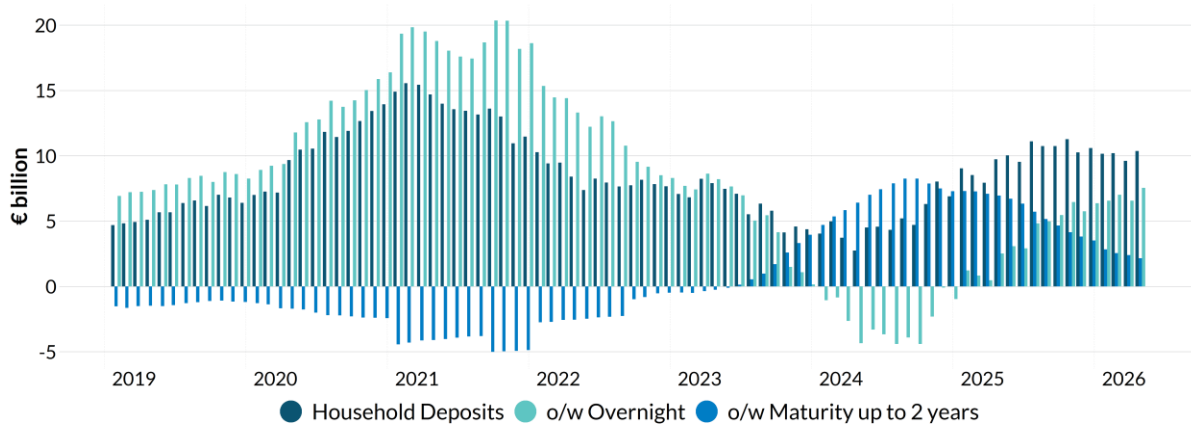


Money and Banking Statistics

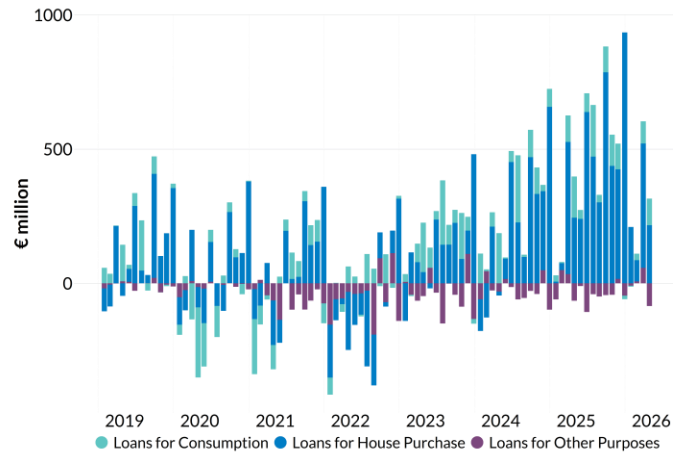
Highlights in April 2026



Source: Money and Banking Table A.11.1

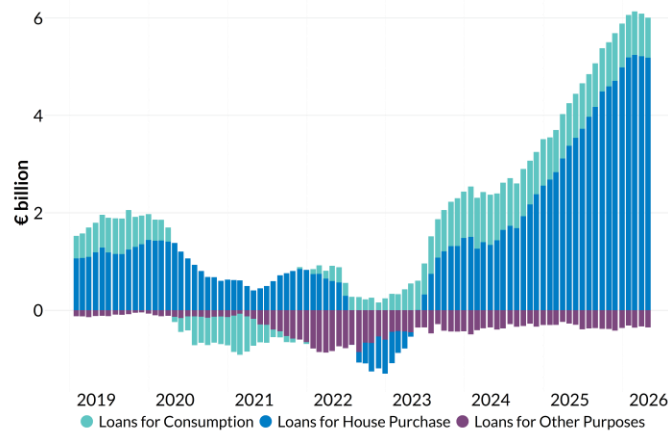
- Annual household deposits flows remained positive at €10.4 billion in the year to end-April 2026, recording the largest annual increase in the year so far.
- Deposits with an agreed maturity up to 2 years increased by €2.2 billion in the year to end-April 2026, slightly lower than in the previous month. This is €4.7 billion lower when compared to the same period last year.
- Annual overnight deposits flows increased by €7.5 billion in the year to end-April 2026, the largest annual increase seen since May 2023. After surpassing deposits with an agreed maturity up to 2 years in September last year, overnight deposits flows remained higher in April 2026.

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



Source: Money and Banking Table A.1

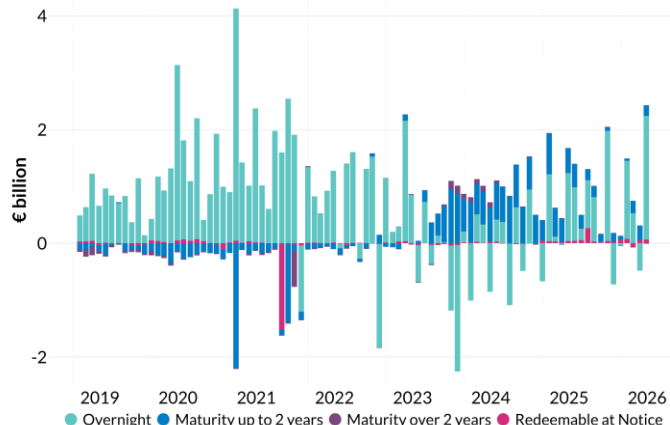
Net lending to households was €231 million in April 2026. This movement was predominantly driven by loans for house purchase, with a €216 million flow in the month, albeit flows of loans for house purchase were halved when compared to March 2026. Loans for consumption contributed with a €99 million increase, while loans for other purposes recorded a negative flow worth €85 million in the month.



Source: Money and Banking Table A.1

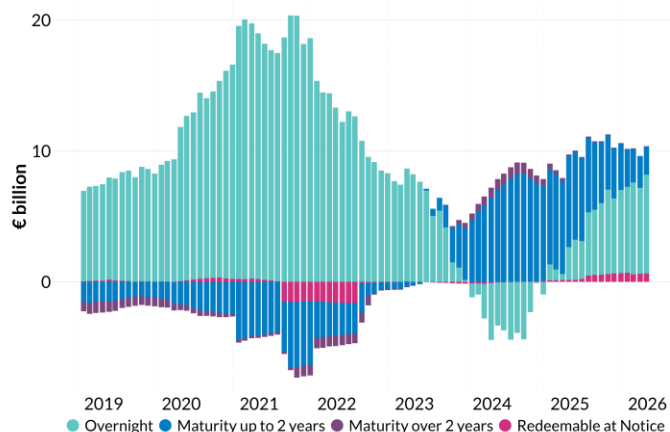
In annual terms, lending to households increased by €5.7 billion, or 5.2 per cent, in the year to end-April 2026. This falls to 5.1 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, loans for house purchase were the main driver, recording a €5.2 billion flow in the period. Loans for consumption contributed €822 million, while loans for other purposes decreased by €353 million in the same period. The annual change in loans for house purchase, including both on-balance sheet and securitised loans was 5.7 per cent in the year to end-April 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

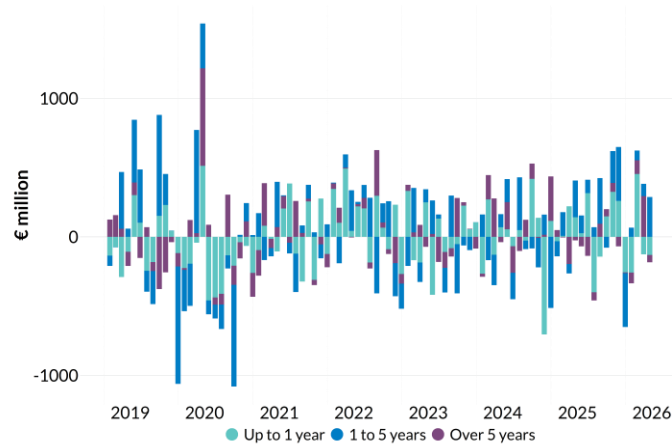
Household deposits stock stood at €174.2 billion at the end of April 2026. Monthly flows peaked at €2.4 billion, the largest monthly increase in six years. Overnight deposits accounted for most of the overall flow, reporting a positive movement of €2.2 billion in the month. Deposits with an agreed maturity up to 2 years contributed €187 million in the same period, while flows of deposits with an agreed maturity of over 2 years were negligible, slightly in negative territory.



Source: Money and Banking Table A.11.1

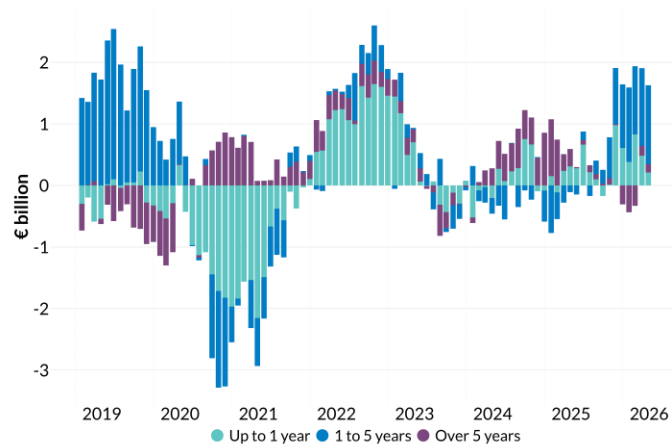
On an annual basis, household deposits increased by €10.4 billion, or 6.3 per cent, in the year to end-April 2026. Although all maturities recorded positive flows in the period, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows of €7.5 billion and €2.2 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €641 million in April 2026.

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



Source: Money and Banking Table A.5

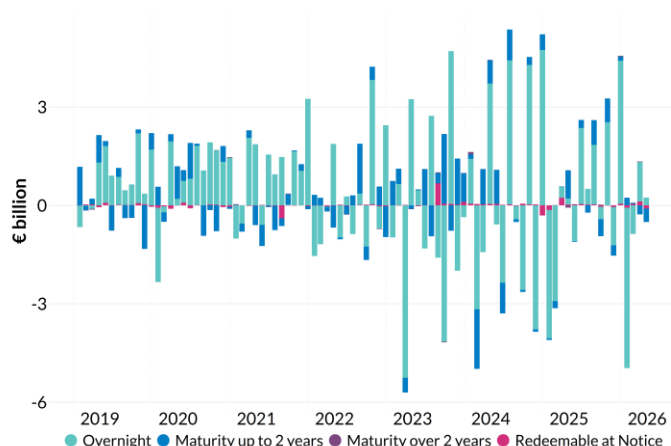
Net lending to non-financial corporations (NFCs) was positive in April 2026, recording flows of €103 million in the month. This was driven by medium-term loans, which recorded a positive flow of €287 million. Short-term and long-term loans were negative, recording outflows of €131 million and €53 million, respectively.



Source: Money and Banking Table A.5

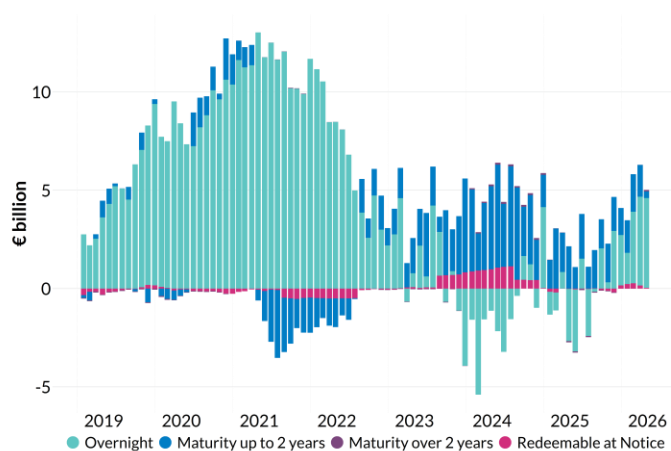
In annual terms, loans to NFCs increased by €1.6 billion, or 5.8 per cent, in the year to end-April 2026. This was driven by medium-term loans, which recorded a positive annual flow of €1.3 billion in the period. Short-term and long-term loans were also positive but had a marginal contribution, recording flows worth €210 million and €132 million, respectively.

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



Source: Money and Banking Table A.11.1

NFC deposits stood at €84.4 billion at the end of April 2026 and showed a decline of €275 million in the month. This is a relatively small movement compared to larger fluctuations in previous months and was mostly driven by deposits with a maturity up to 2 years, which had a negative contribution of €414 million, partially offset by positive flows of overnight deposits worth €235 million in the month.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €5 billion in the year to end-April 2026. This was mostly driven by overnight deposits, with a positive annual flow of €4.6 billion in the period. Deposits with a maturity up to 2 years and deposits redeemable at notice remained positive with flows worth of €341 million and €40million, respectively.