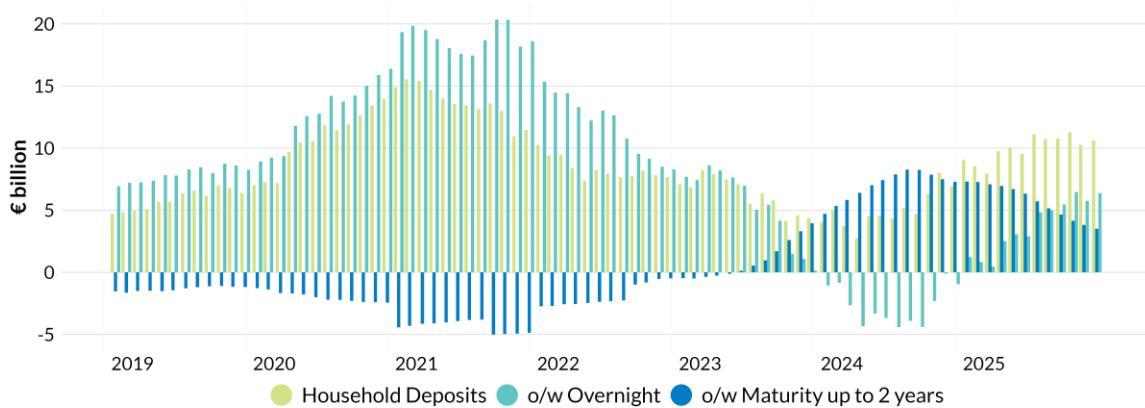


Money and Banking Statistics

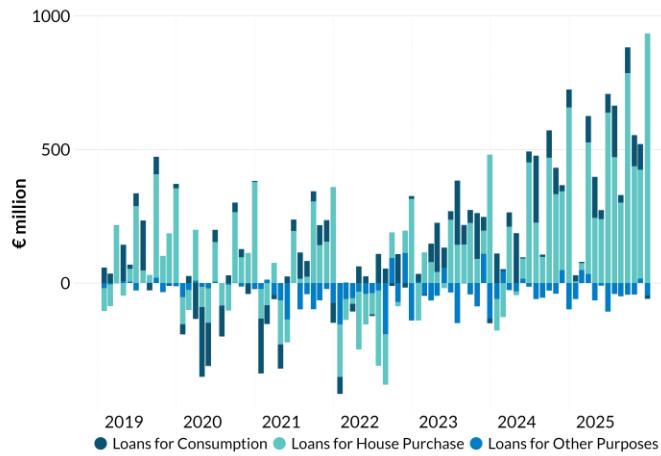
Highlights in December 2025



Source: Money and Banking Table A.11.1

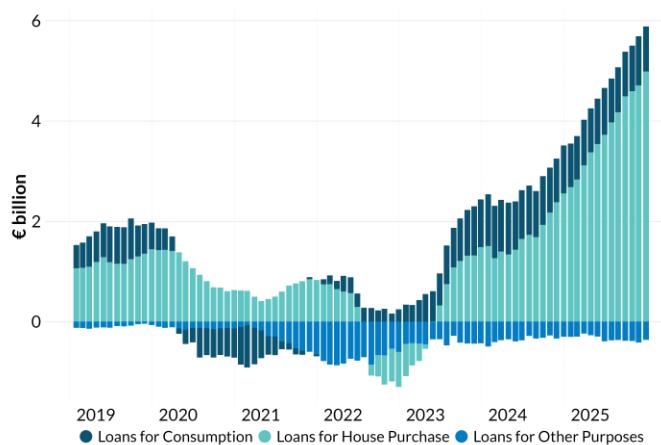
- Annual household deposits flows maintained an upward trend from 2024 and remained positive at €10.6 billion in the year to end-December 2025. Annual household deposits flows stood at €6.9 billion in 2024, up from €4.4 billion in 2023.
- Deposits with an agreed maturity up to 2 years increased by €3.5 billion in the year to end-December 2025, remaining positive but on a continued reduced pace. Annual growth for this category turned positive in June 2023 and recorded a steady increase up until September 2024. It has since then remained positive but slowing down steadily. This follows the trend observed in previous months and is consistent with declining interest rates.
- Annual overnight deposits flows, on the other hand, increased by €6.4 billion in the year to end-December 2025 and were positive the entire year. After surpassing deposits with an agreed maturity up to 2 years in September, annual overnight deposits flows remained higher in December 2025.

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



Source: Money and Banking Table A.1

Net lending to households was €876 million in December 2025, higher than in the previous month and in line with similar behavior on the same month in past years (Chart 1a). This movement was entirely driven by loans for house purchase, with a €935 million flow in the month, the highest since September 2008, when monthly flows from that category stood at €986 million. Loans for other purposes and loans for consumption had a negative contribution with outflows in the month worth €46 million and €13 million, respectively.

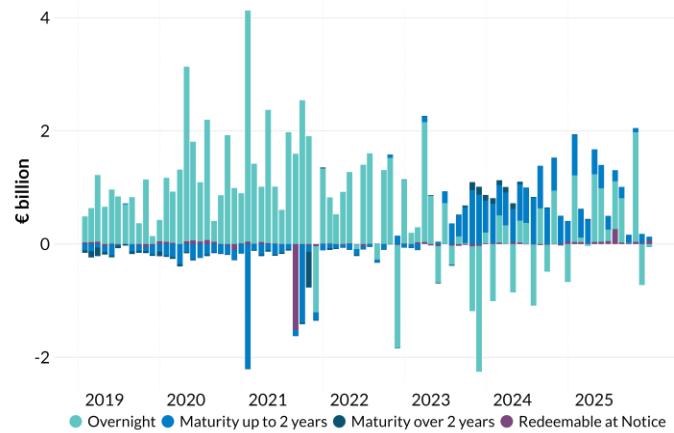


Source: Money and Banking Table A.1

In annual terms, lending to households increased by €5.5 billion, or 5.2 per cent, in the year to end-December 2025 (Chart 1b). 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, with €5 billion of net lending in the period. Loans for consumption contributed with €900 million, while loans for other purposes decreased by €365 million in the same period.

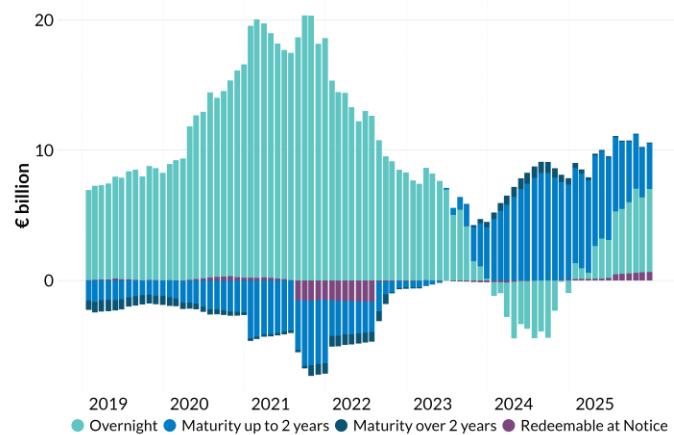
The annual change in loans for house purchase, including both on-balance sheet and securitised loans, was 5.5 per cent in the year to end-December 2025 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

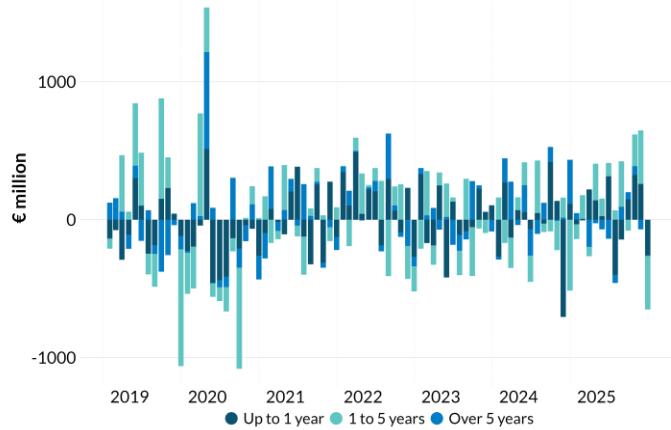
Household deposits remained muted in December 2025, increasing by just €78 million after recording a negative flow in November (Chart 2a). Household deposits stock stood at €169.8 billion at the end of the month. This was mostly driven by deposits redeemable at notice and deposits with an agreed maturity up to 2 years, which contributed €69 million and €61 million, respectively. Overnight deposits, on the other hand, dropped by €48 million in the month.



Source: Money and Banking Table A.11.1

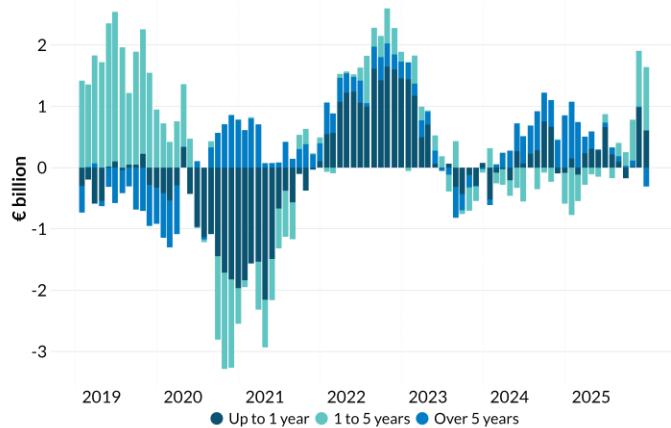
On an annual basis, household deposits increased by €10.6 billion, or 6.7 per cent, in the year to end-December 2025 (Chart 2b). Even though all maturities recorded positive flows in the period, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows worth €6.4 billion and €3.5 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €653 million in December 2025, driven by a one-off significantly elevated monthly flow in July 2025, but monthly flows have been muted since then. Deposits with an agreed maturity over 2 years remained muted and have showed no activity since April 2024.

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



Source: Money and Banking Table A.5

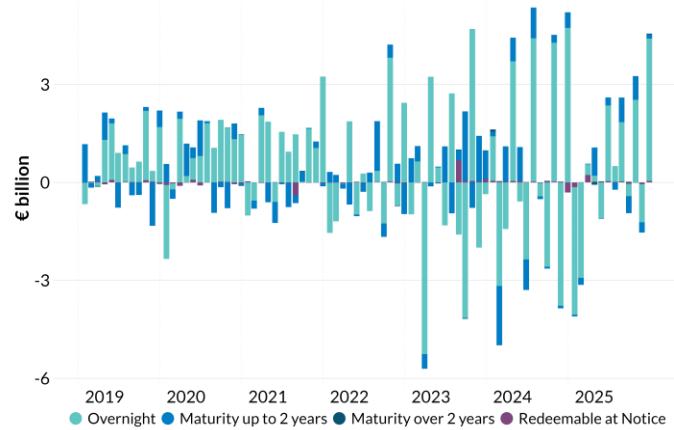
Net lending to non-financial corporations (NFCs) was negative in December 2025, recording outflows worth €651 million in the month (Chart 3a). Even though all categories reported negative flows, this was mainly driven by medium-term loans, which recorded an outflow of €389 million in the month, and to a lower extent, by short-term loans, with outflows worth €257 million in the period. Flows of long-term loans was negative at €5 million.



Source: Money and Banking Table A.5

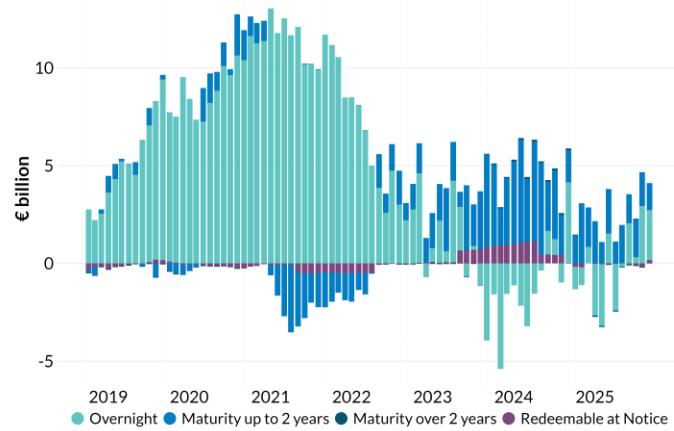
In annual terms, loans to NFCs increased by €1.3 billion, or 4.6 per cent, in the year to end-December 2025 (Chart 3b). This was driven by medium-term loans, which recorded a positive annual flow of €1 billion in the period. Short-term loans were positive at €607 million, while long-term loans recorded negative flows of €309 million in the period.

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



Source: Money and Banking Table A.11.1

NFC deposits flows were positive at €4.6 billion in December 2025, which is significant compared to the negative flow of €1.5 billion recorded in November and stands as the largest monthly flow in the year (Chart 4a). This is in line with the high variability observed in the series. NFC deposits stood at €89.2 billion at the end of the month. This was entirely driven by overnight deposits, which had a positive contribution of €4.4 billion.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €4.1 billion in the year to end-December 2025, lower than the annual flow of €4.4 billion recorded in the previous month and down from the €5.9 billion annual flow recorded in December 2024 (Chart 4b). This was primarily driven by positive movements of overnight deposits, with annual flows worth €2.6 billion in the period, and to lower extent, by maturity up to 2 years, which recorded an annual flow of €1.4 billion.