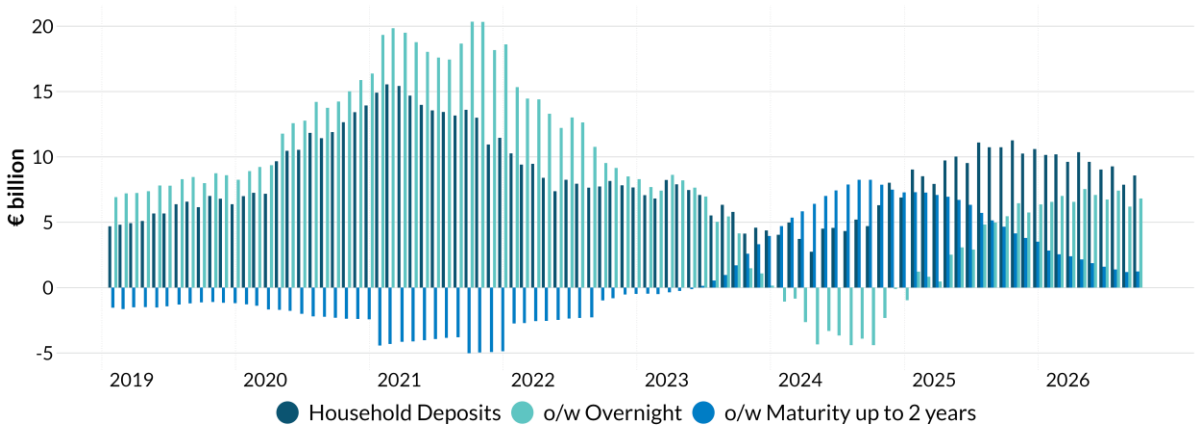
Money and Banking Statistics

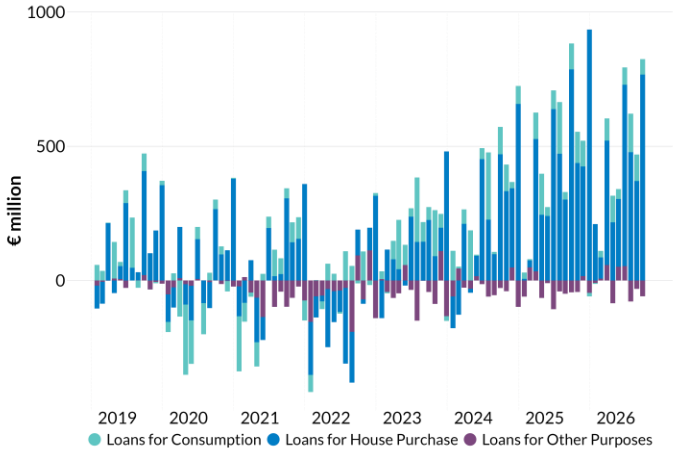
Highlights in September 2026



Source: Money and Banking Table A.11.1

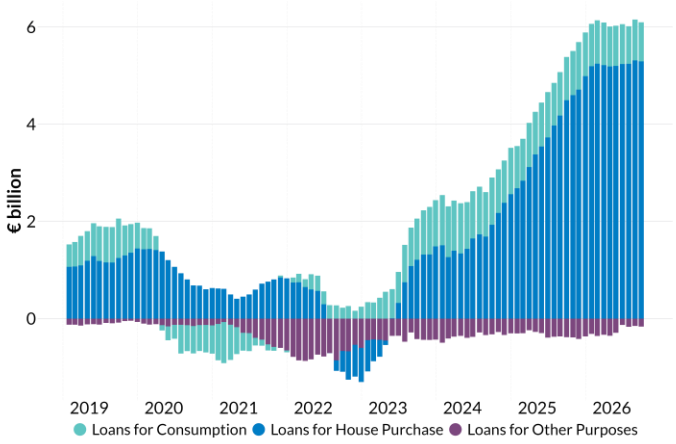
- Annual household deposits flows remained positive at €8.6 billion in the year to end-September 2026, slightly higher than in the previous month, when these recorded their lowest annual increase since early 2025.
- Deposits with an agreed maturity up to 2 years increased by €1.2 billion in the year to end-September 2026, remaining positive and just slightly higher than in the previous month, which is an exception to declining but positive annual growth rates observed since February 2025.
- Annual overnight deposits flows were positive at €6.8 billion in the year to end-September 2026, higher than in the previous month. After surpassing deposits with an agreed maturity up to 2 years in September 2025, overnight deposit flows have remained higher for a year.

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



Source: Money and Banking Table A.1

Net lending to households was €766 million in September 2026, higher than in the previous month. This movement was entirely driven by loans for house purchase, with a €767 million flow in the month. Loans for consumption had a negligible positive contribution, offset by negative flows from loans for other purposes of a similar magnitude.

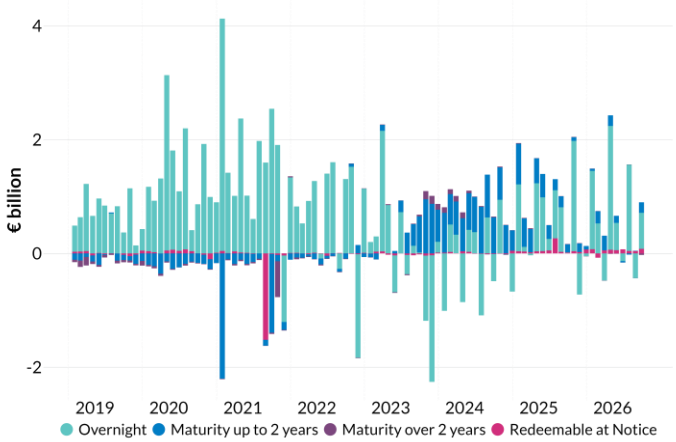


Source: Money and Banking Table A.1

In annual terms, lending to households increased by €5.9 billion, or 5.3 per cent, in the year to end-September 2026. This also stands at 5.3 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 a €5.3 billion annual flow in the period. Loans for consumption contributed €802 million, while loans for other purposes decreased by €165 million in the same period.

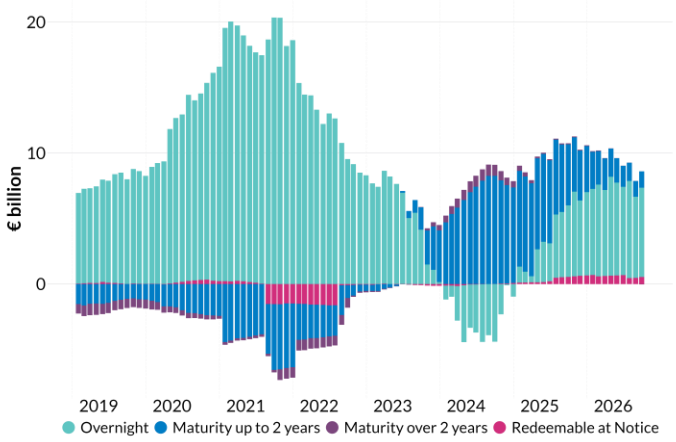
The annual change in loans for house purchase, including both on-balance sheet and securitised loans, was 5.7 per cent in the year to end-September 2026 (see Table A.6).

Section 2: Deposits from Irish Resident Households by Maturity



Source: Money and Banking Table A.11.1

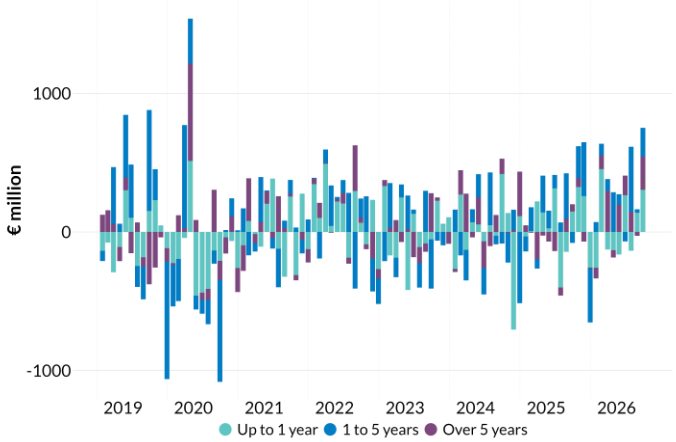
Households' deposits stock stood at €176.9 billion at the end of September 2026. Household deposits increased by €871 million in the month, after recording a negative flow in the previous month. This is in line with the high variability of the series. Overnight deposits stood as the predominant driver, reporting a positive flow of €632 million in the month, while deposits with an agreed maturity up to 2 years had a marginal contribution of €186 million.



Source: Money and Banking Table A.11.1

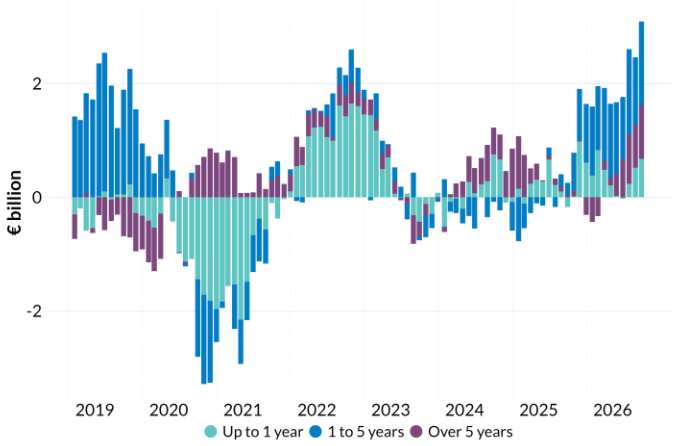
On an annual basis, household deposits increased by €8.6 billion, or 5.1 per cent, in the year to end-September 2026. All maturities had a positive contribution except deposits with an agreed maturity over 2 years, which remained muted but in negative territory. Overnight deposits, and to a lower extent, deposits with an agreed maturity up to 2 years, stood as the main drivers in the period, recording flows worth €6.8 billion and €1.2 billion, respectively. Annual flows of deposits redeemable at notice remained positive at €536 million in September 2026, driven by accumulated minor monthly flows.

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



Source: Money and Banking Table A.5

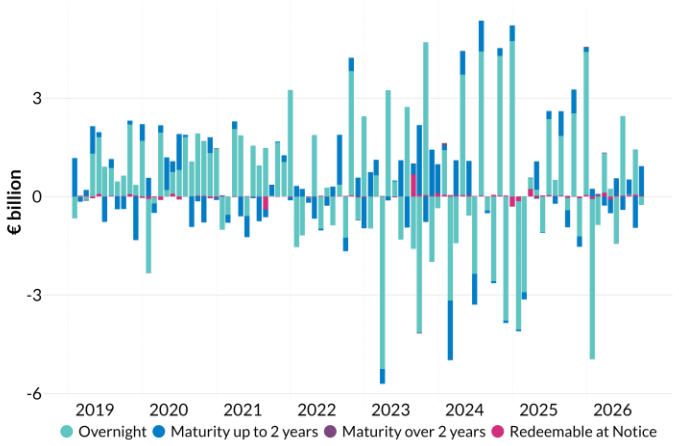
Net lending to non-financial corporations (NFCs) was positive in September 2026, recording flows worth €751 million in the month, the highest monthly flow in the year so far. Short-term loans had the highest contribution, with a positive flow of €304 million in the month. However, medium-term and long-term loans recorded large contributions as well, with flows in the month worth €207 million and €240 million, respectively.



Source: Money and Banking Table A.5

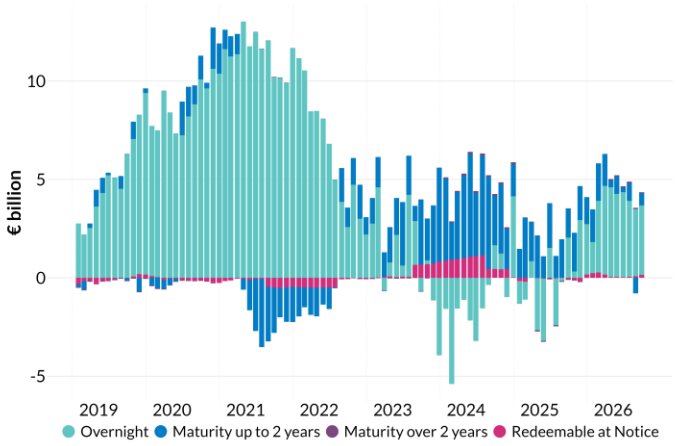
In annual terms, loans to NFCs increased by €3.1 billion, or 11.2 per cent, in the year to end-September 2026, the largest annual flow since May 2009. This was driven by medium-term loans, which recorded a positive annual flow of €1.5 billion in the period. Long-term and short-term loans were also positive in the period, with annual flows worth €944 million and €675 million, respectively.

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



Source: Money and Banking Table A.11.1

NFC deposits stood at €87.6 billion at the end of September 2026. Monthly flows were positive at €665 million, slightly higher than in previous months but at consistently lower levels compared to past years. This was driven by deposits with an agreed maturity up to 2 years, which had a positive contribution of €899 million, although this was partially offset by negative flows of overnight deposits worth €259 million. The other categories remained positive but had a marginal impact on the overall movement.



Source: Money and Banking Table A.11.1

In annual terms, NFC deposits increased by €4.4 billion in the year to end-September 2026, higher than in previous month, when it recorded the lowest level seen since October 2025. This was primarily driven by positive overnight deposits flows worth €3.5 billion. Annual flows of deposits with a maturity up to 2 years were positive as well, contributing €626 million in the year to end-September 2026 and partially reversing the negative annual flow recorded in the previous month.