposits from Irish Resident Households by Maturity

Chart 2a – monthly flows

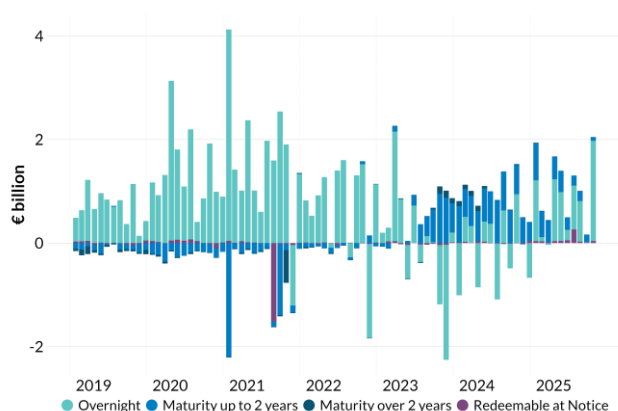
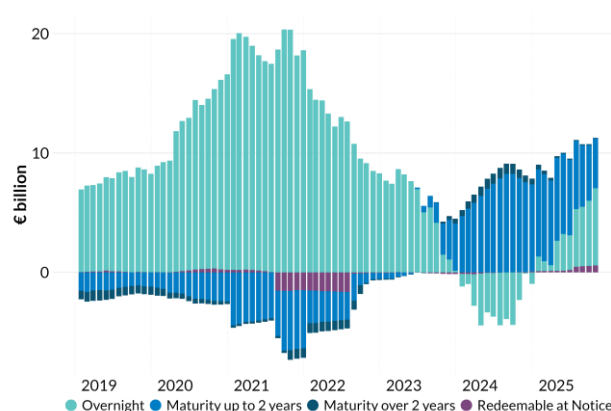


Chart 2b – annual flows



Source: Money and Banking [Table A.11.1](#)

Household deposits increased by €2 billion in October 2025 (*Chart 2a*), the largest monthly flow in the year so far and the highest since March 2023. **Household deposits** stocks stood at €170.3 billion at the end of the month, marking the first occasion in the time series history that this figure surpasses €170 billion. Even though all categories had a positive contribution, **overnight deposits** was the main driver, reporting a positive flow of €1.9 billion in the month.

On an annual basis, **household deposits** increased by €11.3 billion, or 7.1 per cent, in the year to end-October 2025 (*Chart 2b*). Even though all maturities recorded positive flows in the period, **overnight deposits**, and to a lower extent, **term deposits**, stood as the main drivers, recording flows worth €6.5 billion and € 4.2 billion, respectively. Annual flows of **deposits redeemable at notice** remained positive at €589 million in October 2025, driven by a one-off significantly elevated monthly flow in July 2025, but monthly flows have been muted since then.

Section 3: Loans to Non-Financial Corporations (NFC) by Original Maturity

Chart 3a – monthly flows

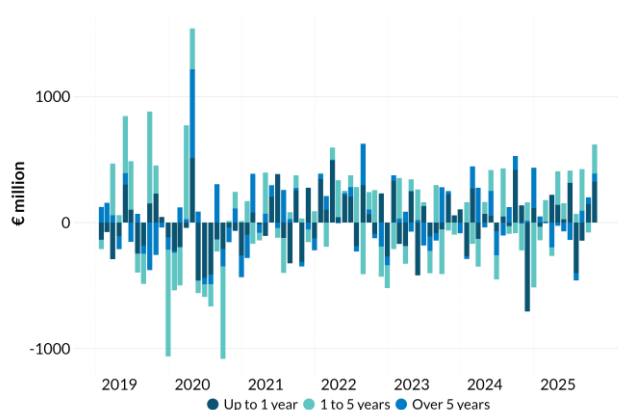
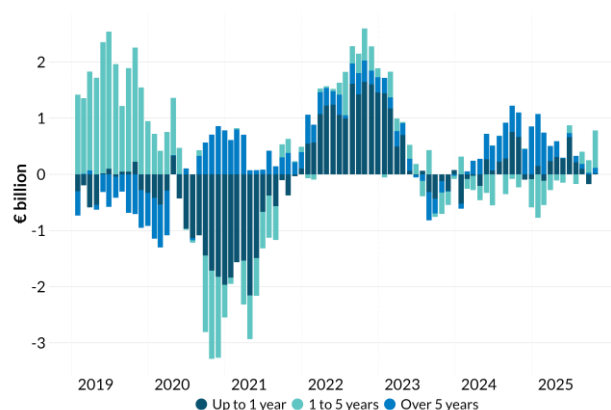


Chart 3b – annual flows



Source: Money and Banking [Table A.5](#)

Net lending to non-financial corporations (NFCs) remained positive in October 2025, recording a positive flow worth €619 million (*Chart 3a*). This was mainly driven by **short-term loans**, which recorded a positive flow of €325 million in the month, and to a lower extent, by **medium-term loans**, which contributed €230 million in the period. Flows of **long-term loans** remained positive at €64 million.

In annual terms, **NFC lending** increased by €783 million, or 2.7 per cent, in the year to end-October 2025 (*Chart 3b*). This was driven by **medium-term loans**, which recorded a positive annual flow of €664 million in the period. **Short-term loans** remained muted, while **long-term loans** recorded positive flows of €100 million in the period.

Section 4: Deposits from Non-Financial Corporations (NFC) by Maturity

Chart 4a – monthly flows

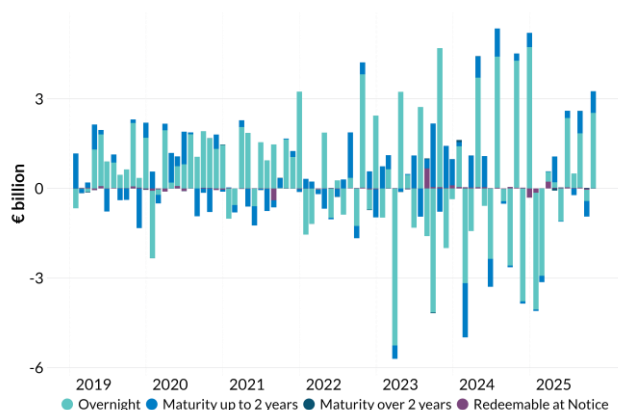
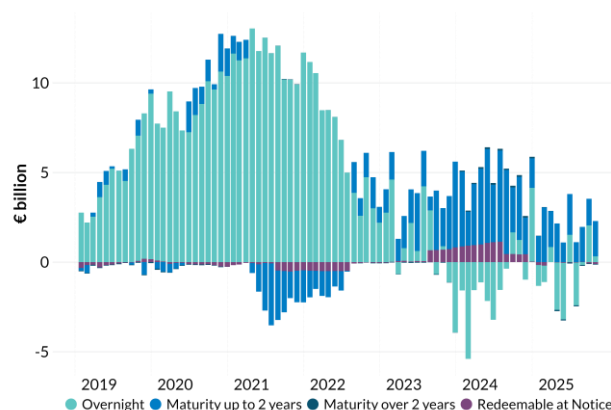


Chart 4b – annual flows



Source: Money and Banking [Table A.11.1](#)

NFC deposits were positive at €3.2 billion in October 2025, which is significant compared to the negative flow of €920 million recorded in September. This is in line with the high variability observed in the series (*Chart 4a*). **NFC deposits** stood at €86.5 billion at the end of the month. All categories but **deposits redeemable at notice** had a positive contribution, with a predominance of **overnight deposits**, which contributed €2.5 billion.

In annual terms, **NFC deposits** increased by €2.1 billion in the year to end-October 2025 (*Chart 4b*), lower than the annual flow of €3.4 billion recorded in September. This was primarily driven by positive movements of **deposits with an agreed maturity up to 2 years**, which recorded annual flows of €2 billion in the period.

Further information

Note 1:

Money and Banking statistics cover all credit institutions resident in Ireland. This includes licensed banks, building societies and, since January 2009, credit unions. A resident office means an office or branch of the reporting institution which is located in the Republic of Ireland. Data are reported in respect of resident office business only. Recent data are often provisional and may be subject to revision. For further detail, please see the [Money and Banking](#) webpage for:

- An extensive set of [Money and Banking Tables](#);
- A list of [Irish Resident Credit Institutions](#);
- [Money and Banking statistics Explanatory Note](#).

Irish-headquartered banks refers to institutions whose ultimate parent entity is resident in Ireland.

Note 2:

A number of lenders have agreed payment breaks with their customers since the onset of the COVID-19 crisis. These breaks are likely to significantly affect the Money and Banking lending data in this period, predominantly by keeping outstanding loan balances higher than they would be, had repayments followed their initial schedule. As well as this, end-quarter months' data is affected by quarterly interest capitalisation, which increases balances in on-quarter months.

Note 3:

Convenience credit debt is defined as the credit granted at an interest rate of 0 per cent in the period between payment transaction(s) undertaken with the card during one billing cycle and the date at which debit balances from the specific billing cycle becomes due. Extended credit debt is defined as the credit granted after the due date(s) of the previous billing cycle(s) has/have passed, for which an interest rate is charged.

Note 4:

Treatment of securitised loans

As a result of an update to the ECB Regulation '*on the statistical reporting of balance sheet items of credit institutions and of the monetary financial institutions sector (recast)* (ECB/2021/2)', there have been changes to how certain securitised loans are required to be classified for the purposes of statistical reporting. The below treatment, allowed under the previous Regulation, is no longer permitted under the updated Regulation:

'MFIs (....) may be allowed by their NCB to exclude from the stocks (...) any loans disposed of by means of a securitisation in accordance with national practice (...).'

The removal of this clause means that banks are now required to report all previously excluded securitised balances within their on-balance sheet stocks of outstanding loans.

This has resulted in an increase in the on-balance sheet stock of house purchase loans in tables such as Table A.1 and Table A.4.

These securitised loans were already captured in Table A.6, which combined on-balance sheet and securitised loans since the series began in January 2003. This change does not impact on published transactions and growth rates for

January 2022. As a result of this change, we will be discontinuing publication of confidential series within table A.6 in the future.

Note 5:

In March 2023 the outstanding amounts and transactions of domestic household deposits increased following the entry of a credit institution into the Irish market. Without this addition the household deposit growth in the year would have been lower still.

Statistical classification of sole proprietors

In line with their treatment in ESA 2010, the Central Bank is harmonising the treatment of sole proprietors by reporting agents across various datasets. This has resulted in a reclassification of loans and deposits from the NFC to the Household sector. These amendments have been made with respect to January 2022 reference data, with revisions to historical data to follow. Specifically, these changes mean an increase in loan and deposit balances reported against the household sector, and a decline in balances reported against the NFC sector. This change does not impact on published transactions and growth rates for January 2022.