

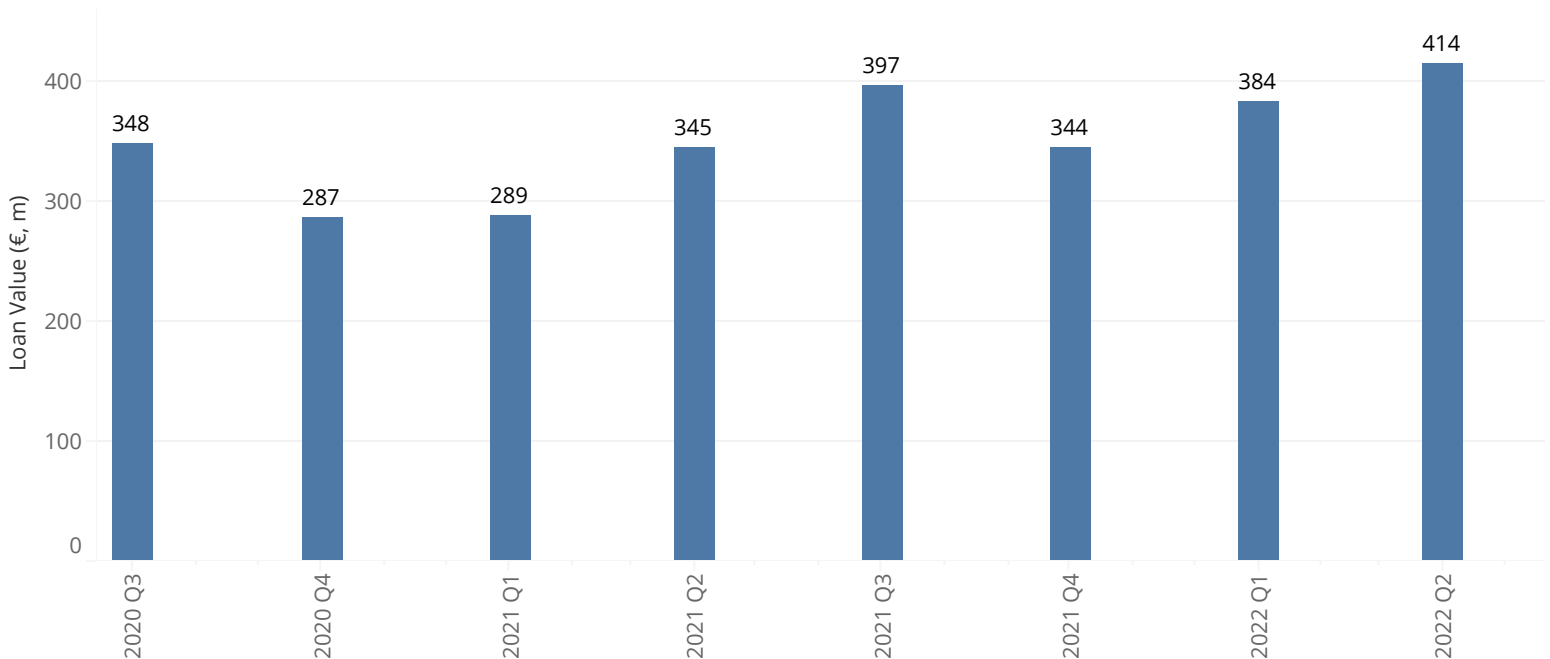
Personal Loan Report



Drawdowns €m	2021 Q2	2022 Q1	2022 Q2	YoY
Car or Auto finance	128	134	128	-0.4%
Home improvements	125	126	141	12.7%
Other	91	124	146	59.2%
Total	345	384	414	20.1%

Personal loan drawdowns increased by 20.1% year on year in Q2 2022 to €414 million. This was the most since the data series began in 2020.

On an annualised basis, €1,539 million was drawn down in the twelve months ending June 2022, some 4.7% more than in the twelve months ending March 2022.



Disclaimer/About this data

Banking & Payments Federation Ireland (BPFI) is the principal voice of the banking and financial services sector in Ireland. For queries, contact Anthony O'Brien, Head of Sector Research & Analysis, BPFI at anthony.obrien@bpfi.ie.

This report is based on statistical information supplied to BPFI by the participating member institutions (AIB, Avant Money, Bank of Ireland, KBC Bank Ireland and permanent tsb). While every effort has been made to ensure the accuracy of information included in this report, BPFI can accept no responsibility for errors contained herein. This report is not to be reproduced in whole or in part without prior permission. Figures may not sum due to rounding.

The full data series is available on the BPFI website at www.bpfi.ie.

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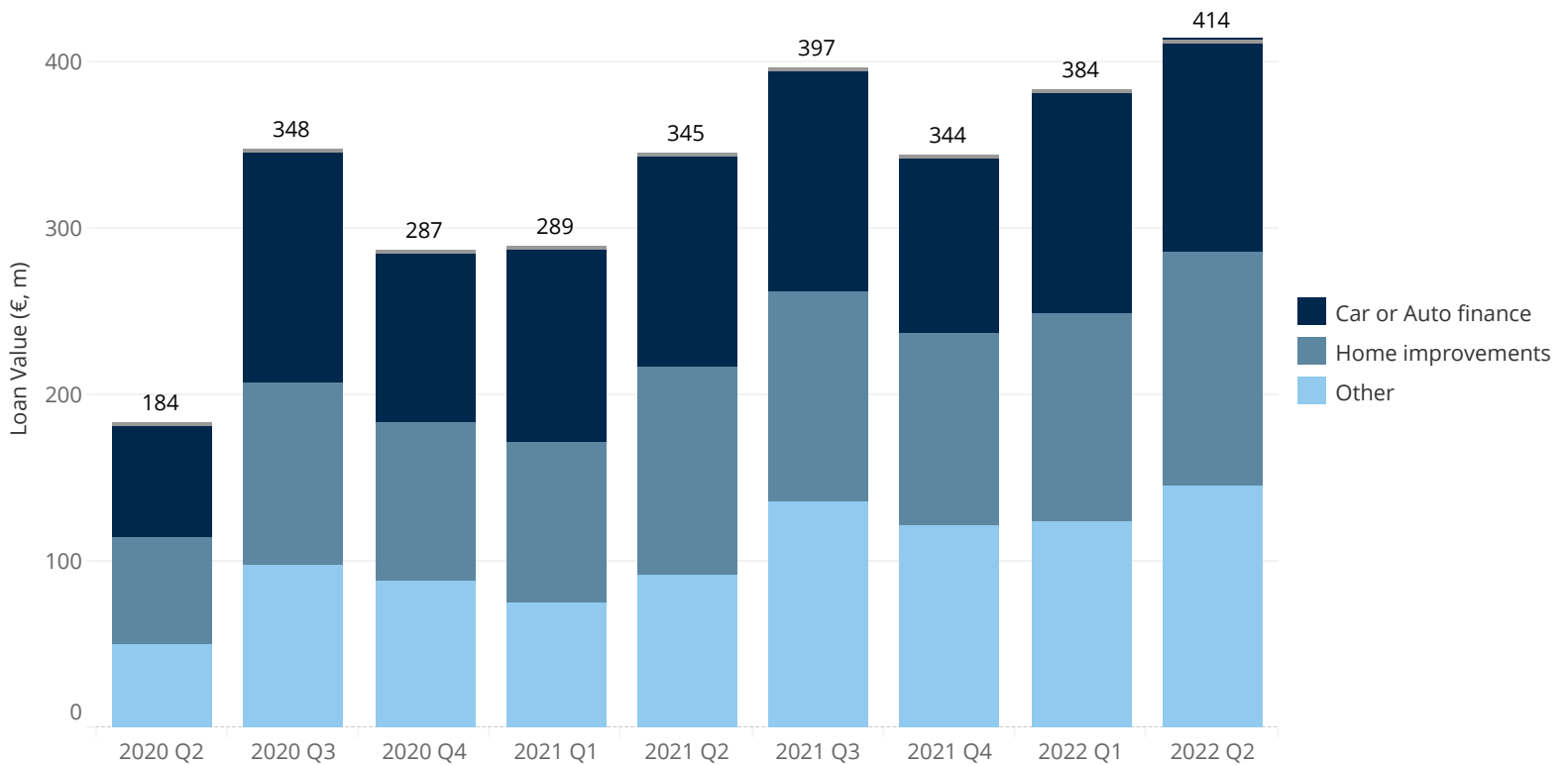


Loan Purpose

Some €141 million was drawn down in home improvement loans in Q2 2022, 12.7% more than in the same period of 2021. This was the highest level since the data series began in 2020.

The value of personal loan drawdowns for car or auto finance fell by 0.4% year on year to €128 million.

The value of loans for other purposes increased by 59.2% year on year to €146 million.



Notes:

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What are personal loan drawdowns?

Personal loan drawdowns are funds drawn down by household borrowers as term loans granted for the purpose of personal use in the consumption of goods or services and where the credit is not secured on any form of asset. The loan purpose is the purpose stated by the customer for the loan funds based on the information provided in the application or based on the lender loan product for which the customer applied.

Car/Auto finance excl. HP

A loan for which the customer's stated purpose is to buy a new or used car or other light motor vehicle or where the lender loan product is car loan. Any finance secured on a motor vehicle is excluded.

Home improvements

A loan for which the customer's stated purpose is to pay for home improvements or where the lender loan product is home improvement loan. Green loans and loans to pay for home environmental improvement or to enhance energy efficiency may be included. The loan is not be secured on property.

Other/Unclassified

A loan for any purpose other than car/auto finance or home improvement or where the purposes is not stated.