



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Money and Banking Statistical Release

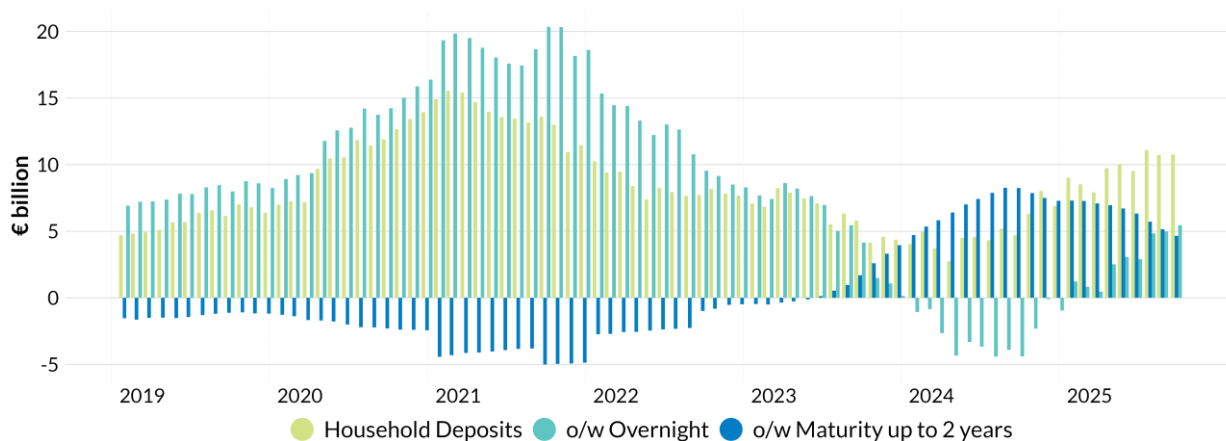
September 2025

31 October 2025

Money and Banking Statistics

Highlights in September 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-September 2025, similarly to the figure reported in August.
- ❖ Annual flows of **deposits with an agreed maturity up to 2 years** stood at €4.7 billion in the year to end-September 2025, remaining positive but on a continued reduced pace. This follows the trend observed in that past months and is consistent with observed declining interest rates.
- ❖ Annual **overnight deposits** flows, on the other hand, have been positive since January 2025 and stood at €5.5 billion in the year to end-September 2025, which is the highest in the year so far. This is also the first time **overnight deposits** surpasses **deposits with an agreed maturity up to 2 years** since September 2023, when reported annual flows stood at €4.2 billion and €1.7 billion, respectively.

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

Chart 1a – monthly flows

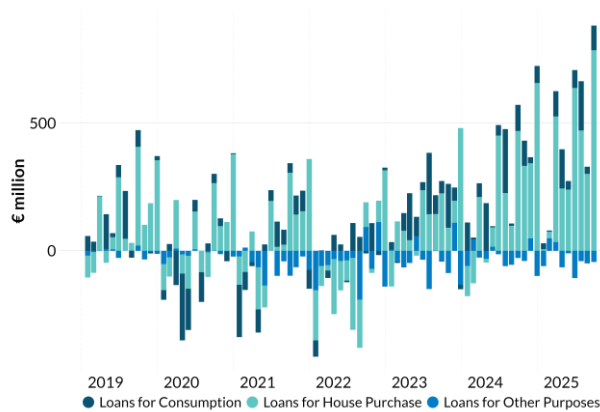
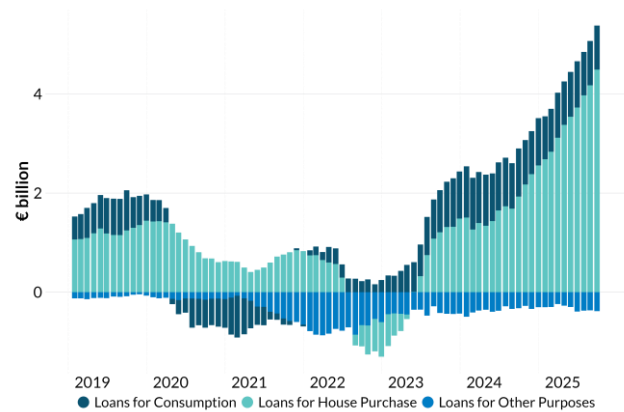


Chart 1b – annual flows



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

Net lending to households was €839 million in September 2025, significantly higher than the €280 million flow recorded in the previous month (*Chart 1a*). This movement was mostly driven by **loans for house purchase**, with a €786 million flow in the month, in line with the observed behaviour in September 2024, when monthly lending flows to households significantly increased, fuelled by strong lending for house purchase. **Loans for consumption** contributed with a €97 million increase, while **loans for other purposes** recorded a negative flow worth €44 million in the month.

In annual terms, **lending to households** increased by slightly under €5 billion, or 4.8 per cent, in the year to end-September 2025 (*Chart 1b*). This falls to 4.7 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, **loans for house purchase** were the main driver, with €4.5 billion out of the total €5 billion flow in the period attributed to that category. **Loans for consumption** contributed with an annual flow worth €890 million, while **loans for other purposes** dropped by €384 million in the same period.

The annual change in **loans for house purchase**¹, including both on-balance sheet and securitised loans, was 5.1 per cent in the year to end-September 2025 (see [Table A.6](#)).

¹ See Note 4

Section 2: Deposits from Irish Resident Households by Maturity

Chart 2a – monthly flows

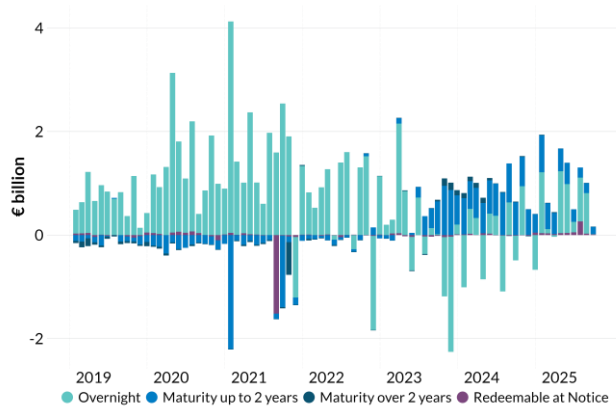
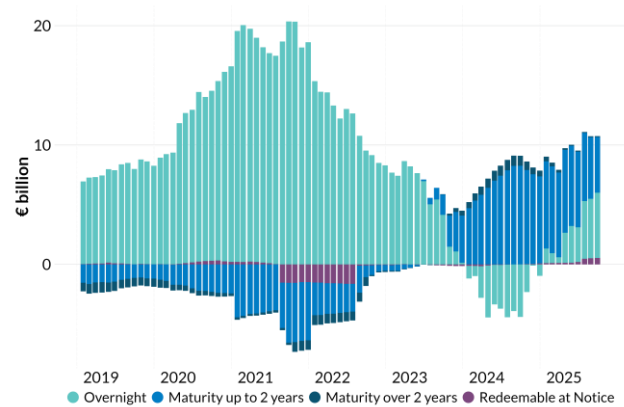


Chart 2b – annual flows



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

Household deposits increased by €165 million in September 2025 (*Chart 2a*) and stood at €168.2 billion at the end of the month. This is the lowest monthly flow in the year so far, and even though all categories had a positive contribution, **deposits with an agreed maturity up to 2 years** stood as the main driver, reporting a positive flow of €139 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-September 2025 (*Chart 2b*). This resembles figures reported in August, which is explained by the discrete monthly movements mentioned above. Even though all maturities recorded positive flows in the period, **overnight** and **term deposits** stood as the main drivers, recording flows worth €5.5 billion and €4.7 billion, respectively, in the period. Annual flows of **deposits redeemable at notice** remained positive at €544 million in September 2025, driven by a one-off significantly elevated monthly flow in July 2025, while it has been muted since then.

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

Chart 3a – monthly flows

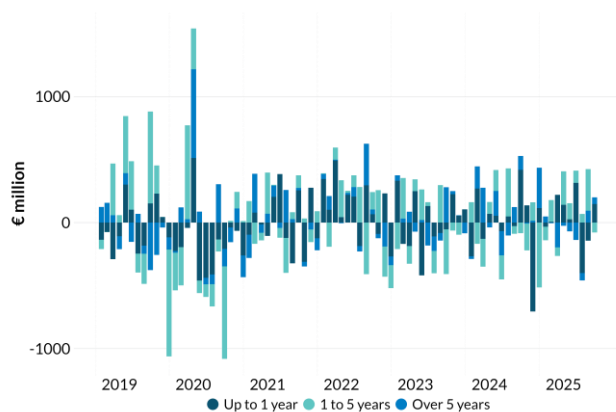
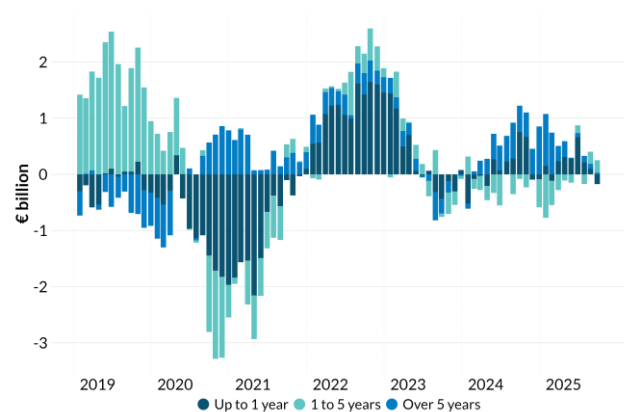


Chart 3b – annual flows



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

Net lending to non-financial corporations (NFCs) remained positive in September 2025, recording a positive flow worth €121 million (*Chart 3a*). This was mainly driven by **short-term loans**, which recorded a positive flow of €147 million in the month. **Medium-term loans** decreased by €79 million in the period, while flows of **long-term loans** remained positive at €52 million.

In annual terms, **NFC lending** was muted and increased by just €81 million, or 0.3 per cent, in the year to end-September 2025 (*Chart 3b*). This was driven by **medium-term loans**, which recorded a positive annual flow worth €222 million in the period, partially offset by negative annual flows of **short-term loans** worth €172 million. **Long-term loans** recorded positive flows of €28 million in the year to end-September 2025.

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

Chart 4a – monthly flows

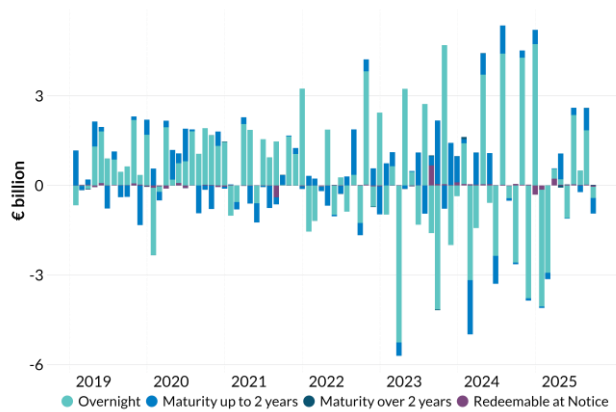
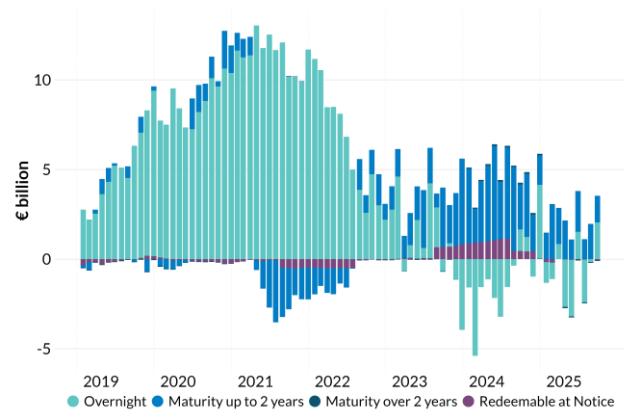


Chart 4b – annual flows



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

NFC deposits dropped by €920 million in September 2025, which is significant compared to the positive €2.6 billion flow in August, and stood at €83.1 billion at the end of the month (*Chart 4a*). All categories except **deposits with a maturity over 2 years** had a negative contribution, with a predominance of **deposits with an agreed maturity up to 2 years** and **overnight deposits**, which dropped by €519 million and €377 million, respectively. These movements all contrast with the significant increases recorded in August.

In annual terms, **NFC deposits** increased by €3.4 billion in the year to end-September 2025 (*Chart 4b*), almost twice as much as the annual flow reported in August. This was primarily driven by positive movements of **overnight deposits** and **deposits with an agreed maturity up to 2 years**, which recorded in the period annual flows of €2 billion and €1.5 billion, respectively.

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.