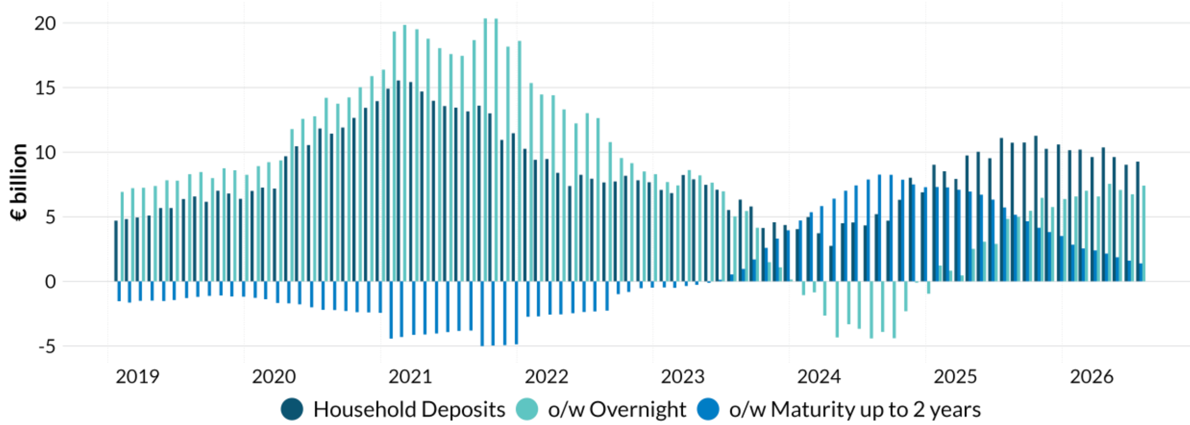
Money and Banking Statistics

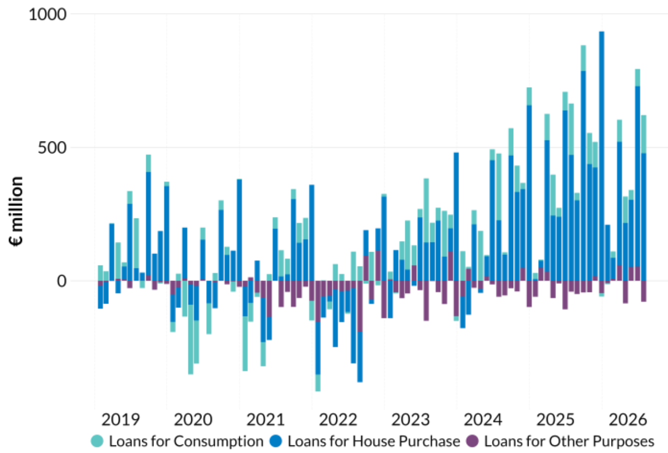
Highlights in July 2026



Source: Money and Banking Table A.11.1

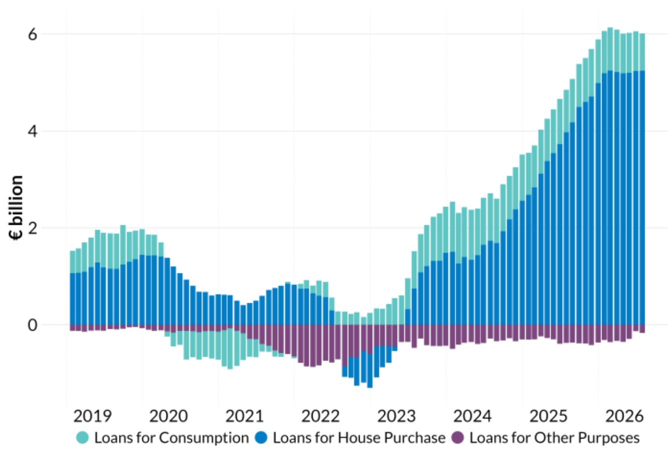
- Annual household deposit flows remained positive at €9.3 billion in the year to end-July 2026, slightly higher than the previous month.
- Deposits with an agreed maturity up to 2 years increased by €1.4 billion in the year to end-July 2026, remaining positive and lower than in the previous month. This is in line with a positive and steadily declining annual growth observed since February 2025.
- Annual overnight deposit flows, on the other hand, have been positive since January 2025 increasing by €7.4 billion in the year to end-July 2026. This is higher than the previous month. After surpassing deposits with an agreed maturity up to 2 years in September 2025, overnight deposit flows remained higher in July 2026 for the eleventh month in a row.

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



Source: Money and Banking Table A.1

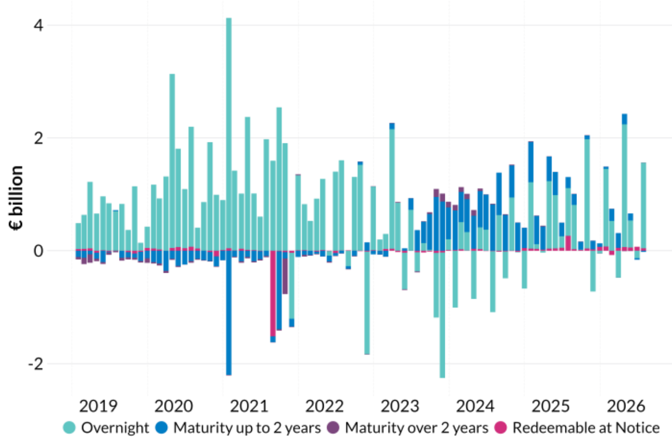
Net lending to households was €543 million in July 2026, lower than the previous month. This movement was mostly driven by loans for house purchase, with a €478 million flow in the month. Loans for consumption contributed with a €143 million increase, while loans for other purposes recorded a negative flow worth €78 million in the month.



Source: Money and Banking Table A.1

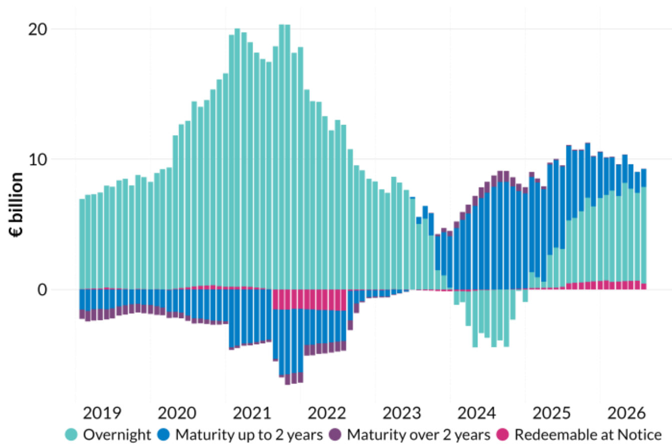
In annual terms, lending to households increased by €5.8 billion, or 5.3 per cent, in the year to end-July 2026. This also stands at 5.3 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, loans for house purchase were the main driver, recording €5.2 billion in the period. Loans for consumption contributed €771 million, while loans for other purposes decreased by €167 million in the same 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-July 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

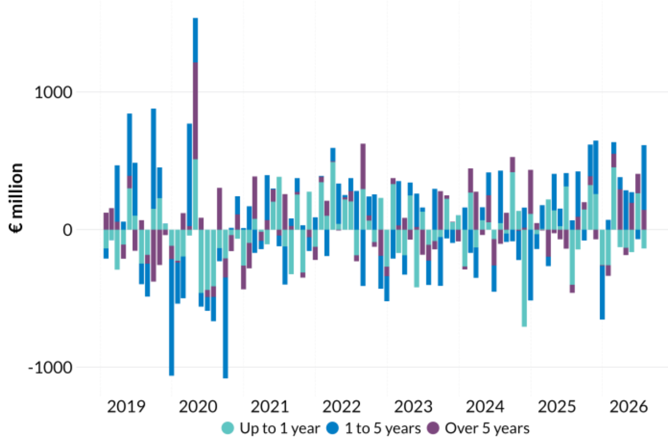
Household deposits increased by €1.5 billion in July 2026, which is significantly higher than the previous month, when these were muted. This overall movement was entirely driven by overnight deposits, reporting a positive flow of €1.5 billion in the month. All other categories remained muted and made a very small contribution to the overall movement in the month. The stock of household deposits stood at €176.4 billion at the end of the month.



Source: Money and Banking Table A.11.1

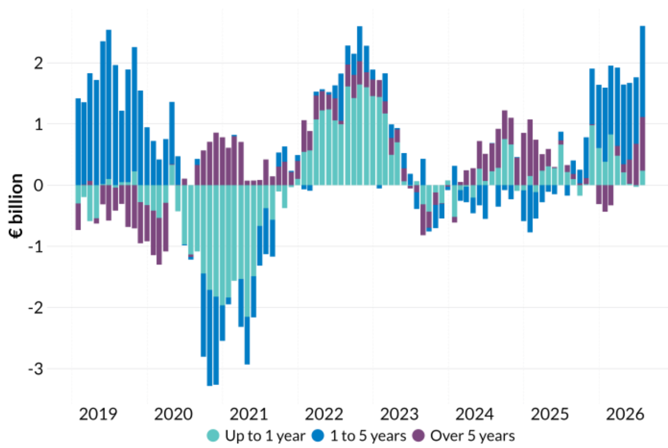
On an annual basis, household deposits increased by €9.3 billion, or 5.5 per cent, in the year to end-July 2026. Even though all maturities recorded positive flows in the period, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows worth €7.4 billion and €1.4 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €454 million in July 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

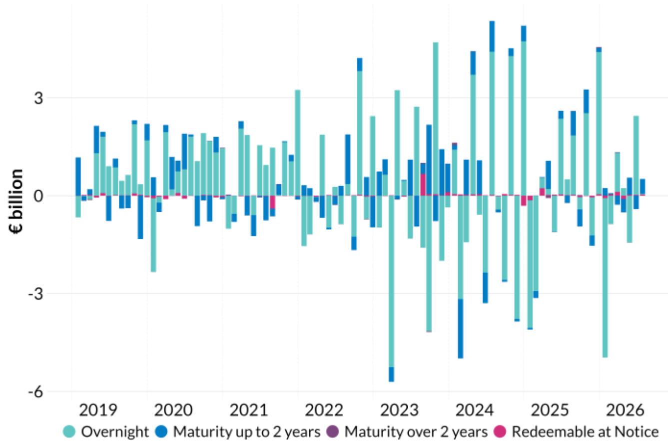
Net lending to non-financial corporations (NFCs) was positive in July 2026, recording flows worth €479 million in the month. This was mostly driven by medium-term loans, which recorded a positive flow of €471 million in the month. Long-term loans were also positive, recording in the period flows worth €144 million, while short-term loans dropped by €136 million in the month.



Source: Money and Banking Table A.5

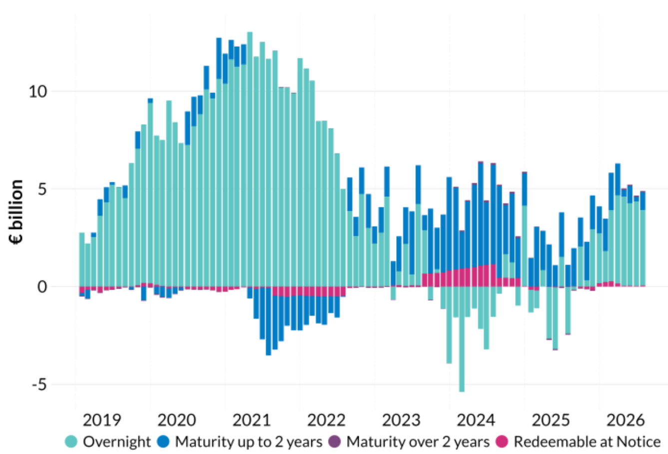
In annual terms, loans to NFCs increased by €2.6 billion, or 9.5 per cent, in the year to end-July 2026. This was driven by medium-term loans, which recorded a positive annual flow of €1.5 billion in the period, and to a lower extent, by long-term loans, with a positive contribution worth €878 million. Short-term loans recorded positive flows of €235 million in the period.

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



Source: Money and Banking Table A.11.1

NFC deposits stood at €86.3 billion at the end of July 2026 and monthly flows were positive at €517 million in the month. This is a relatively small movement compared to larger fluctuations in previous months. This was entirely driven by deposits with an agreed maturity up to 2 years, which had a positive contribution of €455 million, in contrast with the previous month, when the overall movement was monopolized by overnight deposits. All other categories remained muted.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €4.9 billion in the year to end-July 2026, slightly higher than the previous month This was primarily driven by positive movements of overnight deposits, with annual flows worth €3.9 billion, and to lower extent, by deposits with a maturity up to 2 years, which recorded an annual flow of €911 million in the period.