



Banc Ceannais na hÉireann  
Central Bank of Ireland

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Eurosystem

# Money and Banking Statistical Release

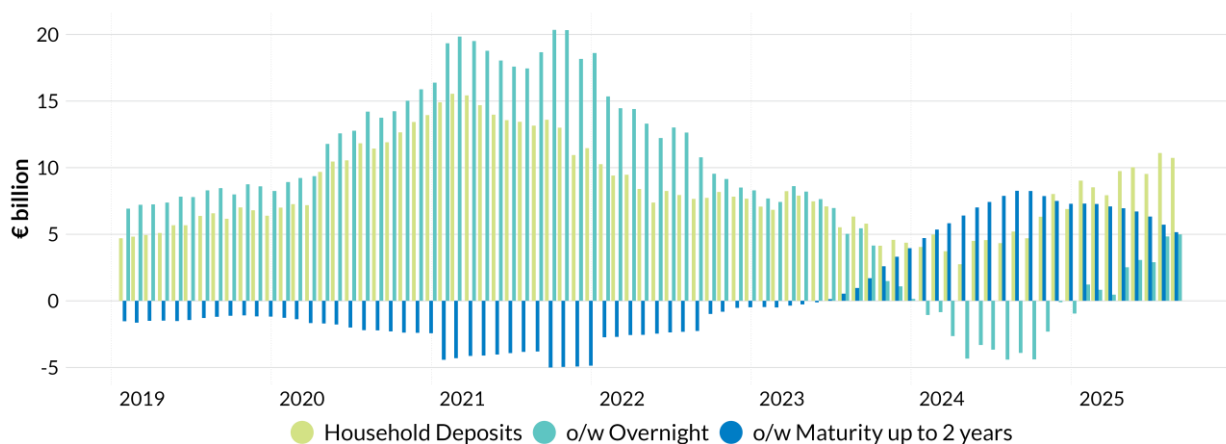
August 2025

30 September 2025

# Money and Banking Statistics

## Highlights in August 2025

### Annual Flows of Household Deposits



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

- ❖ Annual **household deposit** flows remained positive at €10.7 billion in the year to end-August 2025, a slight decrease from the €11.1 billion flow in the year to end-July 2025.
- ❖ Annual flows of **deposits with an agreed maturity up to 2 years** stood at €5.2 billion in the year to end-August 2025, remaining positive but slowing down further. This is consistent with observed declining interest rates.
- ❖ Annual **overnight deposits** flows, on the other hand, have been positive since January 2025. Annual flows in the year to end-August 2025 stood at €5 billion, which is the highest in the year so far and the highest annual flow for this category since August 2023.

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

Chart 1a – monthly flows

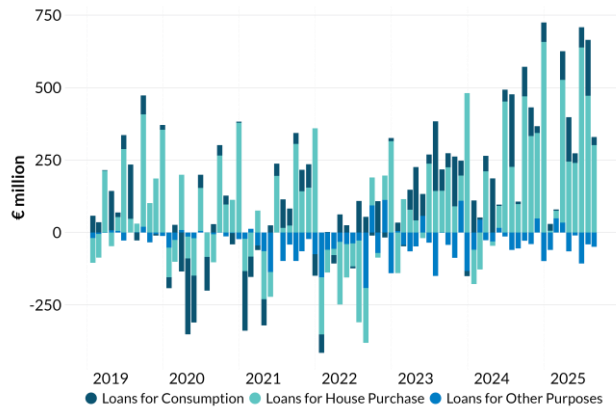
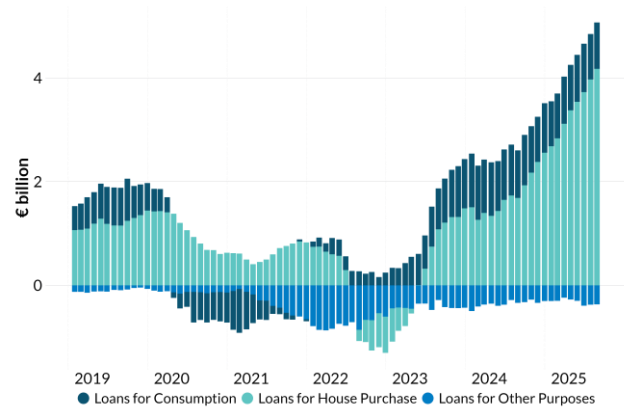


Chart 1b – annual flows



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

**Net lending to households** was €280 million in August 2025, significantly lower than the €624 million flow recorded in the previous month (*Chart 1a*). This movement was mostly driven by **loans for house purchase**, with a €301 million flow in the month. **Loans for consumption** contributed with a €28 million increase, while flows of **loans for other purposes** remained negative, at €49 million in the month.

In annual terms, **lending to households** increased by €4.7 billion, or 4.5 per cent, in the year to end-August 2025 (*Chart 1b*). This falls to 4.4 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, **loans for house purchase** were the main driver, contributing with an annual flow just under €4.2 billion, or a 4.9 per cent increase, in the period. **Loans for consumption** contributed with €895 million, while **loans for other purposes** dropped by €368 million in the period.

The annual change in **loans for house purchase**<sup>1</sup>, including both on-balance sheet and securitised loans, was 4.8 per cent in the year to end-August 2025 (see [Table A.6](#)).

<sup>1</sup> See Note 4

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

Chart 2a – monthly flows

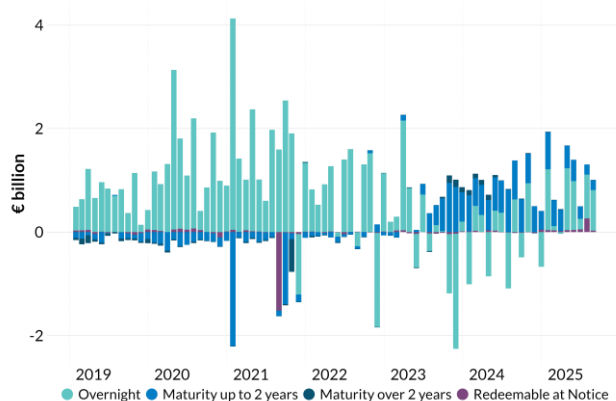
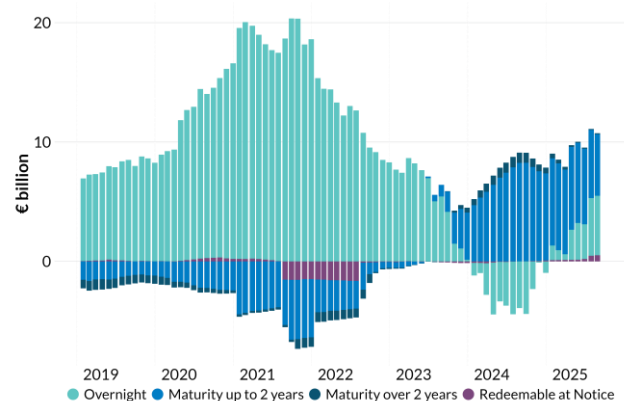


Chart 2b – annual flows



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

**Household deposits** increased by €1 billion in August 2025 (*Chart 2a*) and stood at €168.1 billion at the end of the month. This was mostly driven by **overnight deposits**, and in particular by **current accounts** which reported a positive flow of €673 million in the month.

On an annual basis, **household deposits** increased by €10.7 billion, or 6.8 per cent, in the year to end-August 2025. Even though all maturities recorded positive flows in the period, this movement was driven by **term** and **overnight deposits**, with flows worth €5.2 billion and €5 billion, respectively (*Chart 2b*). Annual flows of **deposits redeemable at notice** were positive at €519 million in the period, driven by the significantly higher monthly flow in July 2025.

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

Chart 3a – monthly flows

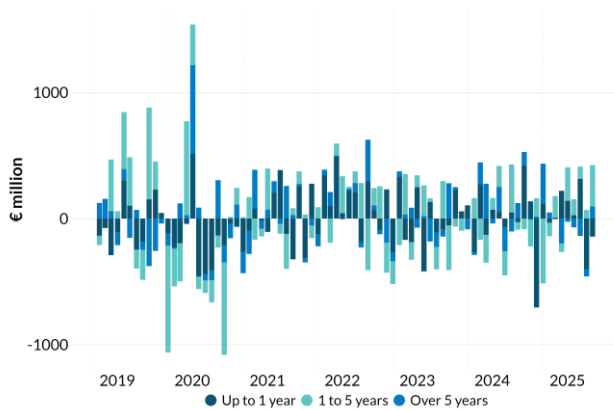
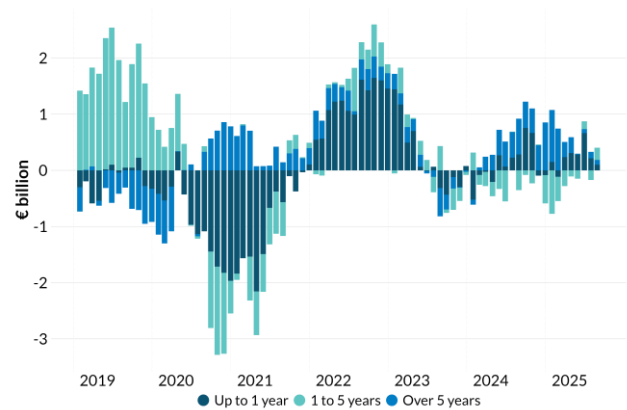


Chart 3b – annual flows



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

**Net lending to non-financial corporations (NFCs)** turned positive in August 2025, recording a positive flow worth €281 million, up from a negative flow of €390 million in the previous month (*Chart 3a*). This was driven by **medium-term loans**, which recorded a positive flow in the month worth €329 million. **Short-term loans** decreased by €144 million in the period, while **long-term loans** saw an increase of €95 million, the first positive flow recorded since January 2025.

In annual terms, **NFC lending** increased by €404 million, or 1.4 per cent, in the year to end-August 2025 (*Chart 3b*). This was driven by **medium-term loans**, which recorded positive annual flows worth €217 million in the period. The highest since January 2024. **Short** and **long-term loans** also contributed positively in the period, recording flows of €98 million and €87 million, respectively.

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

Chart 4a – monthly flows

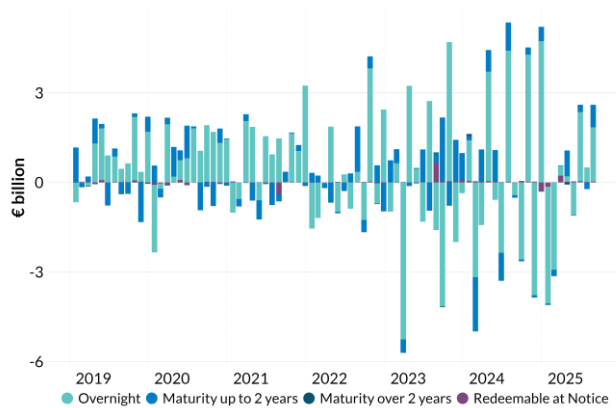
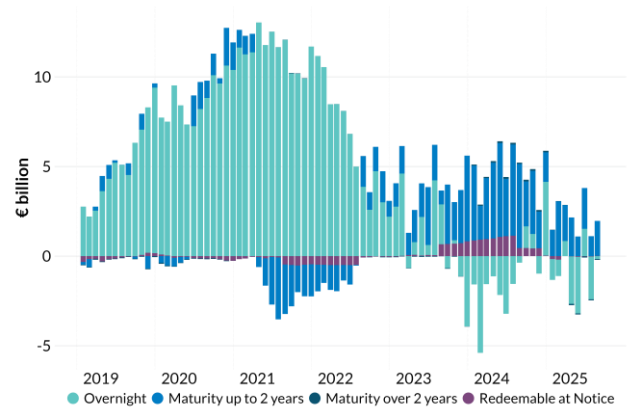


Chart 4b – annual flows



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

**NFC deposits** increased by €2.6 billion in August 2025, significantly higher than the €281 million increase in July, and stood at €84.3 billion at the end of the month (*Chart 4a*). This movement was mostly driven by a €1.8 billion increase of **overnight deposits**, and to a lesser extent, by **deposits with an agreed maturity up to 2 years**, which recorded a positive flow of €747 million. This was a significant increase on last month's drop of €222 million for this category and the highest positive flow recorded since April 2025.

In annual terms, **NFC deposits** increased by €1.8 billion in the year to end-August 2025 (*Chart 4b*), reversing the negative annual flow of €1.4 billion in the previous month. This was primarily driven by a positive movement of **deposits with an agreed maturity up to 2 years'** worth €1.9 billion in the period, partially offset by a negative flow of **overnight deposits** of €156 million.

## 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.