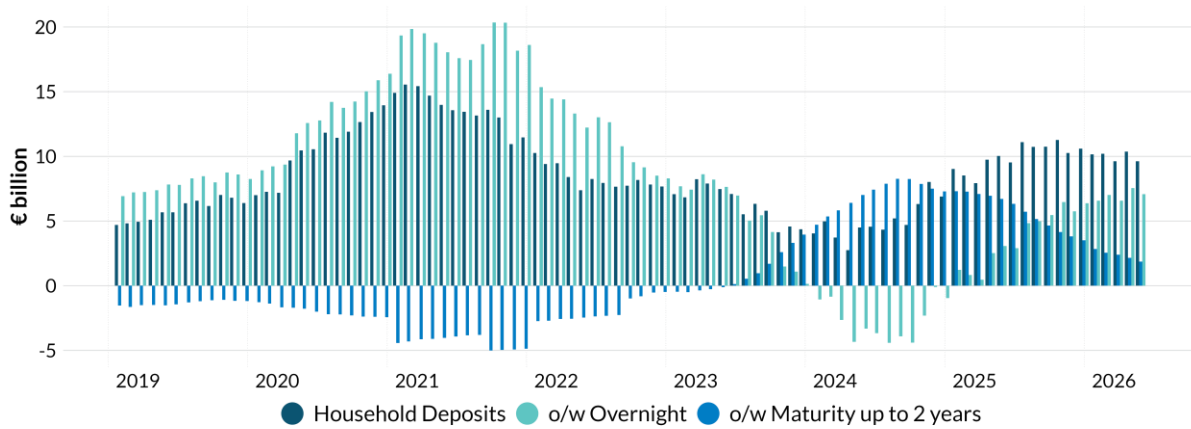


# Money and Banking Statistics

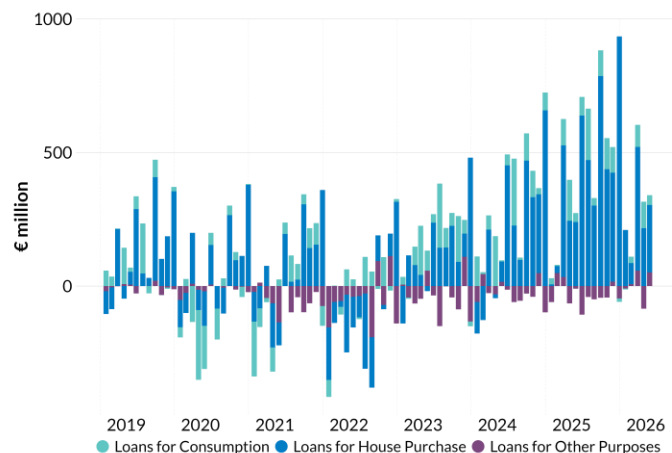
## Highlights in May 2026



Source: Money and Banking Table A.11.1

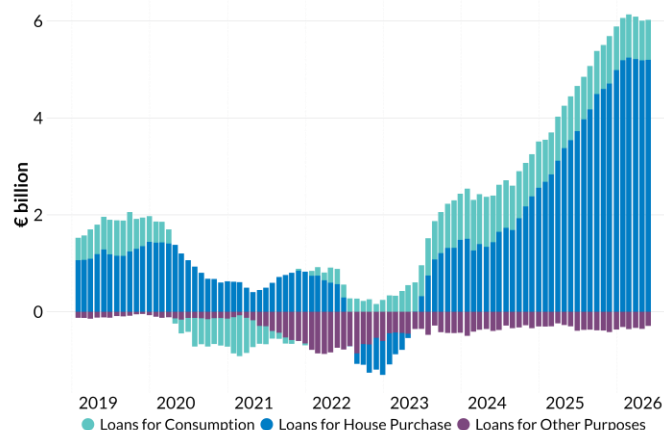
- Annual household deposits flows remained positive at €9.6 billion in the year to end-May 2026.
- Deposits with an agreed maturity up to 2 years increased by €1.9 billion in the year to end-May 2026, remaining positive and only slightly lower than in the previous month. This is in line with a positive and, since February 2025, steadily declining annual growth.
- Annual overnight deposits flows, on the other hand, have been positive since January 2025 and increased by €7.1 billion in the year to end-May 2026. This is lower than in the previous month and in line with a slightly higher variability observed in the series in past months. After surpassing deposits with an agreed maturity up to 2 years in September 2025, overnight deposits flows remained higher in May 2026 for the ninth month in a row.

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



Source: Money and Banking Table A.1

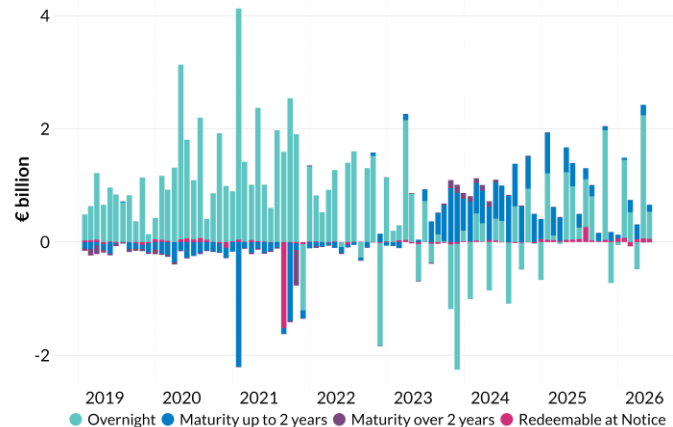
Net lending to households recovered in May 2026 and was positive at €340 million, driven by a combination of higher flows of lending for house purchase and positive lending for other purposes, with contributions in the month worth €252 million and €51 million, respectively. Loans for consumption remained positive at €37 million in the month, which is approximately one third of the positive flow recorded in the previous month.



Source: Money and Banking Table A.1

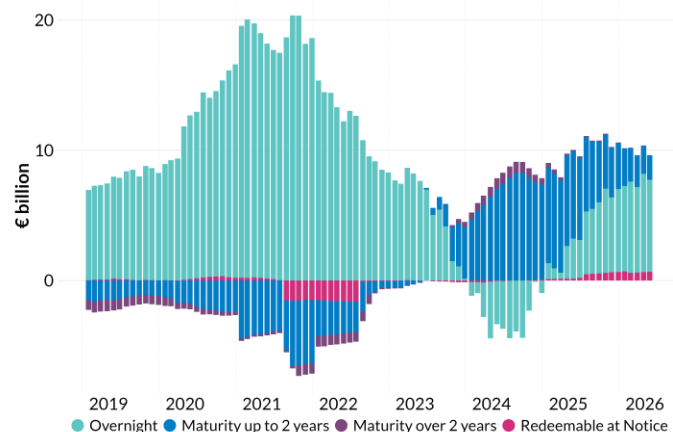
In annual terms, lending to households increased by €5.7 billion, or 5.3 per cent, in the year to end-May 2026. This falls to 5.2 per cent after accounting for the impact of repayments on securitised loans. Similar to monthly developments, loans for house purchase were the main driver, recording €5.2 billion in the period, which is in line with flows in the past three months. Loans for consumption contributed €825 million, while loans for other purposes decreased by €291 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-May 2026 (see Table A.6).

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



Source: Money and Banking Table A.11.1

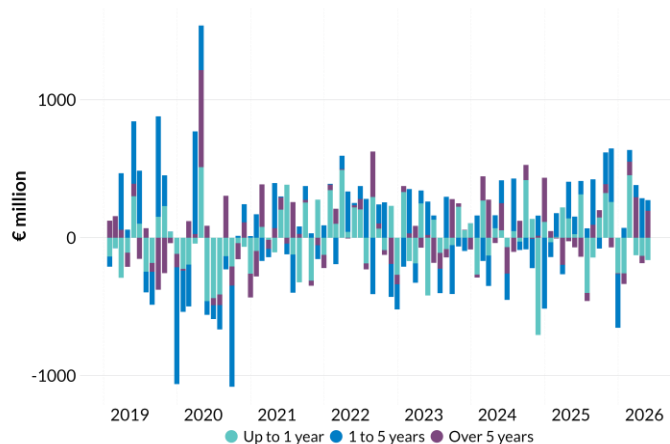
Household deposits stock stood at €175 billion at the end of May 2026. Monthly flows increased by €654 million in May 2026, significantly lower than in the previous month, when they reached their peak in 6 years. Overnight deposits were the main driver, contributing €479 million in the month, while the rest of categories remained muted.



Source: Money and Banking Table A.11.1

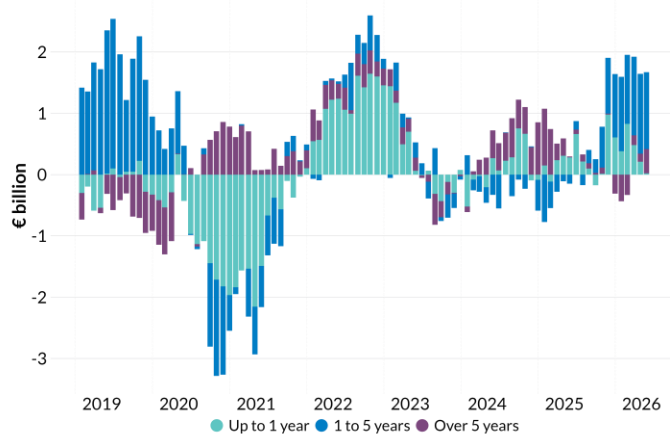
On an annual basis, household deposits increased by €9.6 billion, or 5.8 per cent, in the year to end-May 2026. Even though all maturities recorded positive flows in the period, overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers, recording flows worth €7.1 billion and €1.9 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €658 million in May 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

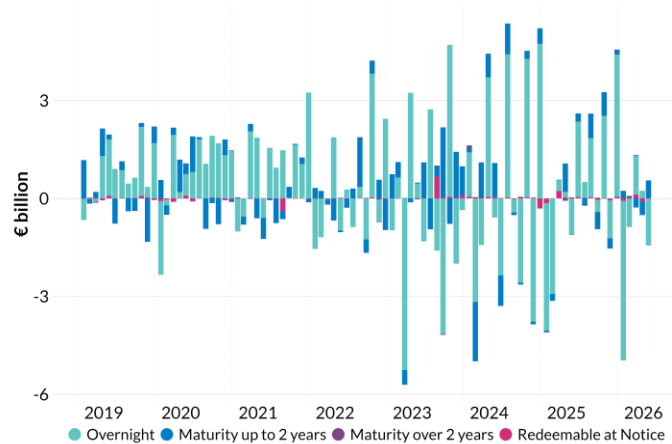
Net lending to non-financial corporations (NFCs) was positive in May 2026, recording flows of €111 million in the month. This was mostly driven by long-term loans, which recorded a positive flow of €195 million in the month, while medium-term loans contributed €77 million in the month. Short-term loans, on the other hand, dropped by €162 million.



Source: Money and Banking Table A.5

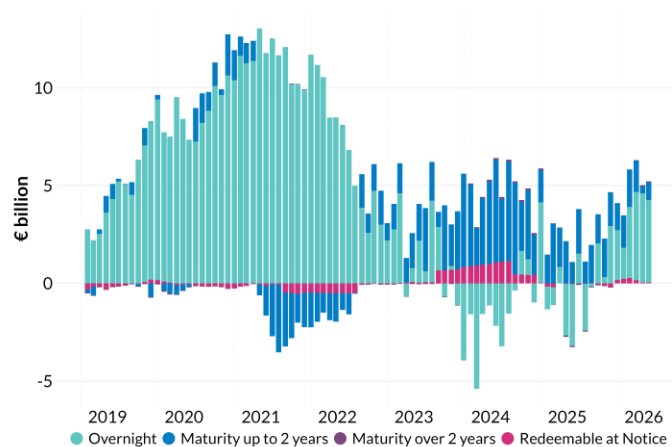
In annual terms, loans to NFCs increased by €1.7 billion, or 5.9 per cent, in the year to end-May 2026. This was driven by medium-term loans, which recorded a positive annual flow of €1.3 billion in the period, lower than in the previous month, and by long-term loans, positive at €397 million. Short-term loans were muted in May 2026.

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



Source: Money and Banking Table A.11.1

NFC deposits stood at €83.5 billion at the end of May 2026 and dropped further, with a negative flow of €886 million in the month. This is a relatively small movement compared to larger fluctuations in previous months and the second month in negative territory. This was entirely driven by overnight deposits, which had a negative contribution of €1.4 billion in the period, only partially offset by deposits with a maturity up to 2 years, which increased by €523 million. The other categories remained muted.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €5.2 billion in the year to end-May 2026, slightly higher than in previous month. This was primarily driven by positive movements of overnight deposits, which contributed €4.2 billion, and to lower extent, by deposits with a maturity up to 2 years, which recorded an annual flow of €884 million in the period.