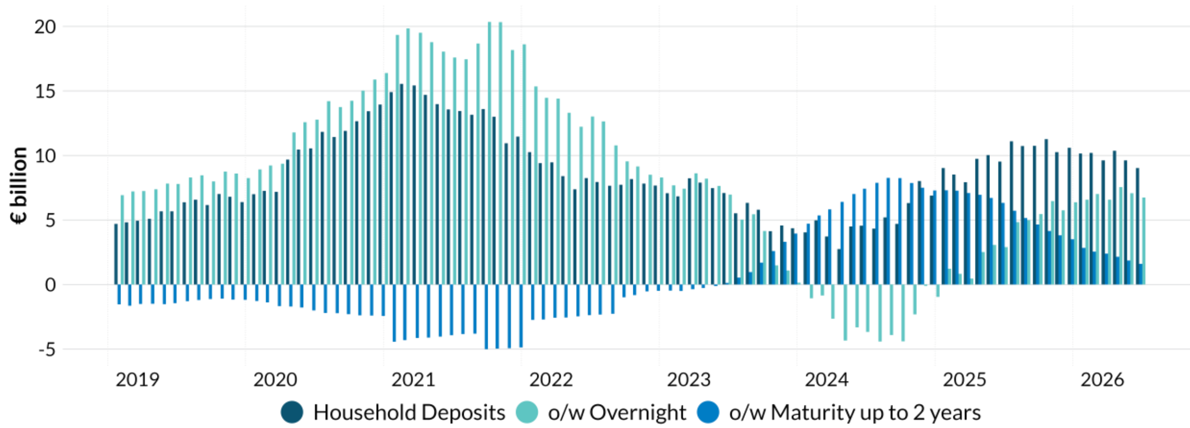
Money and Banking Statistics

Highlights in June 2026

Annual household overnight deposits flows outpaced term deposits flows for the tenth month in a row.

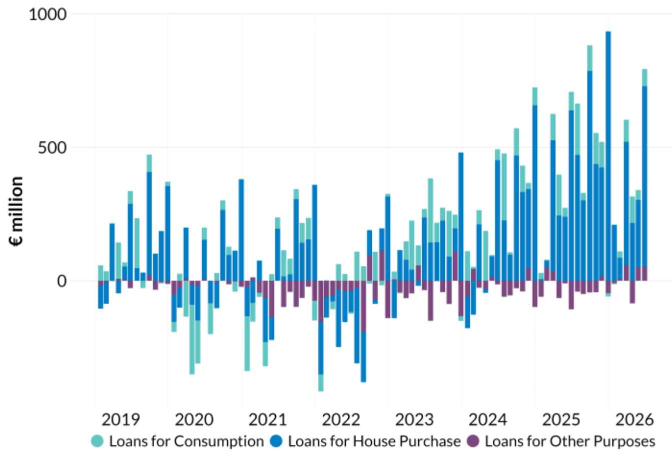


Source: Money and Banking Table A.11.1

- Annual household deposits flows remained positive at €9 billion in the year to end-June 2026, lower than in the previous month.
- Deposits with an agreed maturity up to 2 years increased by €1.6 billion in the year to end-June 2026, remaining positive and only slightly lower than in the previous month. This is in line with a positive and steadily declining annual growth observed since February 2025.
- Annual overnight deposits flows, on the other hand, have been positive since January 2025 and increased by €6.7 billion in the year to end-June 2026. For the second month in a row, this is a lower value than in the previous month, but the series appears to have stabilized and shows less signs of variability. After surpassing deposits with an agreed maturity up to 2 years in September 2025, overnight deposits flows remained higher in June 2026 and for the tenth month in a row.

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

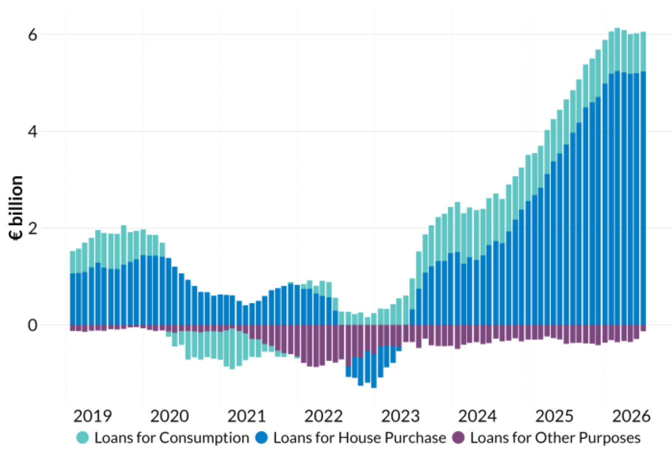
Monthly lending to households increased for the second month in June 2026, the first consecutive increase in the year



Source: Money and Banking Table A.1

Net lending to households was €794 million in June 2026, which is more than twice the flow recorded in the previous month. This movement was mostly driven by loans for house purchase, with a €676 million flow in the month, while loans for consumption and loans for other purposes contributed €65 million and €54 million, respectively.

Annual growth of lending to households increased slightly in June 2026

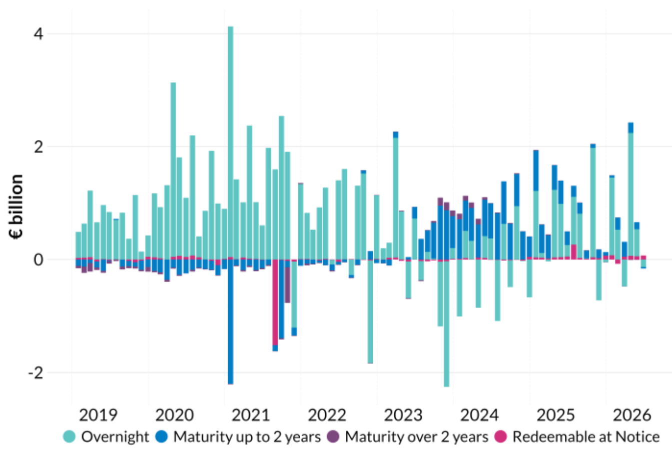


Source: Money and Banking Table A.1

In annual terms, lending to households increased by €5.9 billion, or 5.4 per cent, in the year to end-June 2026. This annual growth remains the same after accounting for the impact of repayments on securitised loans. Loans for house purchase were the main driver, recording €5.2 billion in the period. Loans for consumption, on the other hand, contributed €820 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-June 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity

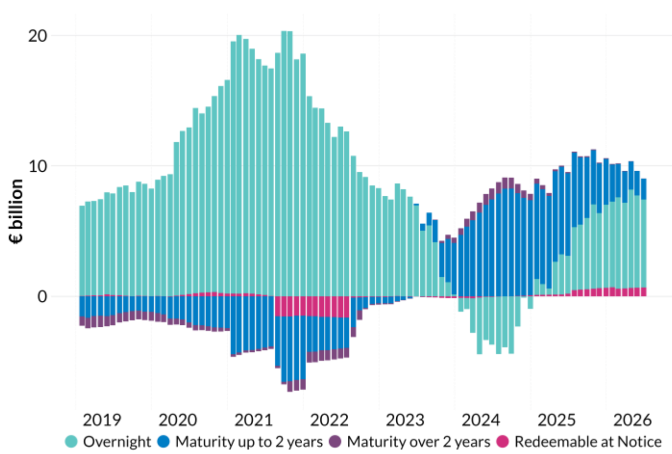
Monthly household deposits flows were negative in June 2026, continuing the volatile trend of the series



Source: Money and Banking Table A.11.1

Household deposits were muted in June 2026, with a minor reduction of €90 million. Household deposits stock stood at €174.9 billion at the end of the month. As with the overall flow, all categories recorded minimal movements: deposits redeemable at notice recorded a positive €71 million flow in the month, while overnight deposits dropped by €134 million in the same period.

Annual household deposits flows decreased for the second month in a row, with overnight deposits following the same trend

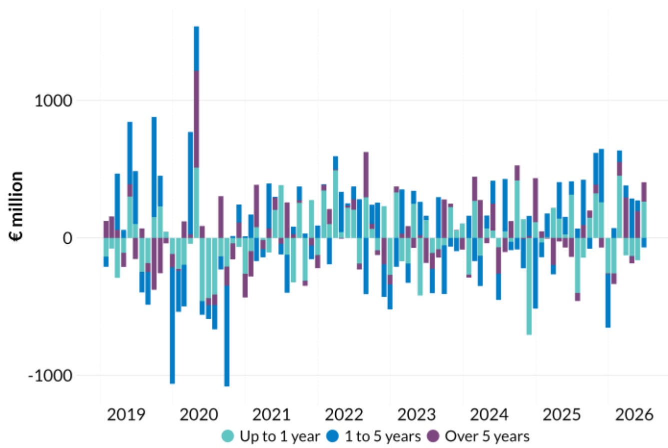


Source: Money and Banking Table A.11.1

On an annual basis, household deposits increased by €9 billion, or 5.4 per cent, in the year to end-June 2026. Even though all maturities recorded positive flows in the period, overnight deposits stood as the main driver, with a positive flow worth €6.7 billion, followed by deposits with an agreed maturity up to 2 years with a €1.6 billion flow. Annual flows of deposits redeemable at notice remained positive at €676 million in June 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

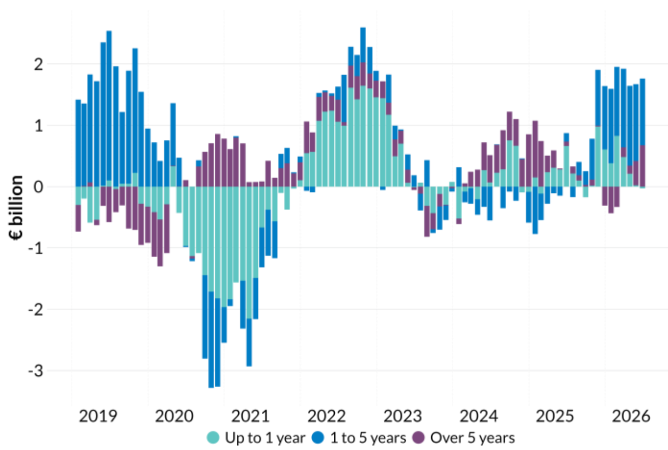
Monthly lending flows to NFCs increased in June 2026, with flows higher than the same period last year



Source: Money and Banking Table A.5

Net lending to non-financial corporations (NFCs) was positive in June 2026 and higher than in the past three months, recording flows worth €337 million in the month. This was mainly driven by short-term loans, which recorded a positive flow of €264 million in the month. Long-term loans increased by €141 million, while medium-term loans recorded negative flows worth €68 million in the period.

Annual lending flows to NFCs remained relatively steady in June 2026

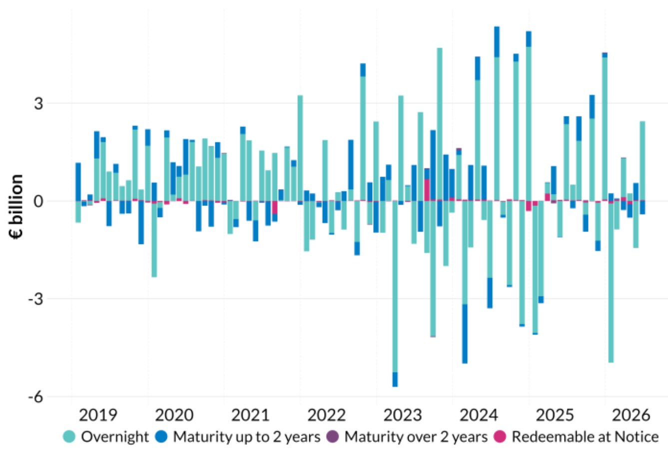


Source: Money and Banking Table A.5

In annual terms, loans to NFCs increased by €1.7 billion, or 6.2 per cent, in the year to end-June 2026, similar to the previous month. This was mostly driven by medium-term loans, and to a lower extent, by long-term loans, with positive annual flows worth €1.1 billion and €675 million, respectively. Short-term loans, on the other hand, were muted in the year to end-June 2026.

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

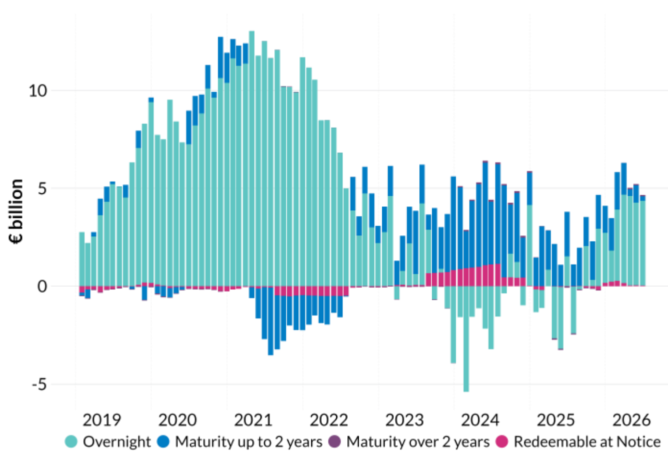
Monthly NFC deposits flows increased significantly in June 2026, this was the first increase in three months



Source: Money and Banking Table A.11.1

NFC deposits stood at €85.8 billion at the end of June 2026 and flows in the month turned positive at €2 billion. This follows two months of negative flows in a series characterized by high variability. This was entirely driven by overnight deposits, which had a positive contribution of €2.4 billion, only partially offset by deposits with an agreed maturity up to 2 years, which decreased by €407 million in the month.

While annual NFC deposit flows maintained a positive momentum, they experienced a decrease, consistent with the series variable trend.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €4.7 billion in the year to end-June 2026, lower than in previous months. The increase was primarily driven by positive movements of overnight deposits, with annual flows worth €4.3 billion. The rest of the categories were positive and close to muted, with a minimal or no contribution to the overall flow in the period.