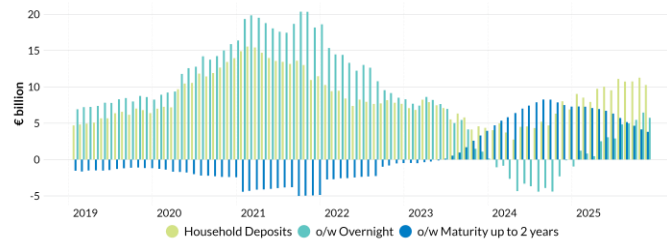


# Money and Banking Statistics

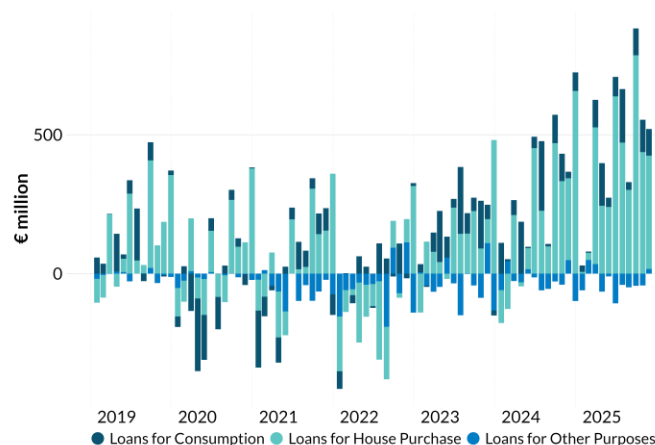
## Highlights in November 2025



Source: Money and Banking Table A.11.1

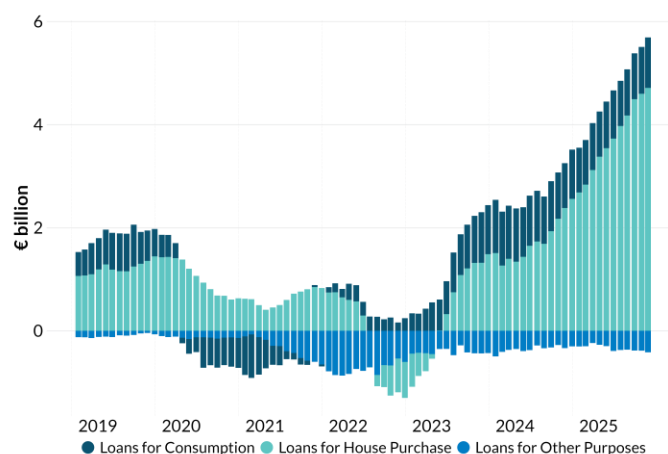
- Annual **household deposit** flows remained positive at €10.3 billion in the year to end-November 2025.
- **Deposits with an agreed maturity up to 2 years** increased by €3.8 billion in the year to end-November 2025, remaining positive but at a slower growth rate than in recent periods. This follows the trend observed in previous months and is consistent with observed declining interest rates.
- Annual **overnight deposits** flows have been positive since January 2025, increasing by €5.7 billion in the year to end-November 2025. This is lower than the €6.5 billion flow recorded on the previous month, but it remains higher than **deposits with an agreed maturity up to 2 years**.

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



Source: Money and Banking Table A.1

**Net lending to households** was €520 million in November 2025, slightly higher than in the previous month (Chart 1a). This movement was mostly driven by **loans for house purchase**, with a €408 million flow in the month. **Loans for consumption** contributed with a €96 million increase, while **loans for other purposes** recorded a positive flow of €17 million in the month.

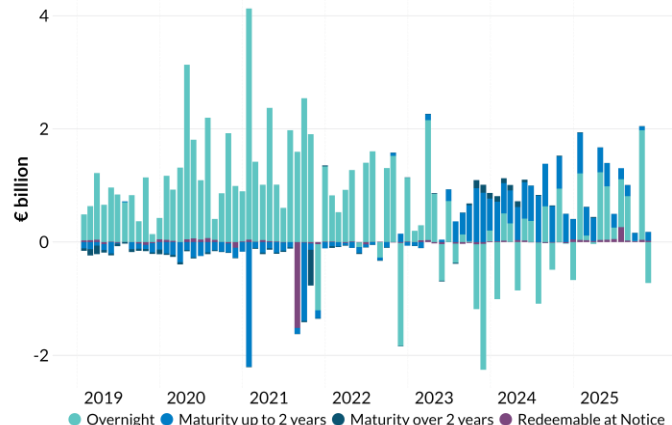


Source: Money and Banking Table A.1

In annual terms, **lending to households** increased by €5.3 billion, or 5.0 per cent, in the year to end-November 2025 (Chart 1b). This falls to 4.9 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly net lending, **loans for house purchase** were the main driver, recording €4.7 billion in the period. **Loans for consumption** contributed with €980 million, while **loans for other purposes** dropped by €418 million in the same period.

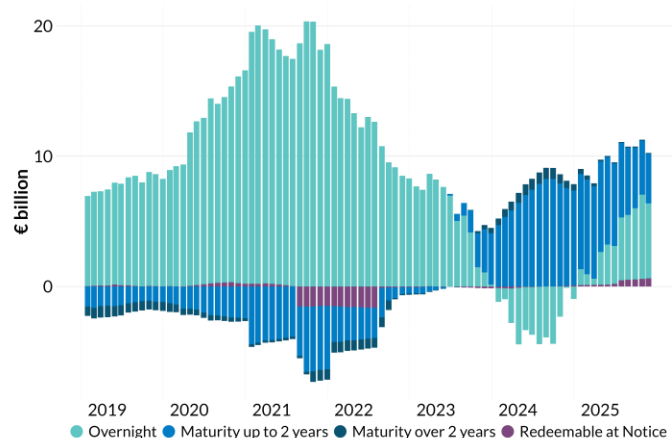
The annual change in **loans for house purchase**, including both on-balance sheet and securitised loans, was 5.3 per cent in the year to end-November 2025 (see Table A.6).

## Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

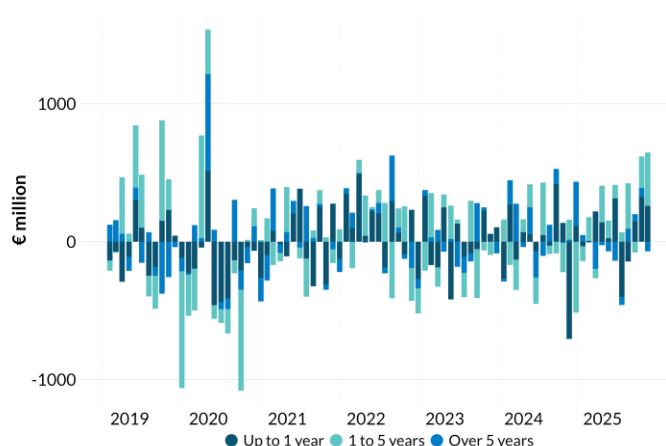
**Household deposits** dropped by €544 million in November 2025, the largest and only monthly reduction in the year so far and the highest since November 2023 (Chart 2a). **Household deposits** stock stood at €169.8 billion at the end of the month. This was driven by **overnight deposits**, which recorded a drop of €724 million in the month, the largest in the year so far.



Source: Money and Banking Table A.11.1

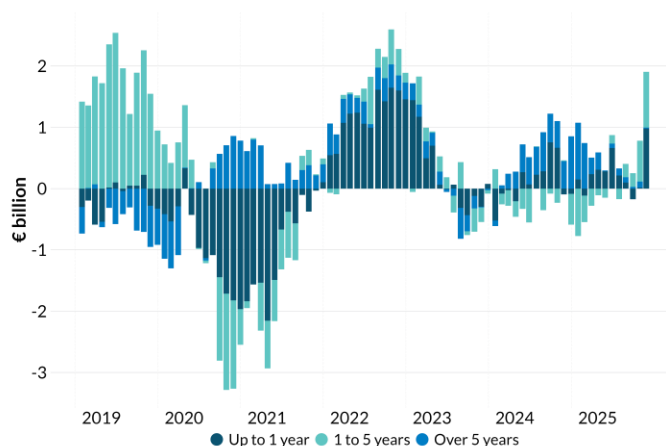
On an annual basis, **household deposits** increased by €10.3 billion, or 6.4 per cent, in the year to end-November 2025 (Chart 2b). Even though all maturities recorded positive annual flows in the period, **overnight deposits**, and to a lower extent, **term deposits**, stood as the main drivers, recording flows worth €5.7 billion and €3.9 billion, respectively. Annual flows of **deposits redeemable at notice** remained positive at €632 million in November 2025, 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

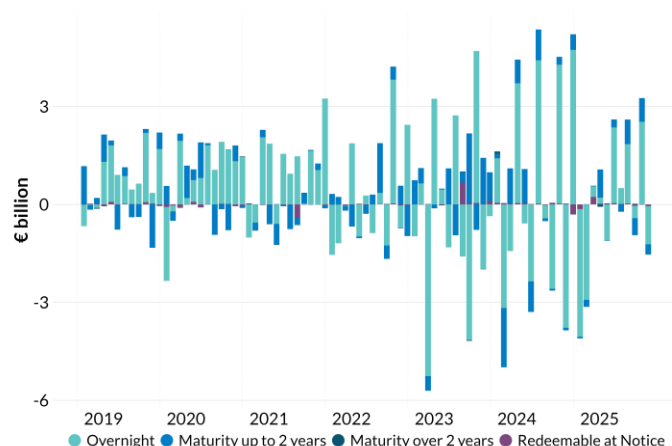
**Net lending to non-financial corporations (NFCs)** remained positive in November 2025, recording a positive flow worth €579 million (Chart 3a). This was mainly driven by **medium-term loans**, which recorded a positive flow of €389 million in the month, and to a lower extent, by **short-term loans**, which contributed €259 million in the period. Flows of **long-term loans** dropped by €69 million.



Source: Money and Banking Table A.5

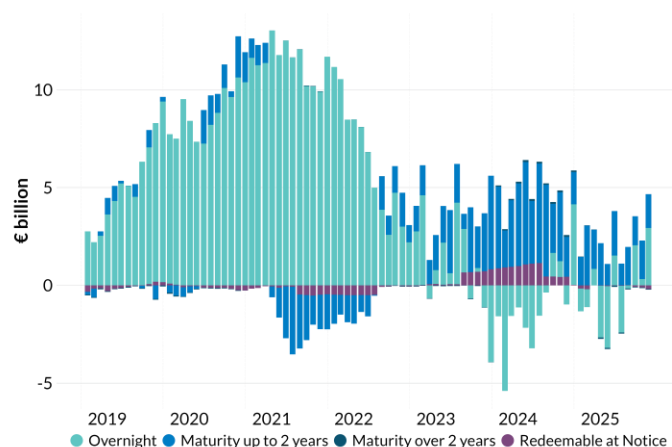
In annual terms, **NFC lending** increased by €1.9 billion, or 6.6 per cent, in the year to end-November 2025. This is more than twice the annual flow recorded on the previous month and the highest since November 2022 (Chart 3b). This was equally driven by **short** and **medium-term loans**, which recorded positive annual flows in the period worth €980 million and €907 million, respectively. **Long-term loans** were muted and recorded a positive flow of €16 million in the period.

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



Source: Money and Banking Table A.11.1

**NFC deposits** turned negative in November 2025, recording a negative flow of €1.5 billion in the month, which contrasts with the positive flow of €3.2 billion recorded in October 2025 (Chart 4a). This is in line with the high variability observed in the series. **NFC deposits** stood at €85 billion at the end of the month. All categories had a negative contribution, with **overnight deposits** seeing the largest decrease, which contributed with a €1.2 billion drop.



Source: Money and Banking Table A.11.1

In annual terms, **NFC deposits** increased by €4.4 billion in the year to end-November 2025, higher than the annual flow of €2.1 billion recorded in the previous month (Chart 4b). This was primarily driven by positive movements of **overnight deposits**, which recorded annual flows of €2.9 billion, and to a lower extent, by **deposits with an agreed maturity up to 2 years**, contributing €1.7 billion in the period.