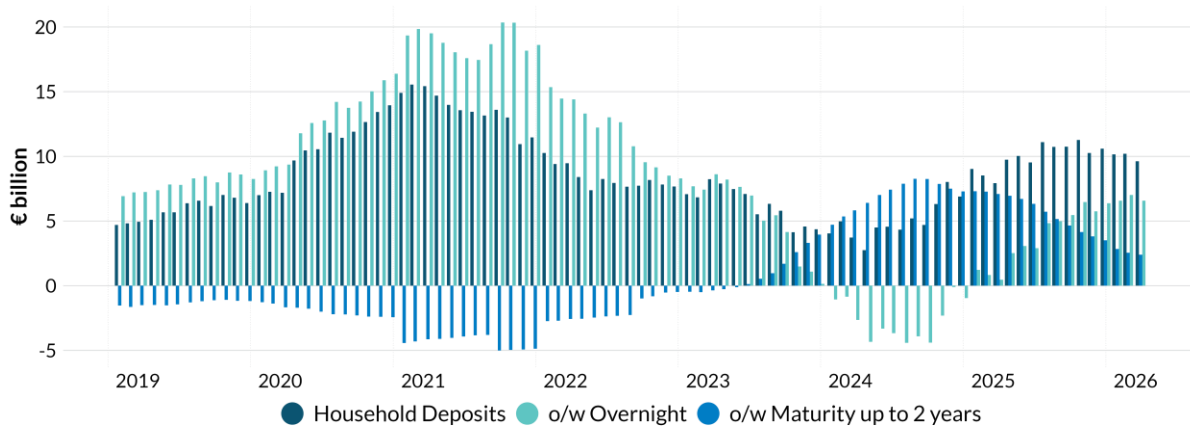


Money and Banking Statistics

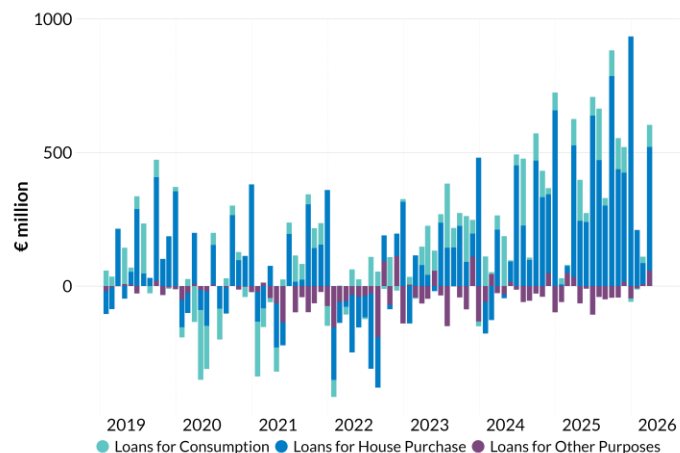
Highlights in March 2026



Source: Money and Banking Table A.11.1

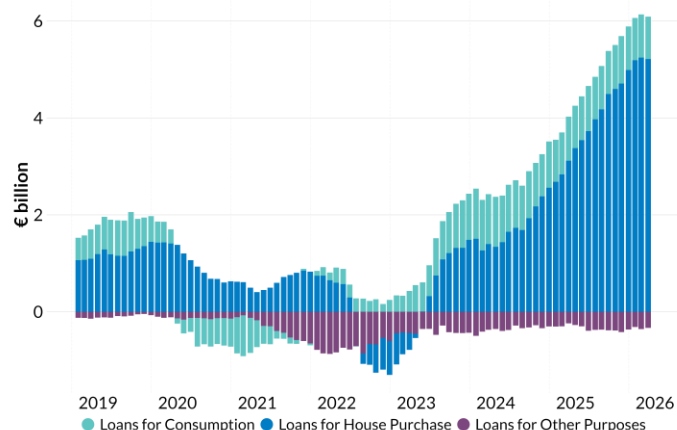
- Annual household deposits flows remained positive at €9.6 billion in the year to end-March 2026.
- Deposits with an agreed maturity up to 2 years increased by €2.4 billion in the year to end-March 2026, remaining positive and only slightly lower than in the previous month. This is, however, in line with the trend observed in previous months and is consistent with interest rate movements.
- Annual overnight deposits flows, on the other hand, have been positive since January 2025 and increased by €6.6 billion in the year to end-March 2026, which is slightly lower than in the previous month but on a stable path. After surpassing deposits with an agreed maturity up to 2 years in September 2025, overnight deposits flows remained higher in March 2026.

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



Source: Money and Banking Table A.1

Net lending to households was €604 million in March 2026, which is significantly higher than in the previous month, and in line with behaviour in the same month in previous years. This movement was predominantly driven by loans for house purchase, with a €463 million flow in the month. Loans for consumption contributed with an €83 million increase and loans for other purposes recorded a positive flow worth €58 million in the month.

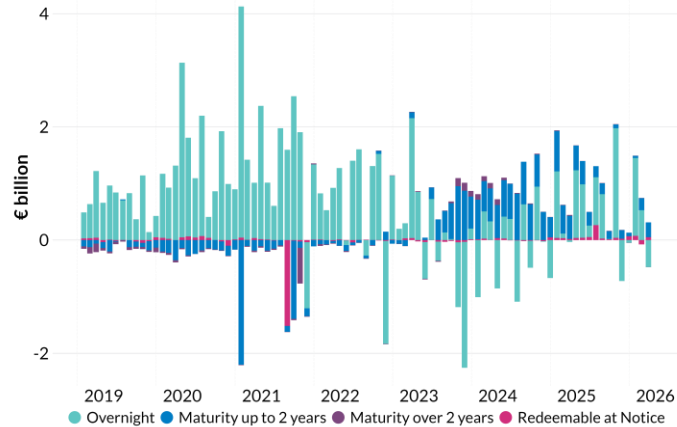


Source: Money and Banking Table A.1

In annual terms, lending to households increased by €5.8 billion, or 5.3 per cent, in the year to end-March 2026, remaining stable and at the same level as in the previous month. This annual growth rate remains the same 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, and loans for consumption contributed with €876 million. Loans for other purposes, on the other hand, dropped by €333 million in the year to end-March 2026. March 2026 has been stable, especially for loans for house purchase and consumption, which have displayed very little variation in the last three months.

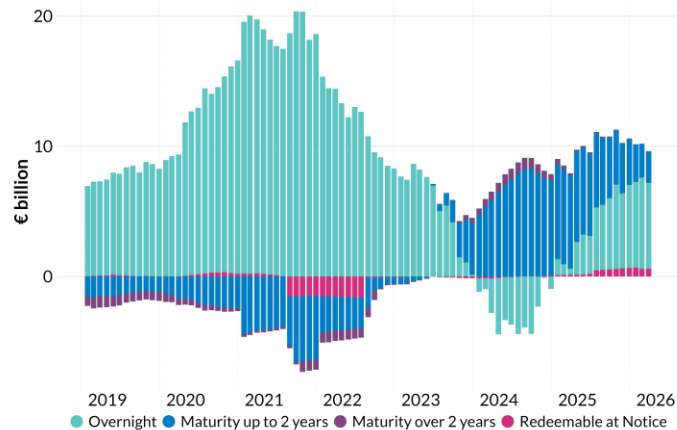
The annual change in loans for house purchase, including both on-balance sheet and securitised loans, was 5.7 per cent in the year to end-March 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

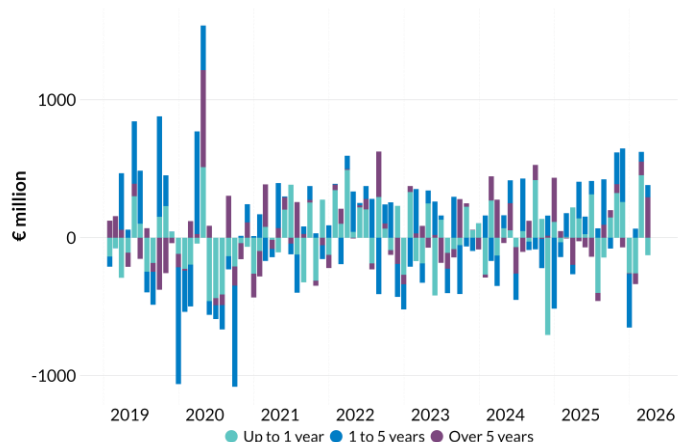
Household deposits recorded a negative flow of €168 million in March 2026. Household deposits stock stood at €171.8 billion at the end of the month. This was driven by overnight deposits, which dropped by €477 million in the month, only partially offset by positive movements of deposits with an agreed maturity up to 2 years, which increased by €260 million in the same period.



Source: Money and Banking Table A.11.1

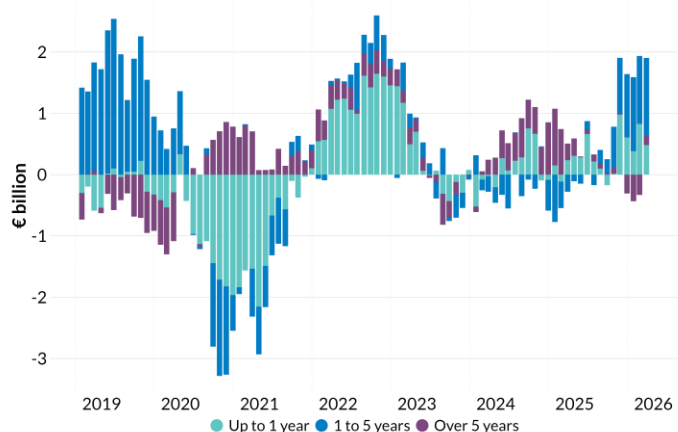
On an annual basis, household deposits increased by €9.6 billion, or 5.9 per cent, in the year to end-March 2026. Even though all maturities recorded positive flows in the period, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows worth €6.6 billion and €2.4 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €614 million in March 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

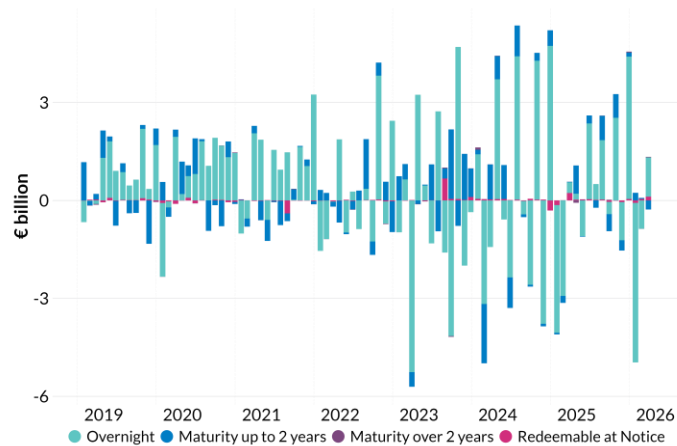
Net lending to non-financial corporations (NFCs) was positive in March 2026, recording flows worth €255 million. This was mainly driven by long-term loans, which recorded a positive flow of €294 million. Medium-term loans were also positive, recording in the period flows worth €88 million in the month, while short-term loans dropped by €127 million.



Source: Money and Banking Table A.5

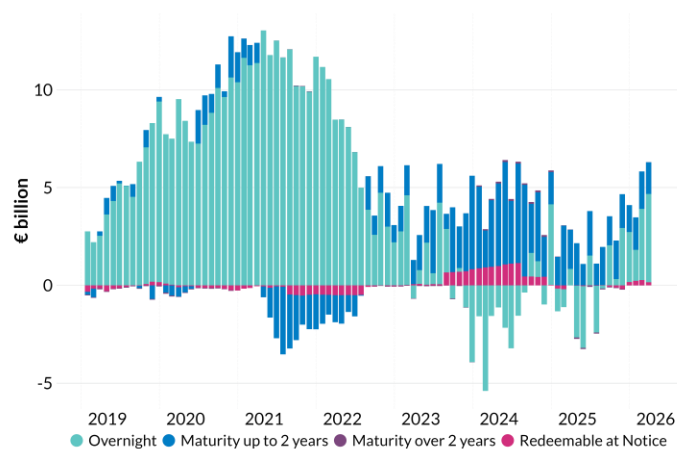
In annual terms, loans to NFCs increased by €1.9 billion, or 6.8 per cent, in the year to end-March 2026. This was driven by medium-term loans, which recorded a positive annual flow of €1.3 billion in the period, and to a lower extent, by short-term loans, with a positive contribution worth €482 million. Long-term loans increased by €159 million in the period.

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



Source: Money and Banking Table A.11.1

NFC deposits flows were positive at €1.1 billion in March 2026. This is a relatively small movement compared to larger fluctuations in previous months and is in line with the high variability observed in the series. NFC deposits stood at €84.9 billion at the end of the month. Monthly movements were entirely driven by overnight deposits, which had a positive contribution of €1.2 billion. Deposits with a maturity up to 2 years dropped by €277 million, while deposits redeemable at notice recorded a positive flow of just €117 million in the month.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €6.3 billion in the year to end-March 2026, slightly higher than in the previous month and surpassing the latest high recorded in December 2024, when overall NFC deposits increased by €5.9 billion annually. This was primarily driven by positive movements of overnight deposits, and to a lower extent, by deposits with a maturity up to 2 years, which recorded annual flows worth €4.5 billion and €1.6 billion, respectively.