Retail Interest Rates - June 2026

Interest rates and new business volumes are collected from credit institutions with significant levels of lending or deposit business with households or non-financial corporations. These harmonised statistics are used for the analysis of monetary developments, and the monetary transmission mechanism as well as for the monitoring of financial stability. Monthly interest rate statistics cover all euro-denominated agreements with euro-area households and NFCs, while quarterly interest rate statistics cover mortgage drawdowns in the Republic of Ireland, broken down by interest rate type.

Table 1: Retail Interest Rates Key Statistics

Data as of June 2026 Export to CSV

Category	Interest Rate (%)	M-o-M (bps)	Y-o-Y (bps)	Euro Area Av
Deposits				
Household Overnight Deposits	0.14	0	+1	0.28
New Household Term Deposits	1.86	+5	-1	2.09
NFC Overnight Deposits	0.12	+2	+5	0.59
New NFC Term Deposits	1.76	+7	+10	2.21
Loans				
New Lending for House Purchase	3.49	+1	-11	3.51
→ of which: variable rate	3.96	-7	-12	-
→ of which: fixed rate	3.46	+2	-6	-
New Consumer Lending	7.48	+23	-43	7.50
New NFC Lending	5.22	+25	+33	3.72

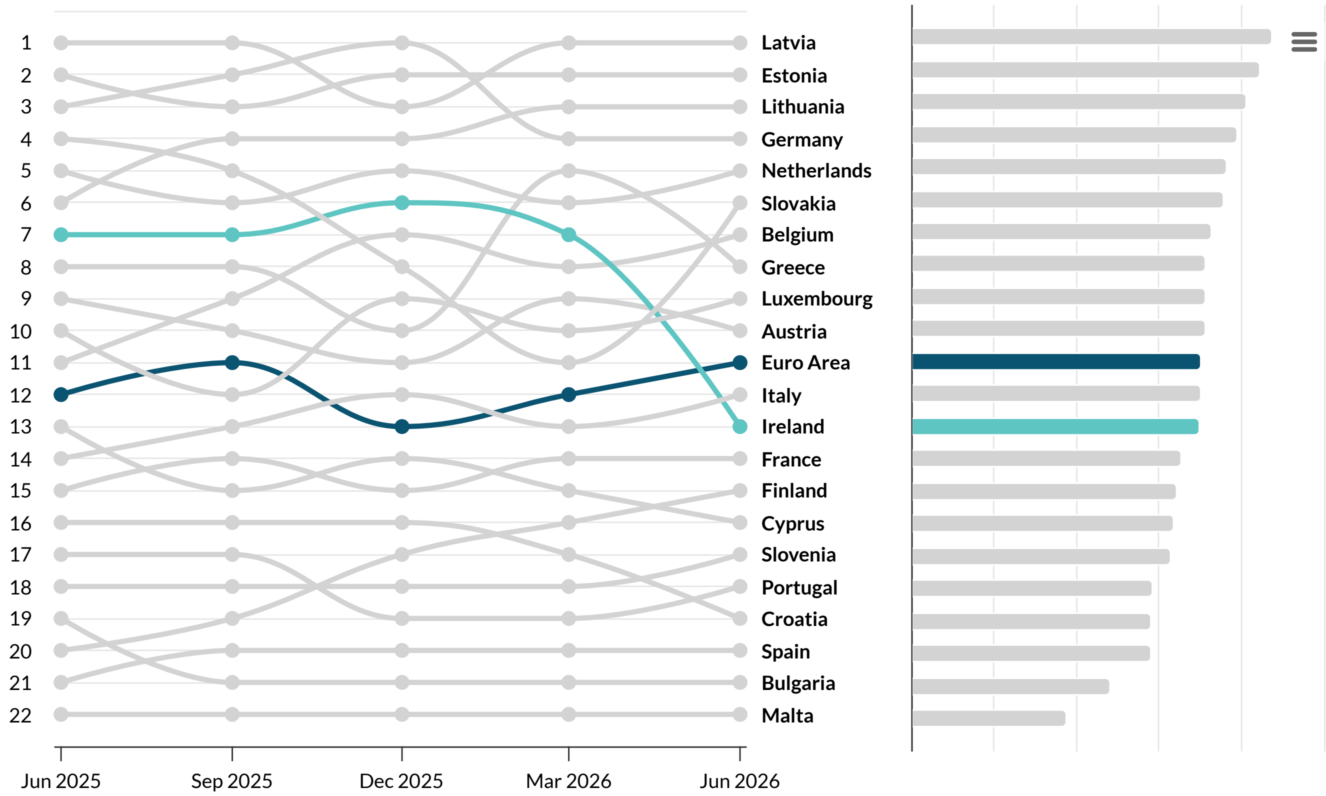
Source: Retail Interest Rates Table B.1.1, Table B.2.1, ECB Data Portal (https://data.ecb.europa.eu/search-results?searchTerm=MIR.M.%3F%3F.B.A2C.A.R.A.2250.EUR.P&layerType=AL)

Household Lending Interest Rates

- The weighted average interest rate on **new Irish mortgage agreements** at end-June 2026 was 3.49 per cent, up 1 basis point from May and down 11 basis points annually.
- The equivalent euro area average was 3.51 per cent (Table 1). The euro area average exceeded Ireland's weighted average rate by 2 basis points for the first time since February 2023.
- The Irish rate was the 12th highest in the euro area, unchanged from May and down 5 places from June 2025.

The weighted average interest rate on new Irish mortgage agreements was 3.49% at end-June, remaining 12th highest in the euro area

Chart 1: Rank of weighted average interest rate on new mortgage agreements by euro area country



Source: ECB Data Portal (https://data.ecb.europa.eu/search-results?searchTerm=MIR.M.%3F%3F.B.A2C.A.R.A.2250.EUR.P&layerType=AL)

- The weighted average interest rate on **new fixed rate mortgage agreements**, which constituted 93 per cent of the volume of new mortgage agreements (85 per cent in June 2025), was 3.46 per cent, 2 basis points higher than the previous month and down 6 basis points from June 2025.
- The weighted average interest rate on **new variable rate mortgage agreements** was 3.96 per cent in June, the lowest level since December 2022 and down 7 basis points from May and 12 basis points in annual terms.
- The total volume of **new mortgage agreements** increased to €1.1 billion in June, showing month-on-month growth of €129 million (13 per cent). This represented an annual increase of €86 million (9 per cent) partially reflecting seasonal fluctuations in new mortgage lending (Chart 2).
- **Renegotiated mortgages** totalled €586 million in June, €80 million higher than the previous month and €301 million higher than June 2025.
- At end-June 2026, 94 per cent of renegotiated mortgages had fixed interest rates.
- The weighted average interest rate on fixed rate renegotiations was 3.23 per cent, down 2 basis points from the previous month and down 24 basis points from the same month last year.

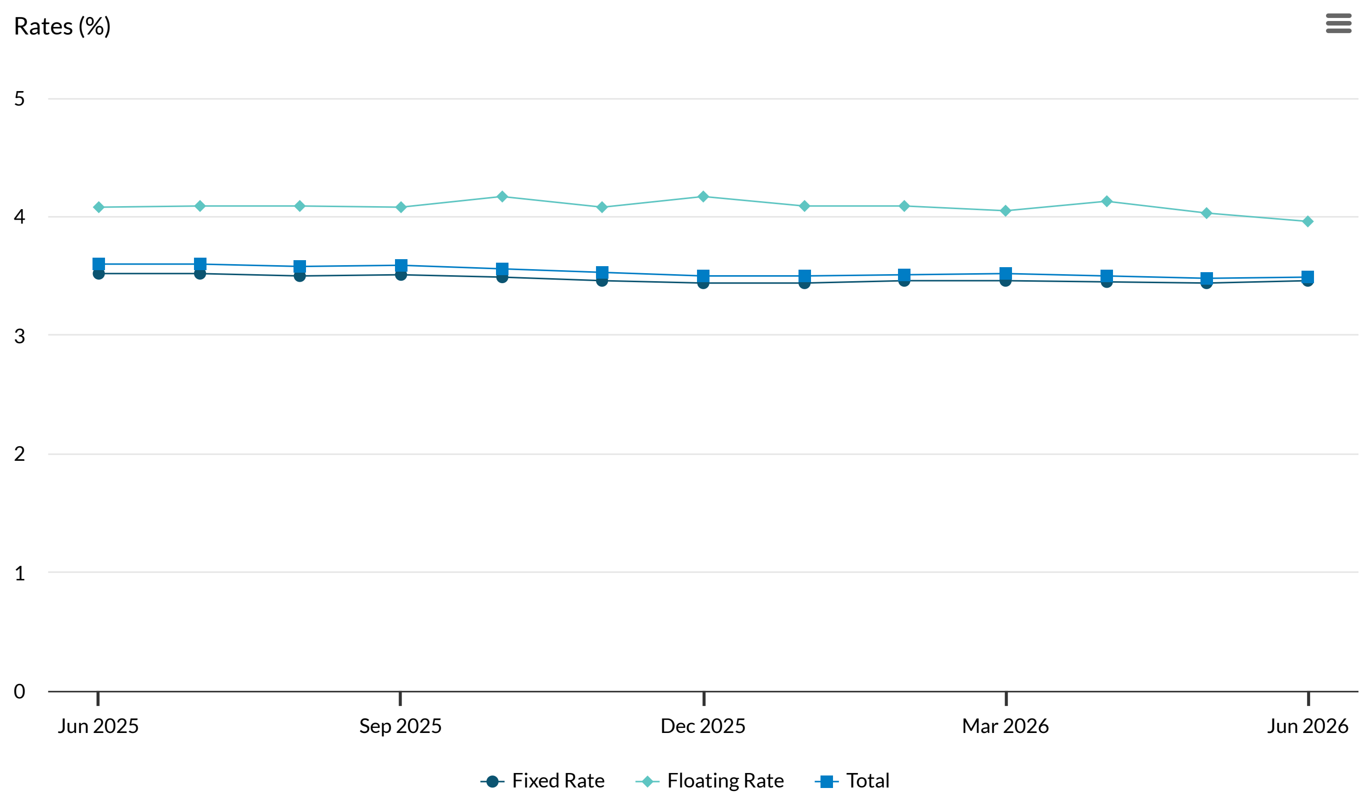
The interest rate on new floating rate mortgages exceeded that of new fixed rate mortgages by 50 basis points at end-June 2026

Chart 2: Weighted average interest rate and volume, pure new mortgage lending

Select Category

Rates

6m 1y 2y 3y 5y All



Source: Retail Interest Rates Table B.2.1

- The weighted average interest rate on **new consumer loan agreements** increased by 23 basis points to 7.48 per cent in June 2026. The total volume of new consumer loans was €266 million in June, 77 per cent of which had a floating rate.
- **New floating rate consumer loans** had a weighted average interest rate of 8.09 per cent at end-June, while **new fixed rate consumer loans** had a weighted average interest rate of 5.43 per cent.

Non-Financial Corporation Lending Interest Rates

- **New NFC loan agreements** decreased to €1.6 billion in June 2026, a monthly decrease of 18 per cent and a yearly increase of 35 per cent. The associated weighted average interest rate was 5.22 per cent in June 2026, up 25 basis points from May and up 33 basis points annually. The equivalent rate in the euro area was 3.72 per cent in June 2026.
- The volume of **new NFC loans with value over €1 million**, which in June accounted for 84 per cent of the volume of all new NFC loans, increased to €1.3 billion, down 20 per cent from May. The weighted average interest rate on this instrument category was 5.15 per cent in June (Chart 3). This reflects a monthly increase of 24 basis points and a yearly increase of 35 basis points.

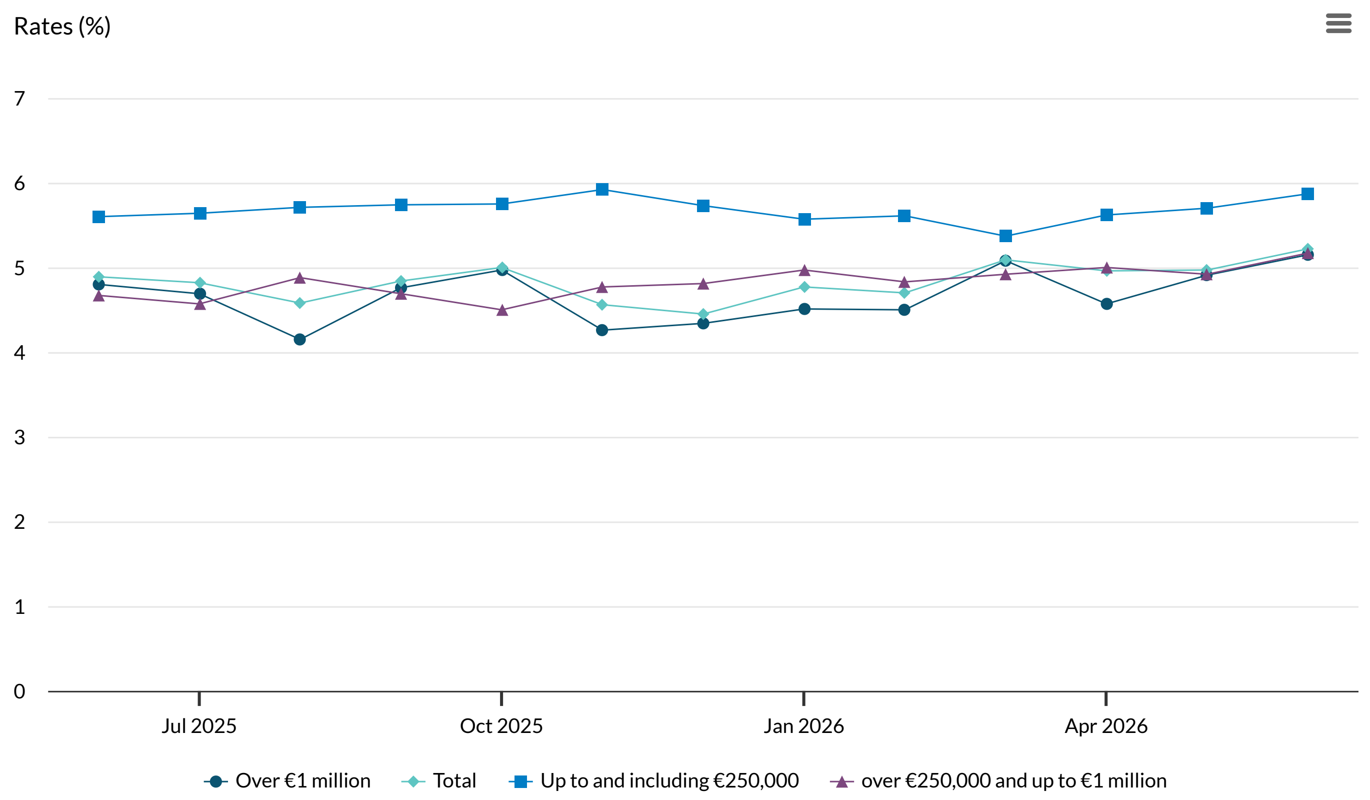
The weighted average interest rate on total new NFC loans increased to 5.22% by 33 basis points in annual terms.

Chart 3: Weighted average interest rates by loan size, new lending to NFCs

Select Category

Rates

6m 1y 2y 3y 5y All



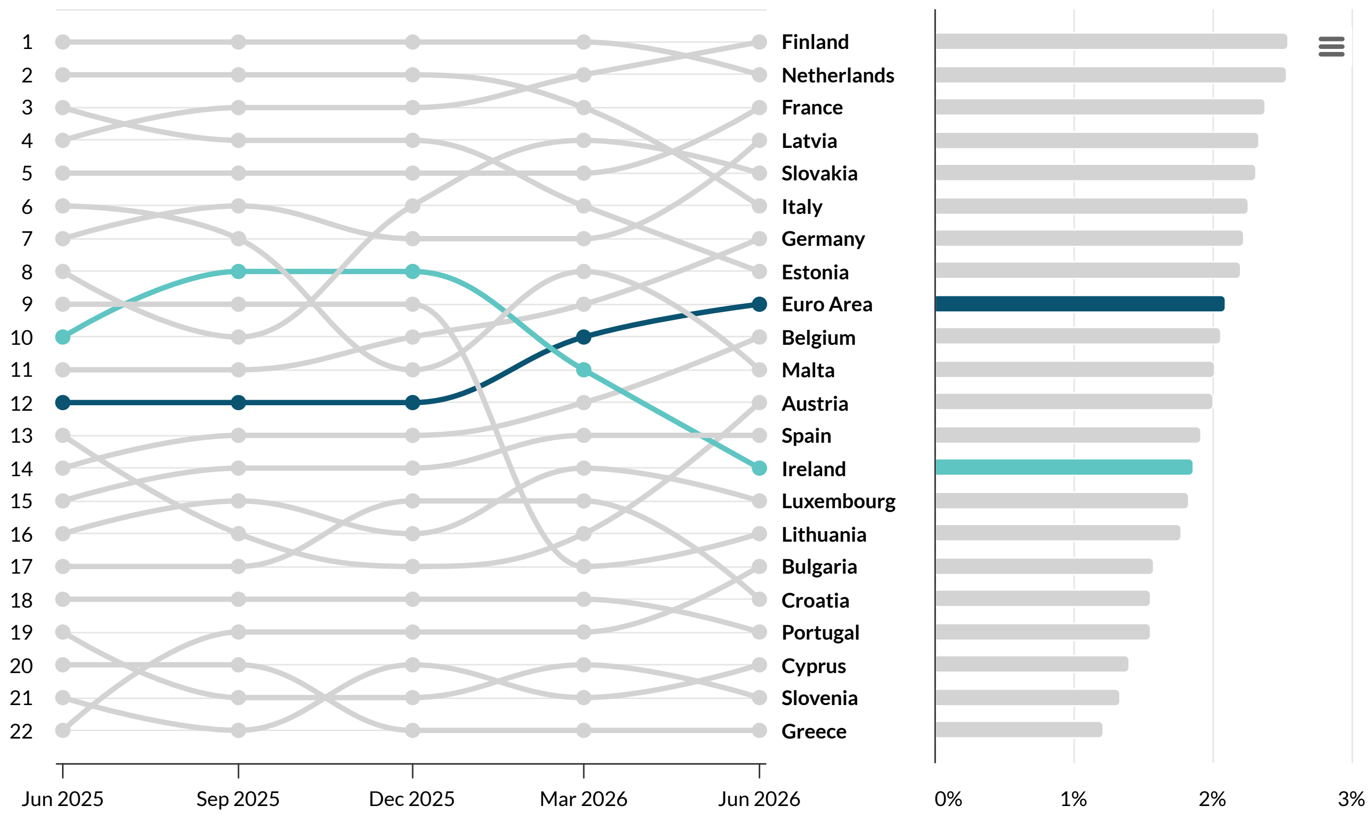
Source: Retail Interest Rates Table B.2.1

Household and Non-Financial Corporation Deposit Rates

- The weighted average interest rate on **household overnight deposits** stood at 0.14 per cent in June 2026. The weighted average interest rate on **new household deposits with agreed maturity** increased to 1.86 per cent in June, a 5 basis point increase from May 2026 and a 1 basis point decrease annually (Chart 4).
- Ireland had the 13th highest interest rates on household deposits with agreed maturity in the euro area, unchanged from May and down 3 places from June 2025. The level of new business in this category was €1.6 billion, the highest increase since October 2025. This represented a growth of 14 per cent in May and 43 per cent in June 2025.

The average interest rate on new household deposits with agreed maturity was 1.86%, remaining 13th highest in the Euro Area

Chart 4: Rank of country and euro area average interest rates, new household deposits with agreed maturity



Source: Retail Interest Rates Table B.2.1 and ECB Data Portal (https://data.ecb.europa.eu/search-results?searchTerm=MIR.M.%3F%3F.B.L22.A.R.A.2250.EUR.N&layerType=AL)

- The weighted average interest rate on **new household term deposits in the euro area** increased to 2.09 per cent, 29 basis points higher than in June 2025 (Chart 4). In June 2026, the euro area average exceeded the weighted average term deposit rate in Ireland by 23 basis points.
- The Irish rate remained 13th highest in the euro area at end-June.

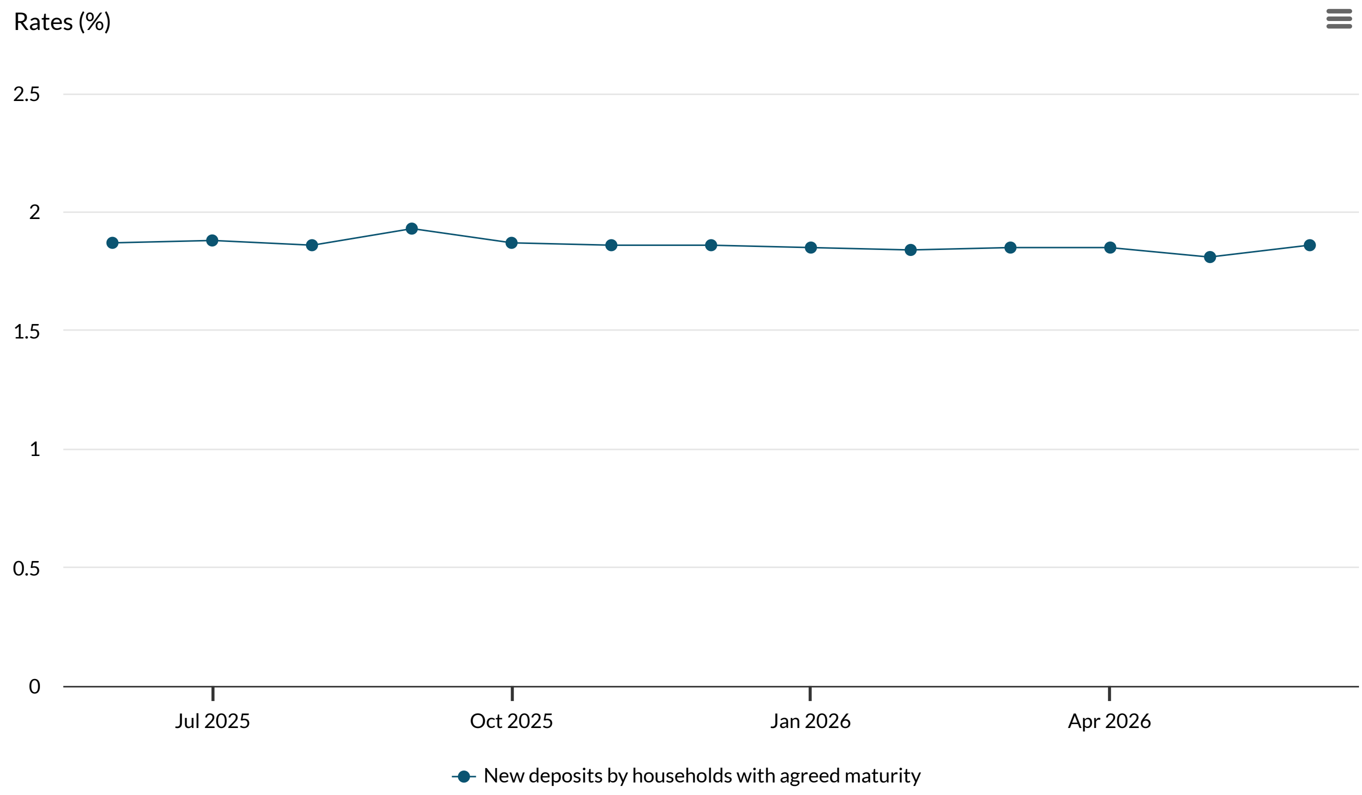
The total volume of new household deposits with agreed maturity rose to €1.6 million, a yearly increase of 43% since June 2025

Chart 5: Weighted average interest rate and volume, new household deposits with agreed maturity

Select Category

Rates

6m 1y 2y 3y 5y All



Source: Retail Interest Rates Table B.2.1

- The weighted average interest rate on **NFC overnight deposits** was 0.12 per cent at end-June, 2 basis points higher than in May, while the weighted average interest rate on **new Irish NFC deposits with agreed maturity** was 1.76, 7 basis points higher than in May.

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