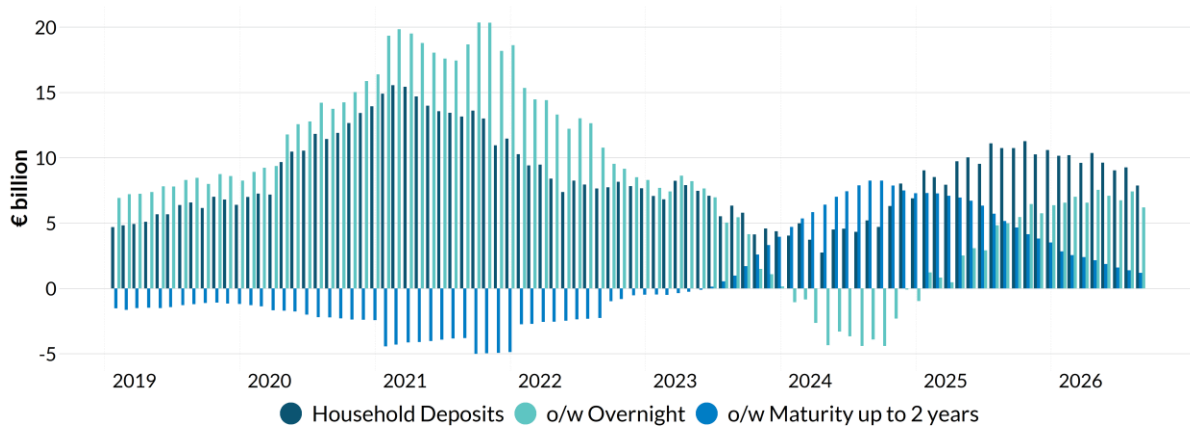


Money and Banking Statistics

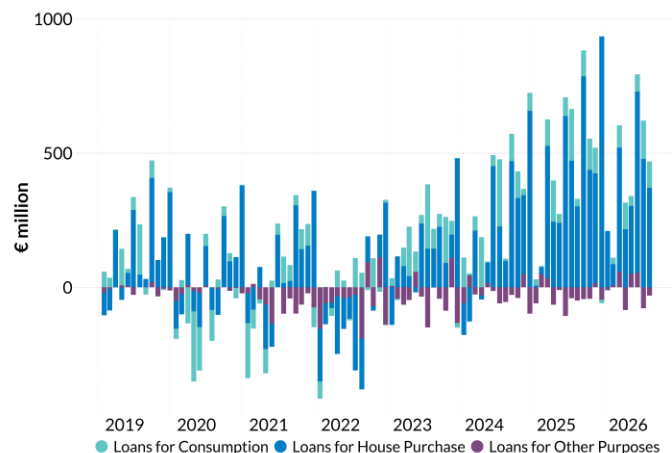
Highlights in August 2026



Source: Money and Banking Table A.11.1

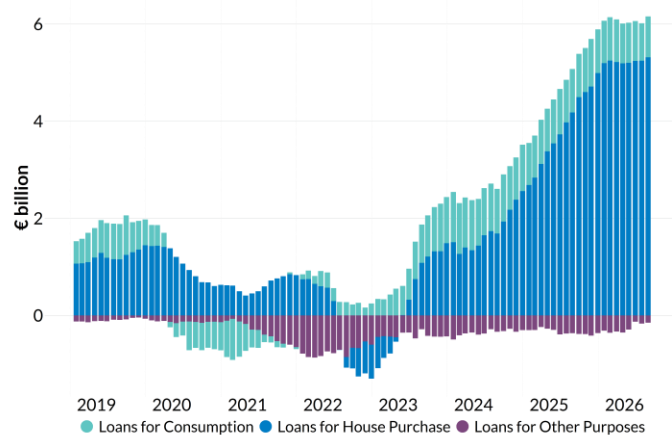
- Annual household deposit flows remained positive at €7.9 billion in the year to end-August 2026, however, this was the lowest annual increase seen since early 2025.
- Deposits with an agreed maturity up to 2 years increased by €1.2 billion in the year to end-August 2026, remaining positive and slightly lower than in the previous month. This is in line with a positive but steadily declining annual growth rate observed since February 2025.
- Annual overnight deposit flows remained positive, increasing by €6.2 billion in the year to end-August 2026, although this showed a 16 per cent decline when compared to the same period in July 2026. After surpassing deposits with an agreed maturity up to 2 years in September 2025, overnight deposit flows remained higher in August 2026.

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



Source: Money and Banking Table A.1

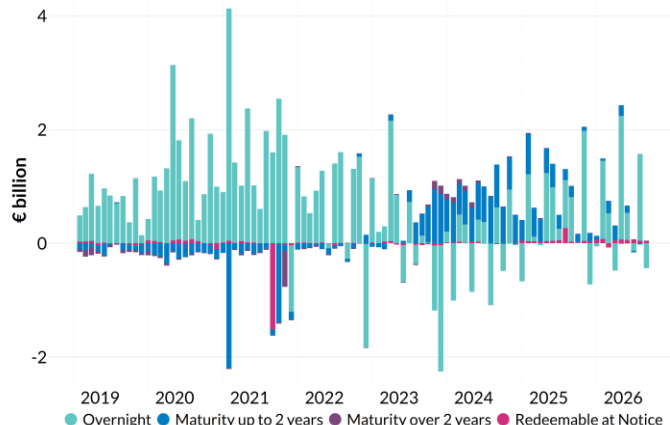
Net lending to households was €438 million in August 2026. Monthly flows were lower than in the previous month. This movement was mostly driven by loans for house purchase, with a €371 million flow in the month. Loans for consumption contributed with a €99 million increase, while loans for other purposes recorded a negative flow of €31 million in the month.



Source: Money and Banking Table A.1

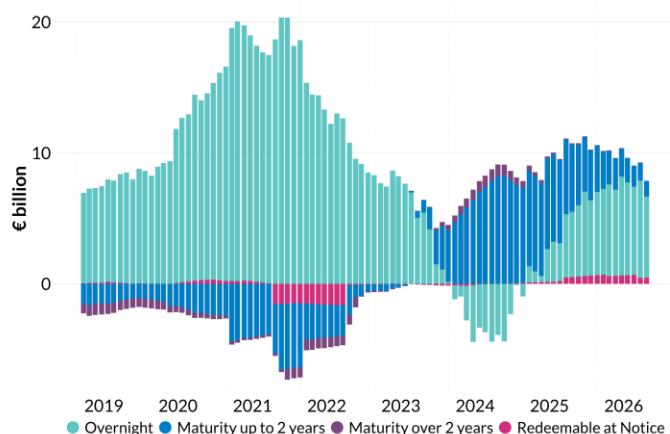
In annual terms, lending to households increased by €6 billion, or 5.4 per cent, in the year to end-August 2026, marking the largest annual increase since early 2009. This also stands at 5.4 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, loans for house purchase were the main driver, recording a €5.3 billion annual flow in the period. Loans for consumption contributed €841 million, while loans for other purposes decreased by €150 million in the 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-August 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

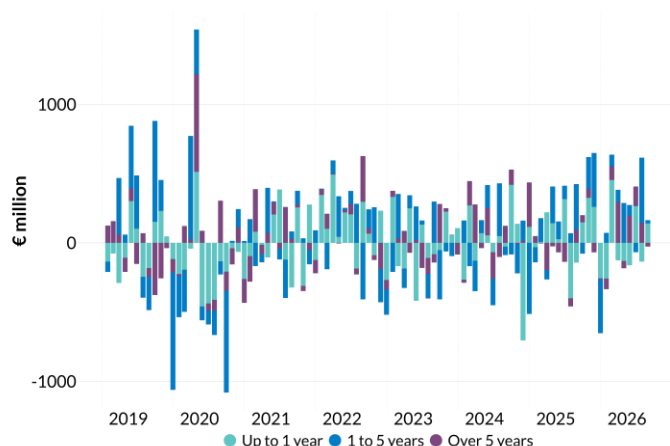
Households' deposit stock stood at €176 billion at the end of August 2026. Household deposits decreased by €393 million in the month, marking the largest monthly decline since November 2025. Most categories had negative contributions, with overnight deposits as the predominant driver, reporting a negative flow of €435 million in the month.



Source: Money and Banking Table A.11.1

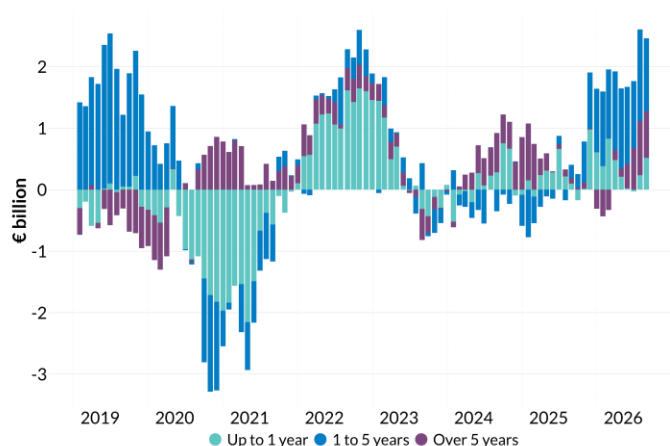
On an annual basis, household deposits increased by €7.9 billion, or 4.7 per cent, in the year to end August 2026. This was the lowest annual increase since the end of 2024. Even though all maturities recorded positive flows in the period, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows of €6.2 billion and €1.2 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €469 million in August 2026, 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



Source: Money and Banking Table A.5

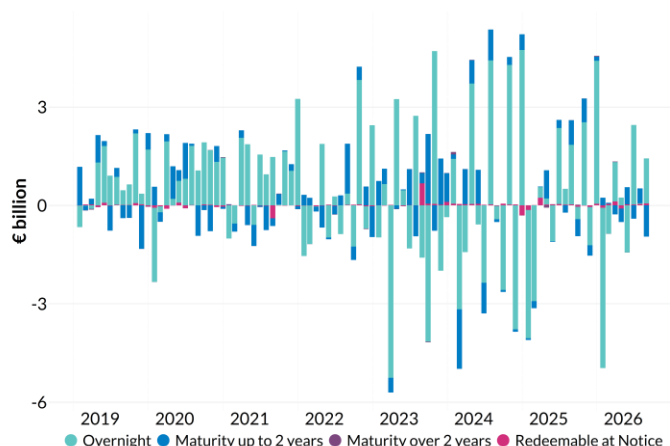
Net lending to non-financial corporations (NFCs) was positive in August 2026, recording flows worth €136 million in the month. This was mainly driven by short-term loans, which recorded a positive flow of €139 million. Medium-term loans were also positive, recording flows of €24 million, whereas long-term loans recorded negative flows worth €27 million.



Source: Money and Banking Table A.5

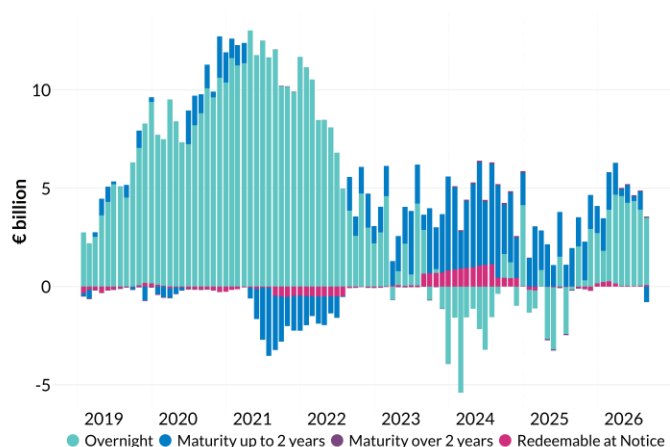
In annual terms, loans to NFCs increased by €2.5 billion, or 8.9 per cent, in the year to end-August 2026. This was driven by medium-term loans, which recorded a positive annual flow of €1.2 billion in the period, and to a lower extent, by long-term and short-term loans, with positive flows worth €757 million and €518 million, respectively.

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



Source: Money and Banking Table A.11.1

NFC deposits stood at €86.7 billion at the end of August 2026. Monthly flows were positive at €477 million, slightly lower than the previous month but in line with the high variability observed in the series. This was driven by overnight deposits, which had a positive contribution of €1.4 billion, although this was partly offset by negative flows within short-term deposits worth €1 billion. The other categories remained positive but had a marginal impact on the overall movement.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €2.8 billion in the year to end-August 2026, lower than in previous months, recording the lowest level seen since October 2025. This was primarily driven by positive overnight deposits flows in the period worth €3.4 billion, partially offset by deposits with an agreed maturity of up to 2 years, which recorded a negative flow of €792 million.