



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Money and Banking Statistical Release

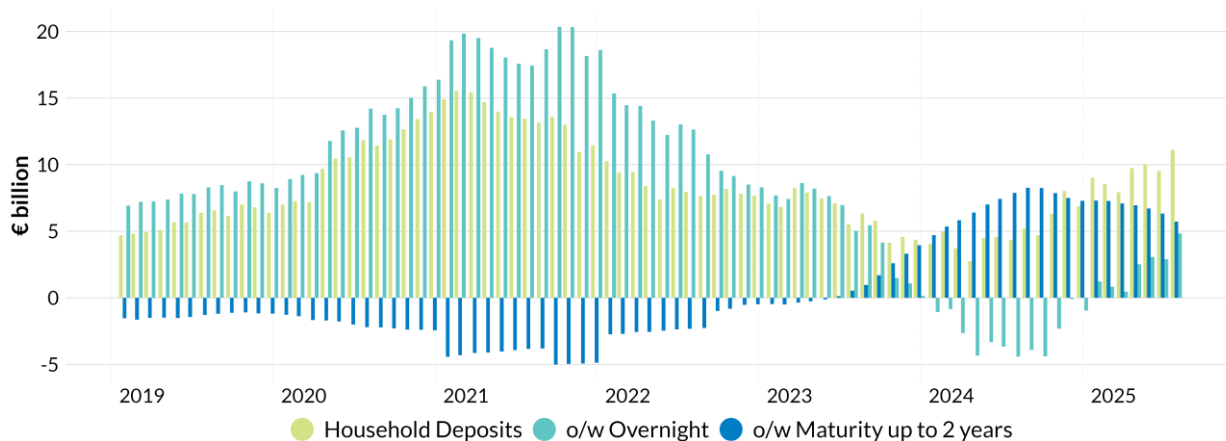
July 2025

29 August 2025

Money and Banking Statistics

Highlights in July 2025

Annual Flows of Household Deposits



Source: Money and Banking [Table A.11.1](#)

- ❖ Annual **household deposit** flows remained positive at €11.1 billion in the year to end-July 2025, continuing the trend of increasing positive flows observed seen since early 2024. This is the highest annual flow in the year so far and stands at levels not seen since December 2021.
- ❖ Annual flows of **deposits with an agreed maturity up to 2 years** peaked at €8.3 billion in August 2024 stood at €5.7 billion in the year to end-July 2025, remaining positive but slowing down. This is consistent with observed declining interest rates.
- ❖ Annual **overnight deposits** flows, on the other hand, have been positive since January 2025. Annual flows in the year to end-July 2025 stood at €4.8 billion, which is the highest in the year so far and the highest annual flow for this category since August 2023.

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

Chart 1a – monthly flows

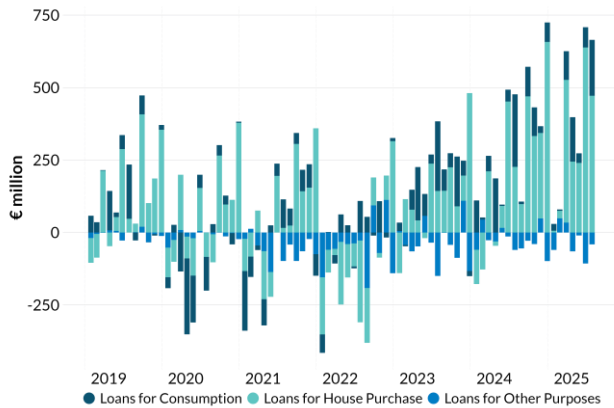
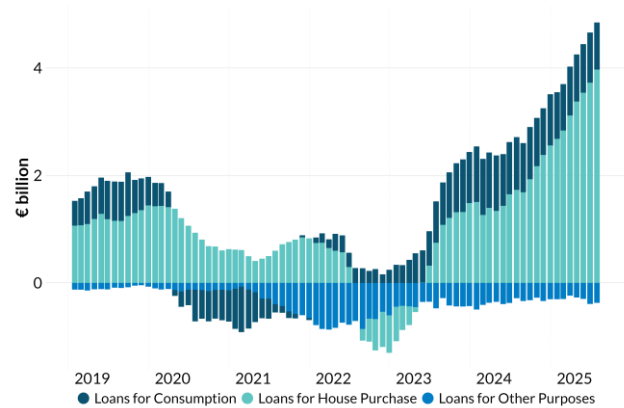


Chart 1b – annual flows



Source: Money and Banking [Table A.1](#)

Net lending to households was €624 million in July 2025, higher than the €601 million flow recorded in the previous month (*Chart 1a*). This movement was mostly driven by **loans for house purchase**, with a €472 million flow in the month. **Loans for consumption** contributed with a €193 million increase, while flows of **loans for other purposes** remained negative, recording a drop worth €41 million in the month.

In annual terms, **lending to households** increased by slightly under €4.5 billion, or 4.3 per cent, in the year to end-July 2025 (*Chart 1b*). This falls to 4.2 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, **loans for house purchase** were the main driver, contributing with an annual flow just under €4 billion, or a 4.7 per cent increase, in the period. **Loans for consumption** contributed with €876 million, while **loans for other purposes** dropped by €374 million in the period.

The annual change in **loans for house purchase**¹, including both on-balance sheet and securitised loans, was 4.5 per cent in the year to end-July 2025 (see [Table A.6](#)).

¹ See Note 4

Section 2: Deposits from Irish Resident Households by Maturity

Chart 2a – monthly flows

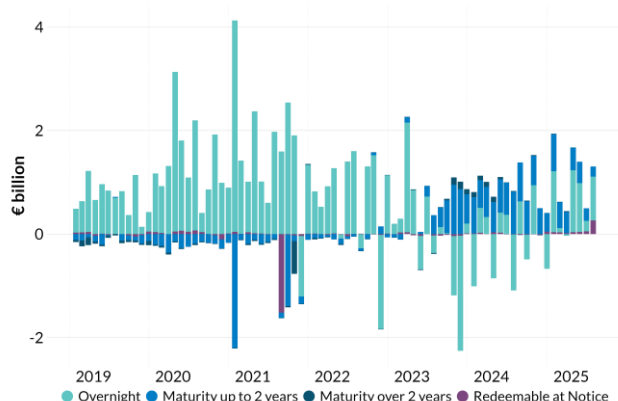
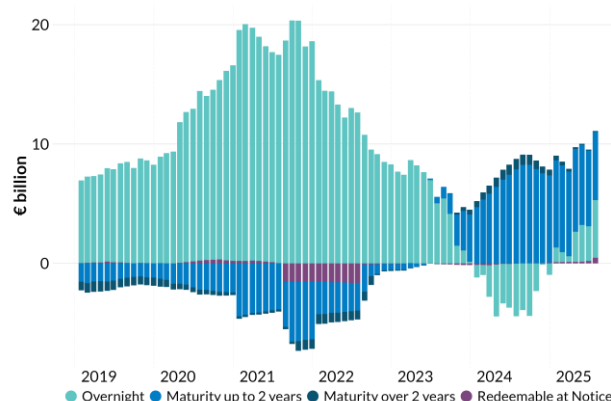


Chart 2b – annual flows



Source: Money and Banking [Table A.11.1](#)

Household deposits increased by €1.3 billion in July 2025 (*Chart 2a*) and stood at €167.1 billion at the end of the month. This was mostly driven by **overnight deposits**, with a positive flow of €845 million in the month, and to a lesser extent, by **deposits redeemable at notice**, which increased by €264 million in the month. This is significant for a category that usually recorded flows well under the €50 million threshold.

On an annual basis, **household deposits** increased by €11.1 billion, or 7.1 per cent, in the year to end-July 2025. Even though all maturities recorded positive flows, this movement was driven by **term** and **overnight deposits**, recording flows worth €5.8 billion and €4.8 billion, respectively (*Chart 2b*). Annual flows of **deposits redeemable at notice** were positive at €478 million in the period, driven by the significantly higher monthly flow in July 2025.

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

Chart 3a – monthly flows

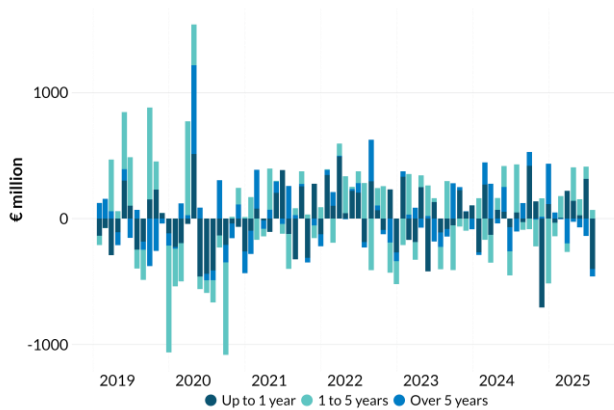
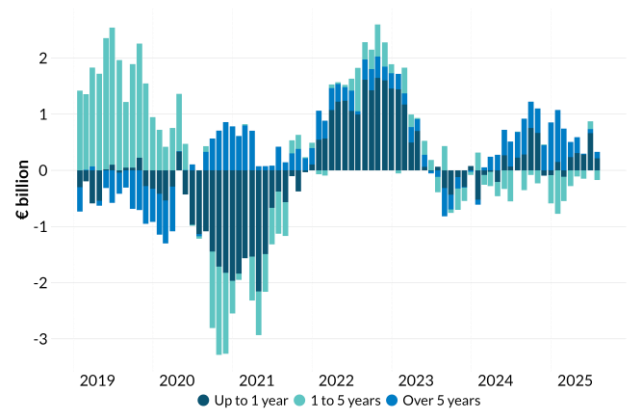


Chart 3b – annual flows



Source: Money and Banking [Table A.5](#)

Net lending to non-financial corporations (NFCs) turned negative in July 2025, recording a negative flow worth €390 million, down from a positive flow of €274 million in June 2025 (*Chart 3a*). This was driven by **short-term loans**, which recorded a negative flow in the month worth €400 million. **Medium-term loans** increased by €69 million in the period, offsetting a €59 million decline of **long-term loans**.

In annual terms, **NFC lending** increased by €158 million, or 0.5 per cent, in the year to end-July 2025 (*Chart 3b*). This was driven by **short** and **long-term loans**, which recorded positive annual flows worth €214 million and €115 million, respectively. These movements were only partially offset by negative annual flows of **medium-term loans**, which dropped by €173 million in the period.

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

Chart 4a – monthly flows

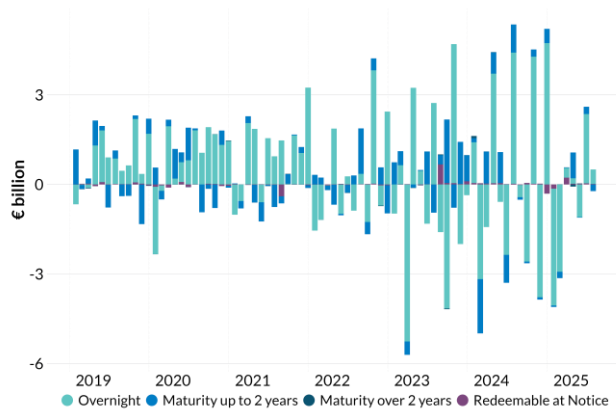
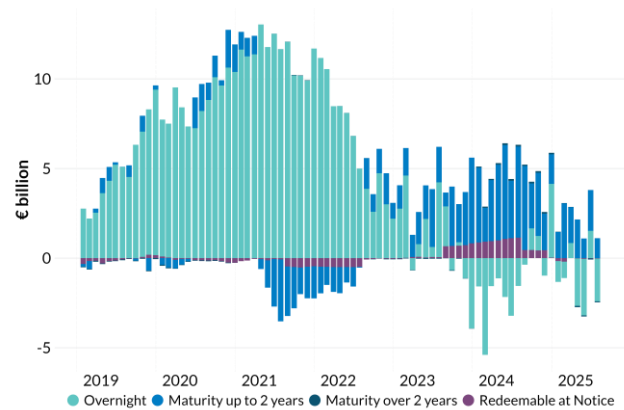


Chart 4b – annual flows



Source: Money and Banking [Table A.11.1](#)

NFC deposits increased by €281 million in July 2025, significantly lower than the €2.6 billion increase in June, and stood at €82.2 billion at the end of the month (*Chart 4a*). This movement was mostly driven by a €484 million increase of **overnight deposits**, only partially offset by a negative flow of **deposits with an agreed maturity up to 2 years**, worth €222 million in the month.

In annual terms, **NFC deposits** dropped by €1.4 billion in the year to end-July 2025 (*Chart 4b*), while annual flows were positive in the previous month, at €3.7 billion. This was primarily driven by a negative movement of **overnight deposits** worth €2.4 billion in the period, partially offset by a positive flow of **deposits with a maturity up to 2 years** of €1.1 billion.

Further information

Note 1:

Money and Banking statistics cover all credit institutions resident in Ireland. This includes licensed banks, building societies and, since January 2009, credit unions. A resident office means an office or branch of the reporting institution which is located in the Republic of Ireland. Data are reported in respect of resident office business only. Recent data are often provisional and may be subject to revision. For further detail, please see the [Money and Banking](#) webpage for:

- An extensive set of [Money and Banking Tables](#);
- A list of [Irish Resident Credit Institutions](#);
- [Money and Banking statistics Explanatory Note](#).

Irish-headquartered banks refers to institutions whose ultimate parent entity is resident in Ireland.

Note 2:

A number of lenders have agreed payment breaks with their customers since the onset of the COVID-19 crisis. These breaks are likely to significantly affect the Money and Banking lending data in this period, predominantly by keeping outstanding loan balances higher than they would be, had repayments followed their initial schedule. As well as this, end-quarter months' data is affected by quarterly interest capitalisation, which increases balances in on-quarter months.

Note 3:

Convenience credit debt is defined as the credit granted at an interest rate of 0 per cent in the period between payment transaction(s) undertaken with the card during one billing cycle and the date at which debit balances from the specific billing cycle becomes due. Extended credit debt is defined as the credit granted after the due date(s) of the previous billing cycle(s) has/have passed, for which an interest rate is charged.

Note 4:

Treatment of securitised loans

As a result of an update to the ECB Regulation '*on the statistical reporting of balance sheet items of credit institutions and of the monetary financial institutions sector (recast) (ECB/2021/2)*', there have been changes to how certain securitised loans are required to be classified for the purposes of statistical reporting. The below treatment, allowed under the previous Regulation, is no longer permitted under the updated Regulation:

'MFIs (...) may be allowed by their NCB to exclude from the stocks (...) any loans disposed of by means of a securitisation in accordance with national practice (...).'

The removal of this clause means that banks are now required to report all previously excluded securitised balances within their on-balance sheet stocks of outstanding loans.

This has resulted in an increase in the on-balance sheet stock of house purchase loans in tables such as Table A.1 and Table A.4.

These securitised loans were already captured in Table A.6, which combined on-balance sheet and securitised loans since the series began in January 2003. This change does not impact on published transactions and growth rates for January 2022. As a result of this change, we will be discontinuing publication of confidential series within table A.6 in the future.

Note 5:

In March 2023 the outstanding amounts and transactions of domestic household deposits increased following the entry of a credit institution into the Irish market. Without this addition the household deposit growth in the year would have been lower still.

Statistical classification of sole proprietors

In line with their treatment in ESA 2010, the Central Bank is harmonising the treatment of sole proprietors by reporting agents across various datasets. This has resulted in a reclassification of loans and deposits from the NFC to the Household sector. These amendments have been made with respect to January 2022 reference data, with revisions to historical data to follow. Specifically, these changes mean an increase in loan and deposit balances reported against the household sector, and a decline in balances reported against the NFC sector. This change does not impact on published transactions and growth rates for January 2022.