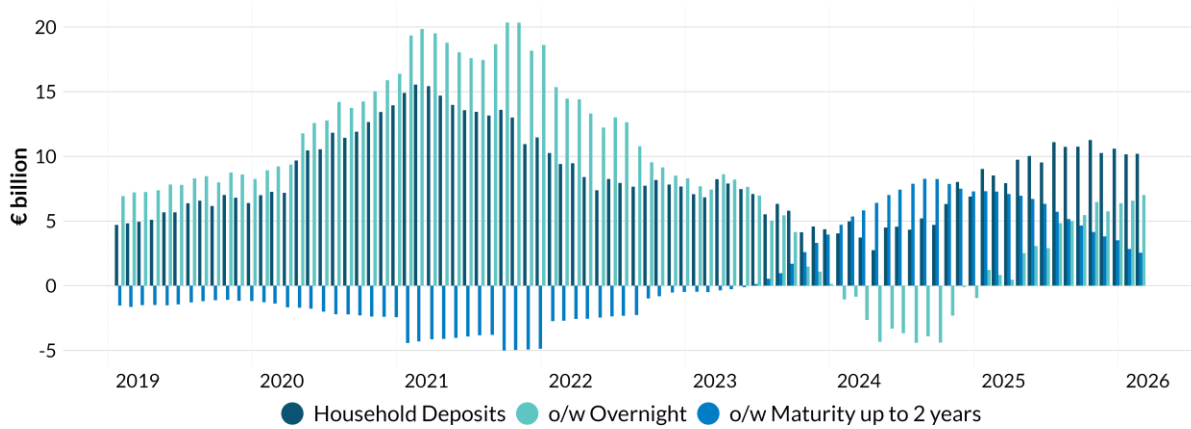


Money and Banking Statistics

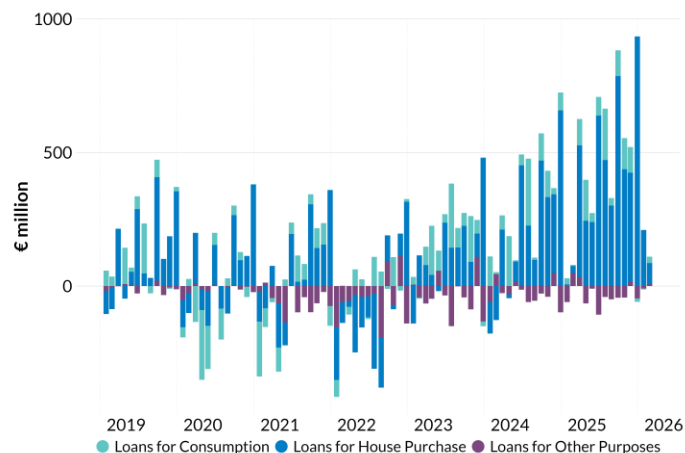
Highlights in February 2026



Source: Money and Banking Table A.11.1

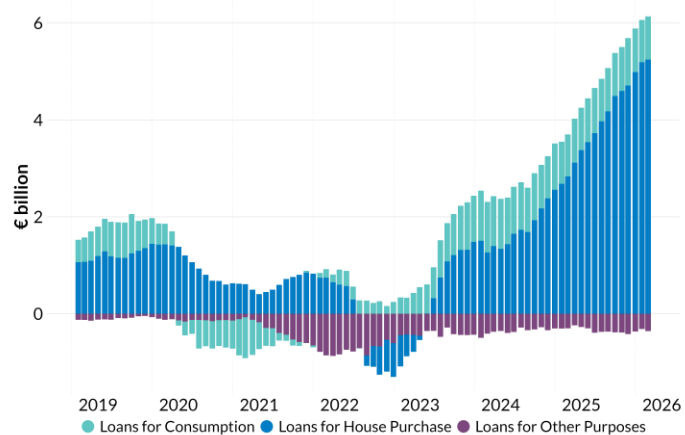
- Annual household deposits flows remained positive at €10.2 billion in the year to end-February 2026.
- Deposits with an agreed maturity up to 2 years increased by €2.6 billion in the year to end-February 2026, remaining positive and only slightly lower than in the year to end-January. This is in line with the trend observed in previous months and is consistent with observed declining interest rates.
- Annual overnight deposits flows, on the other hand, increased by €7 billion in the year to end-February 2026, which is a new high since it turned positive in January 2025. After surpassing deposits with an agreed maturity up to 2 years in September last year, overnight deposits flows remained higher in February 2026.

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



Source: Money and Banking Table A.1

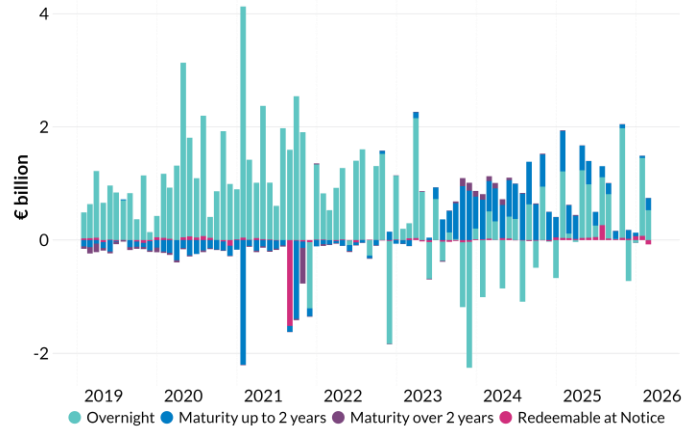
Net lending to households was lower in February 2026, at €110 million. This is significantly low but in line with similar amount reported on the same month last year. This movement was mostly driven by loans for house purchase, with a €79 million flow in the month. Loans for consumption contributed with a €24 million increase and loans for other purposes recorded a positive flow worth €7 million in the same period.



Source: Money and Banking Table A.1

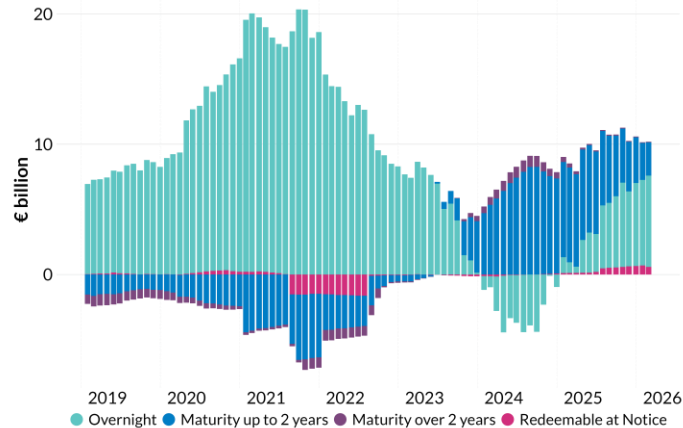
In annual terms, lending to households increased by €5.8 billion, or 5.4 per cent, in the year to end-February 2026. This falls to 5.3 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, loans for house purchase were the main driver, recording €5.2 billion in the period. Loans for consumption contributed €892 million, while loans for other purposes decreased by €356 million in the same period. The annual change in loans for house purchase, including both on-balance sheet and securitised loans, was 5.8 per cent in the year to end-February 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

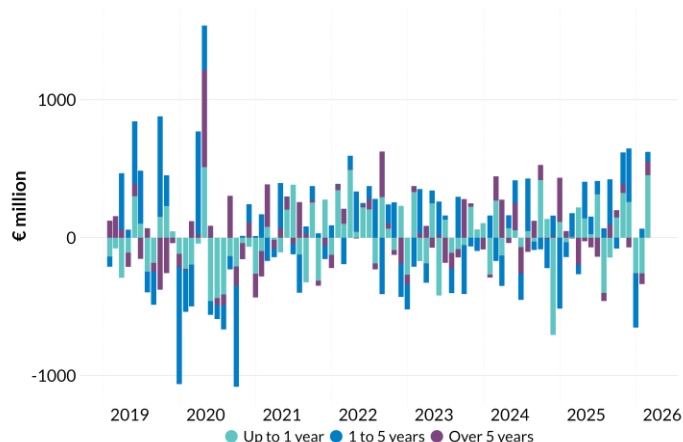
Household deposits increased by €668 million in February 2026, lower than in the previous month. Household deposits stock stood at slightly under €172 billion at the end of the month. All categories but deposits redeemable at notice had a positive contribution, with overnight deposits as the main driver, reporting a positive flow of €527 million in the month, followed by deposits with an agreed maturity up to 2 years, which contributed €213 million.



Source: Money and Banking Table A.11.1

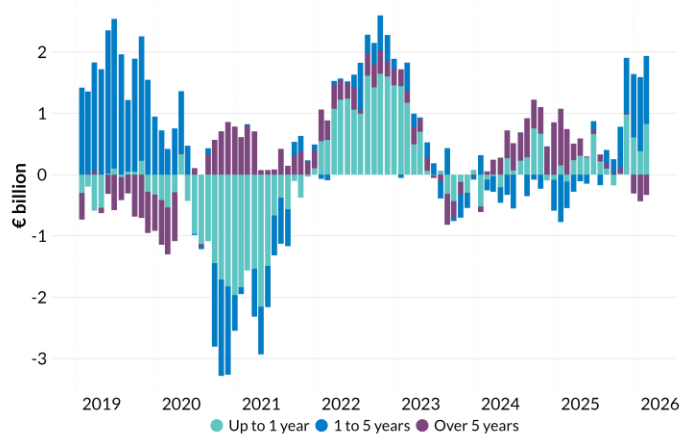
On an annual basis, household deposits increased by €10.2 billion, or 6.3 per cent, in the year to end-February 2026. Even though all maturities recorded positive flows, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows worth €7 billion and €2.6 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €582 million in February 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

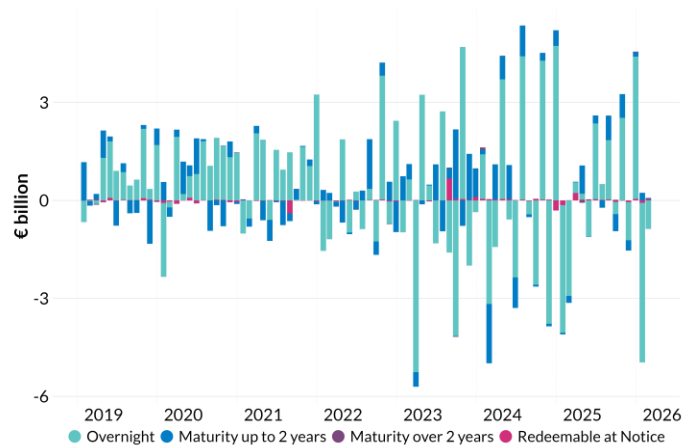
Net lending to non-financial corporations (NFCs) was positive in February 2026, recording flows worth €623 million in the month. This was mainly driven by short-term loans, which recorded a positive flow of €453 million in the month. Long-term loans and medium-term loans were also positive, recording in the period flows worth €99 million and €70 million, respectively.



Source: Money and Banking Table A.5

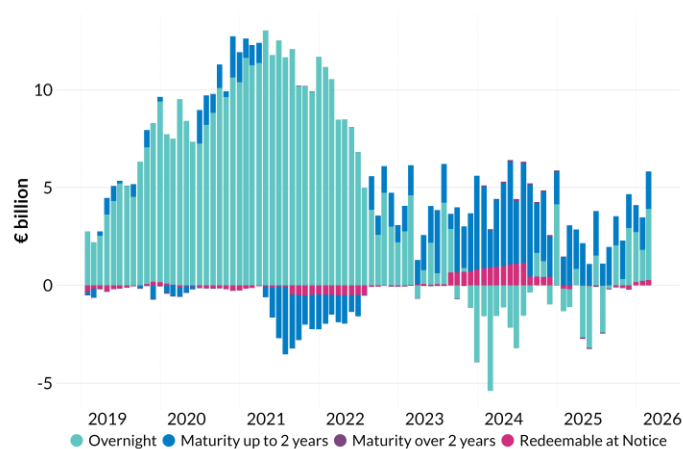
In annual terms, loans to NFCs increased by €1.6 billion, or 5.7 per cent, in the year to end-February 2026. This was driven by medium-term loans, which recorded a positive annual flow of €1.1 billion in the period, and to a lower extent, by short-term loans, with a positive contribution of €828 million. In contrast, long-term loans, recorded negative flows of €331 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 negative at €791 million in February 2026. This is a relatively small movement compared to larger fluctuations in previous months and is in line with the high variability observed in the series. NFC deposits stood at €83.6 billion at the end of the month. Overall, monthly flows were entirely driven by overnight deposits, which dropped by €868 million in February 2026. The other categories remained muted, with just a slightly positive contribution overall.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €5.8 billion in the year to end-February 2026, higher than in previous months and at a level that had not been seen since December 2024, when annual NFC deposits flows peaked at €5.9 billion. This was primarily driven by positive movements of overnight deposits, with annual flows worth €3.6 billion, and to lower extent, by deposits with a maturity up to 2 years, which recorded an annual flow of €1.9 billion in the period.