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Central Bank of Ireland  
Eurosystème

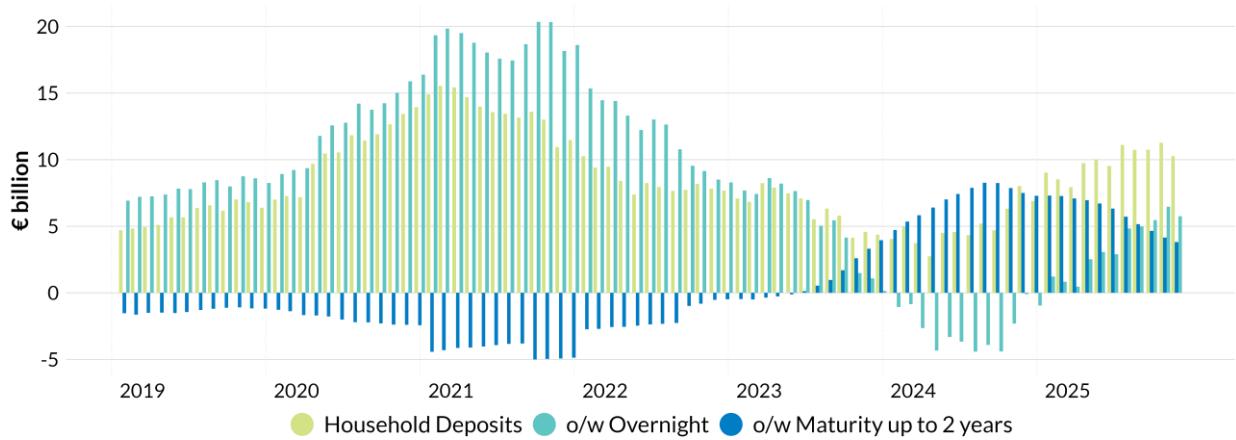
# Money and Banking Statistical Release

November 2025

# Money and Banking Statistics

## Highlights in November 2025

### Annual Flows of Household Deposits



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

- ❖ Annual **household deposit** flows remained positive at €10.3 billion in the year to end-November 2025.
- ❖ **Deposits with an agreed maturity up to 2 years** increased by €3.8 billion in the year to end-November 2025, remaining positive but at a slower growth rate than in recent periods. This follows the trend observed in previous months and is consistent with observed declining interest rates.
- ❖ Annual **overnight deposits** flows have been positive since January 2025, increasing by €5.7 billion in the year to end-November 2025. This is lower than the €6.5 billion flow recorded on the previous month, but it remains higher than **deposits with an agreed maturity up to 2 years**.

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

Chart 1a – monthly flows

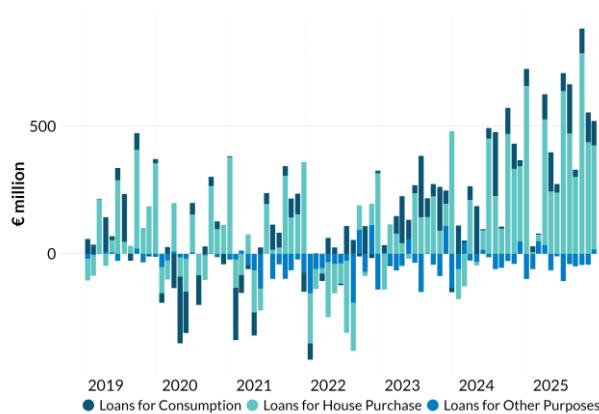
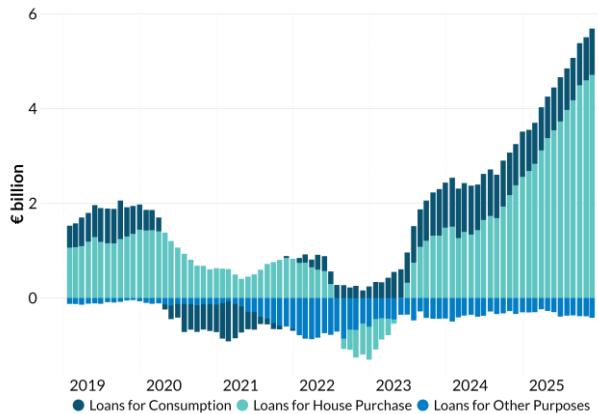


Chart 1b – annual flows



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

**Net lending to households** was €520 million in November 2025, slightly higher than in the previous month (Chart 1a). This movement was mostly driven by **loans for house purchase**, with a €408 million flow in the month. **Loans for consumption** contributed with a €96 million increase, while **loans for other purposes** recorded a positive flow of €17 million in the month.

In annual terms, **lending to households** increased by €5.3 billion, or 5.0 per cent, in the year to end-November 2025 (Chart 1b). This falls to 4.9 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly net lending, **loans for house purchase** were the main driver, recording €4.7 billion in the period. **Loans for consumption** contributed with €980 million, while **loans for other purposes** dropped by €418 million in the same period.

The annual change in **loans for house purchase**<sup>1</sup>, including both on-balance sheet and securitised loans, was 5.3 per cent in the year to end-November 2025 (see [Table A.6](#)).

<sup>1</sup> See Note 4

## Section 2: Deposits from Irish Resident Households by Maturity

Chart 2a – monthly flows

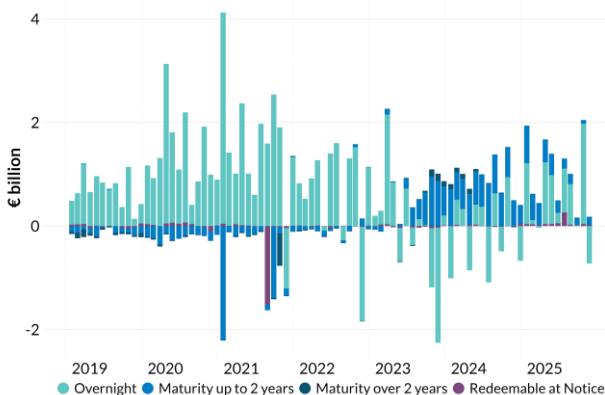
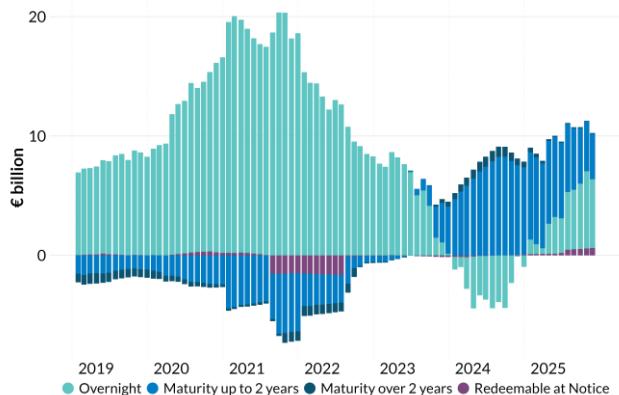


Chart 2b – annual flows



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

**Household deposits** dropped by €544 million in November 2025 (Chart 2a), the largest and only monthly reduction in the year so far and the highest since November 2023. **Household deposits** stock stood at €169.8 billion at the end of the month. This was driven by **overnight deposits**, which recorded a drop of €724 million in the month, the largest in the year so far.

On an annual basis, **household deposits** increased by €10.3 billion, or 6.4 per cent, in the year to end-November 2025 (Chart 2b). Even though all maturities recorded positive annual flows in the period, **overnight deposits**, and to a lower extent, **term deposits**, stood as the main drivers, recording flows worth €5.7 billion and €3.9 billion, respectively. Annual flows of **deposits redeemable at notice** remained positive at €632 million in November 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

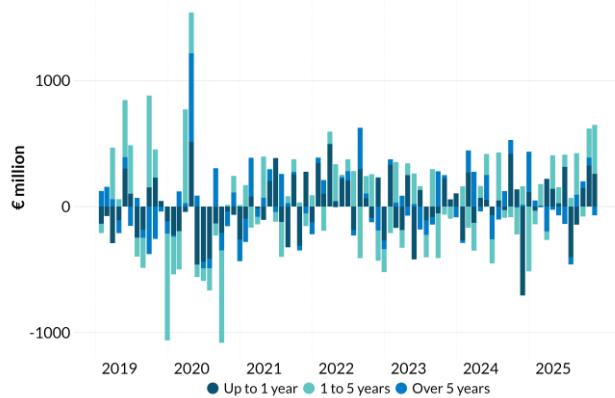
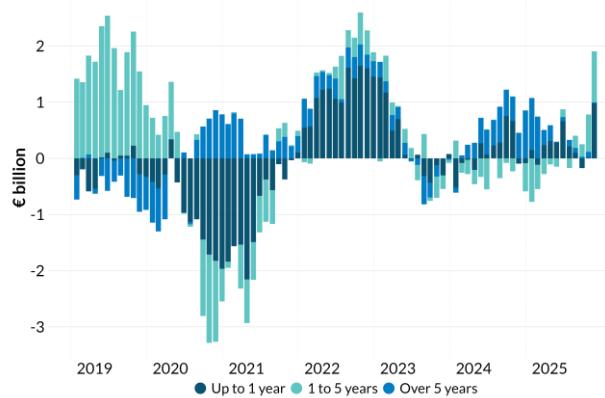


Chart 3b – annual flows



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

**Net lending to non-financial corporations (NFCs)** remained positive in November 2025, recording a positive flow worth €579 million (*Chart 3a*). This was mainly driven by **medium-term loans**, which recorded a positive flow of €389 million in the month, and to a lower extent, by **short-term loans**, which contributed €259 million in the period. Flows of **long-term loans** dropped by €69 million.

In annual terms, **NFC lending** increased by €1.9 billion, or 6.6 per cent, in the year to end-November 2025 (*Chart 3b*). This is more than twice the annual flow recorded on the previous month and the highest since November 2022. This was equally driven by **short** and **medium-term loans**, which recorded positive annual flows in the period worth €980 million and €907 million, respectively. **Long-term loans** were muted and recorded a positive flow of €16 million in the period.

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

Chart 4a – monthly flows

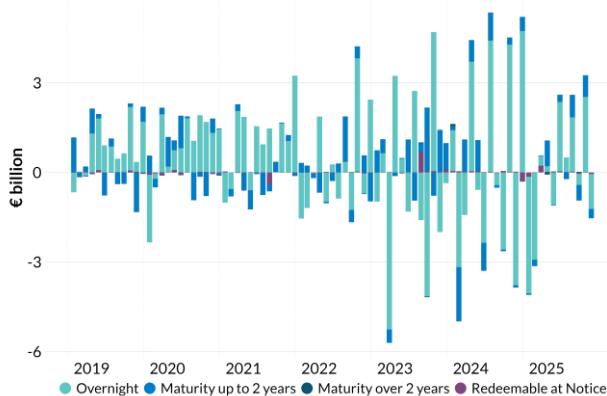
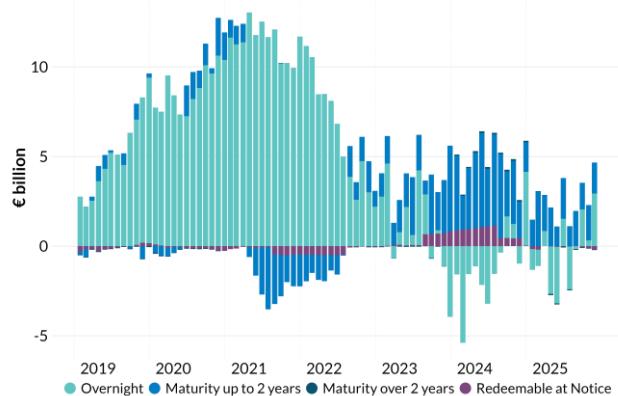


Chart 4b – annual flows



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

**NFC deposits** turned negative in November 2025, recording a negative flow of €1.5 billion in the month, which contrasts with the positive flow of €3.2 billion recorded in October 2025. This is in line with the high variability observed in the series (Chart 4a). **NFC deposits** stood at €85 billion at the end of the month. All categories had a negative contribution, with **overnight deposits** seeing the largest decrease, which contributed with a €1.2 billion drop.

In annual terms, **NFC deposits** increased by €4.4 billion in the year to end-November 2025 (Chart 4b), higher than the annual flow of €2.1 billion recorded in the previous month. This was primarily driven by positive movements of **overnight deposits**, which recorded annual flows of €2.9 billion, and to a lower extent, by **deposits with an agreed maturity up to 2 years**, contributing €1.7 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.