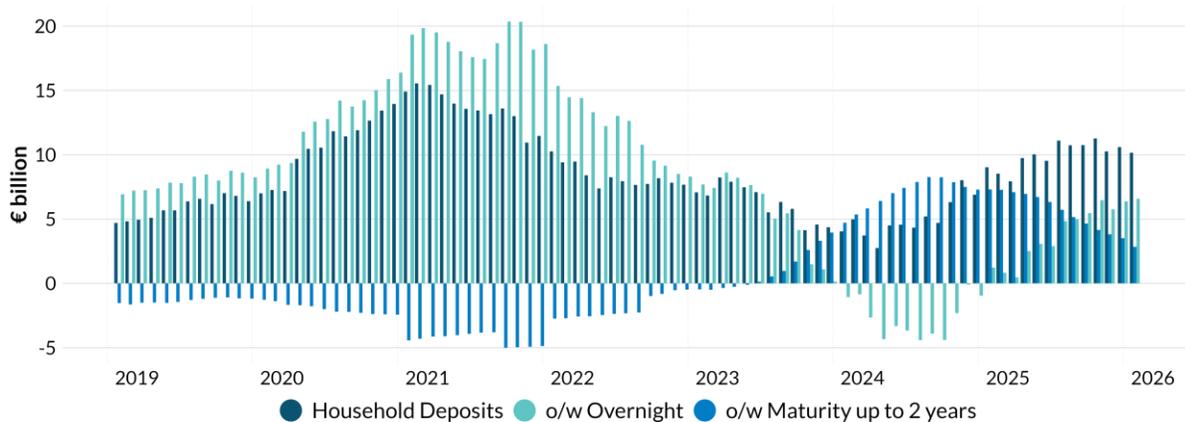


Money and Banking Statistics

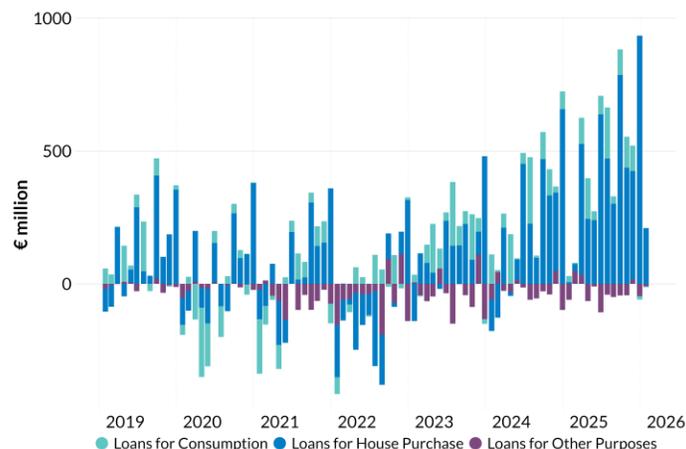
Highlights in January 2026



Source: Money and Banking Table A.11.1

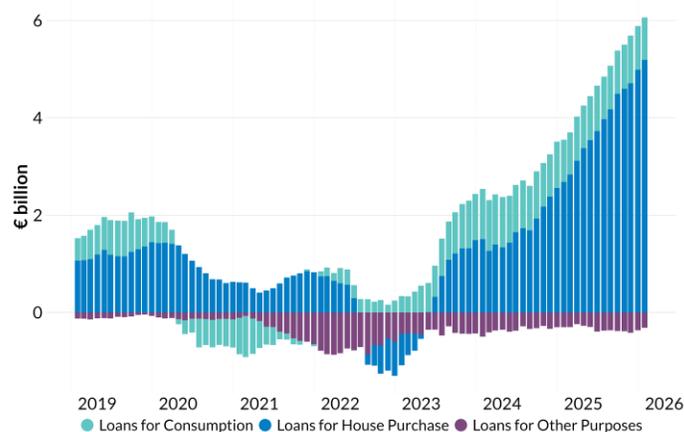
- Annual household deposits flows remained positive at €10.1 billion in the year to end-January 2026.
- Deposits with an agreed maturity up to 2 years increased by €2.8 billion in the year to end-January 2026, remaining positive but displaying a more pronounced slowdown in the month. This category's annual growth has been positive since June 2023 and the trend of annual flows is consistent with observed interest rates developments.
- Annual overnight deposits flows, on the other hand, increased by €6.6 billion in the year to end-January 2026, which is higher than the €6.4 billion annual flow recorded in December 2025. This movement follows the trend of positive growth in 2025. Overnight deposits flows remained higher in January 2026 after surpassing deposits with an agreed maturity up to 2 years in September 2025.

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



Source: Money and Banking Table A.1

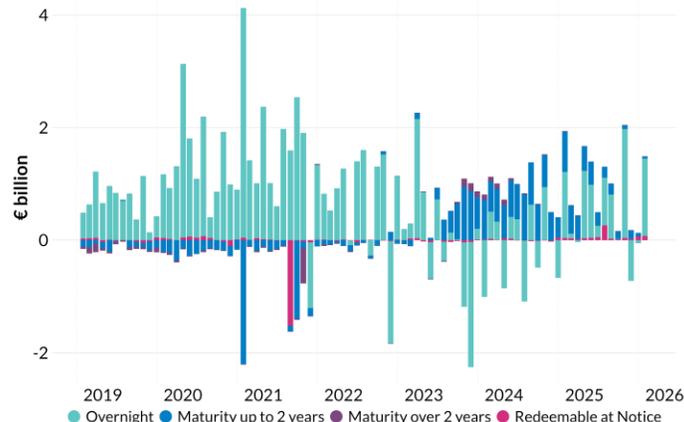
Net lending to households was €197 million in January 2026, significantly lower than in the previous month but in line with similar behaviour seen in the same month in previous years, with flows in January usually lower relative to December. This movement was entirely driven by loans for house purchase, with a €210 million flow in the month. On the other hand, loans for consumption and loans for other purposes dropped, with negative flows worth €4 million and €9 million, respectively, in the period.



Source: Money and Banking Table A.1

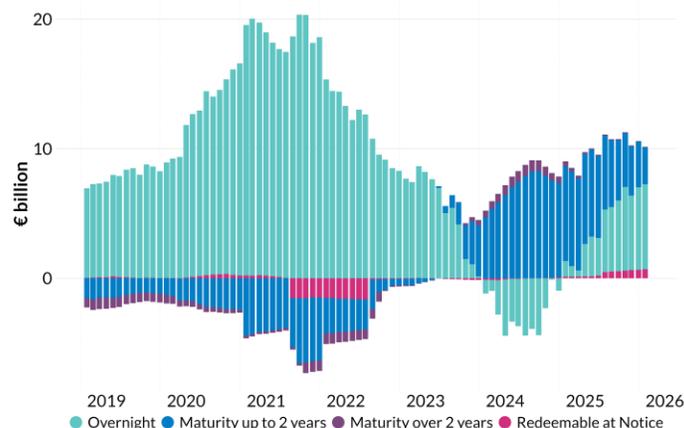
In annual terms, lending to households increased by €5.7 billion, or 5.4 per cent, in the year to end-January 2026. This falls to 5.3 per cent after accounting for the impact of repayments on securitised loans. Similarly to monthly developments, loans for house purchase were the main driver, recording €5.2 billion in the period. Loans for consumption contributed €873 million, while loans for other purposes decreased by €314 million in the year to end-January 2026. 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-January 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

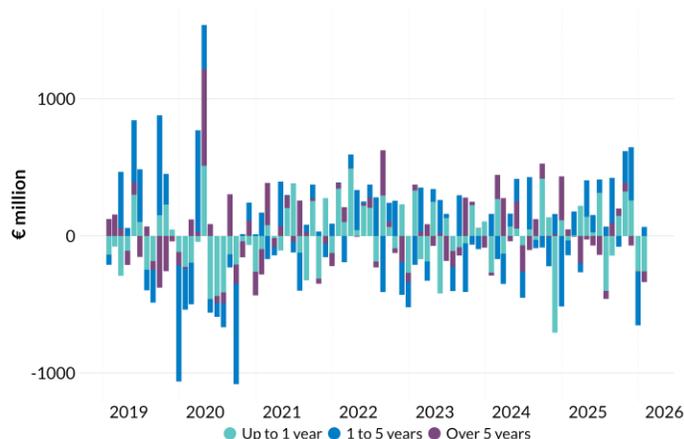
Compared to muted flows in December 2025, household deposits increased by €1.5 billion in January 2026 and stood at €171.3 billion at the end of the month. All categories had a positive contribution and overnight deposits stood as the main driver, with flows worth €1.4 billion in the month. Deposits redeemable at notice and term deposits had a marginal contribution in the period, increasing by €75 million and €41 million, respectively.



Source: Money and Banking Table A.11.1

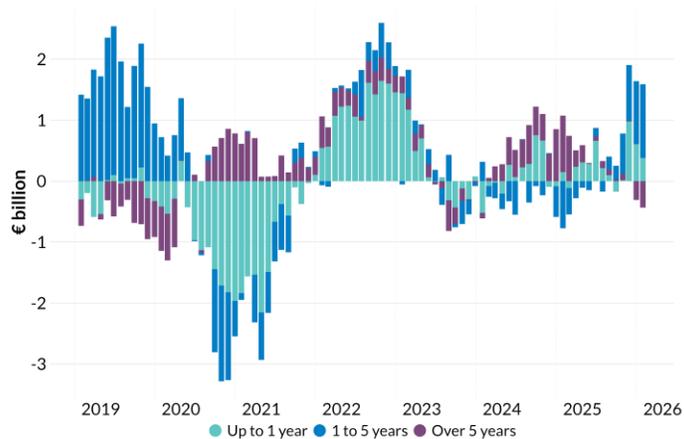
On an annual basis, household deposits increased by €10.1 billion, or 6.3 per cent, in the year to end-January 2026. Even though all maturities recorded positive flows in the period, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows worth €6.6 billion and €2.8 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €692 million in January 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

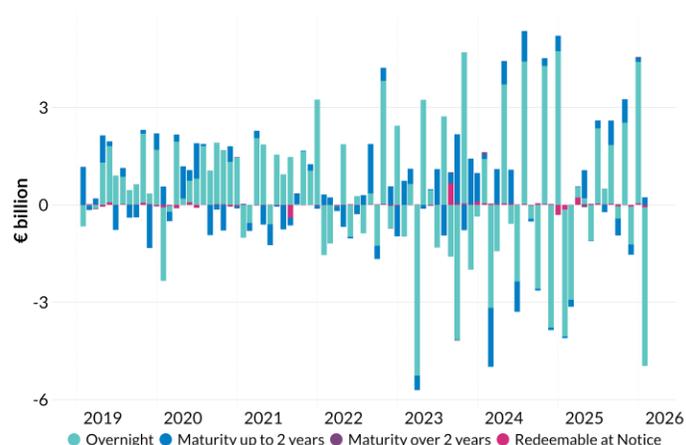
Net lending to non-financial corporations (NFCs) was negative for the second month in a row, recording outflows worth €270 million in January 2026. This was mainly driven by short-term loans, which recorded a negative flow of €258 million, and to a lower extent, by long-term loans, which dropped by €78 million in the period. Flows of medium-term loans were positive at €66 million.



Source: Money and Banking Table A.5

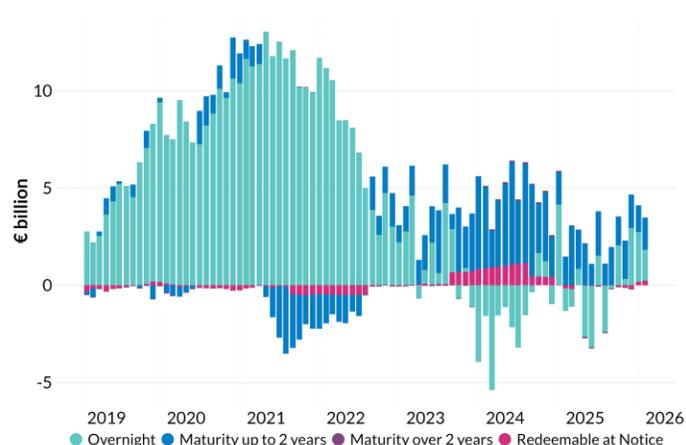
In annual terms, loans to NFCs increased by €1.2 billion, or 4 per cent, in the year to end-January 2026. This was entirely driven by medium-term loans, which recorded a positive annual flow of €1.2 billion in the period. Short-term loans recorded positive flows of €382 million, offset by a negative flow of €435 million from long-term loans.

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



Source: Money and Banking Table A.11.1

NFC deposits dropped by €4.7 billion in January 2026 and stood at €84.3 billion at the end of the month. This movement offset the positive flow of €4.6 billion recorded in December 2025 and is in line with the high variability observed in the series. This movement was entirely driven by overnight deposits, which had a negative contribution of €4.9 billion in the month. Deposits with a maturity up to 2 years recorded flows worth €233 million in the month.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €3.5 billion in the year to end-January 2026, lower than the annual flow of €4.1 billion recorded in December 2025. This was driven by deposits with a maturity up to 2 years and overnight deposits, with positive flows in the period worth €1.7 billion and €1.6 billion, respectively.